Retiring from Public Employment

For Members in the Combined Plan
The 11-member OPERS Board of Trustees is responsible for the administration and management of OPERS. Seven of the 11 members are elected by the groups that they represent (i.e., college and university non-teaching employees, state, county, municipal, and miscellaneous employees, and retirees); the Director of the Department of Administrative Services for the State of Ohio is a statutory member, and three members are investment experts appointed by the Governor, the Treasurer of State, and jointly by the Speaker of the Ohio House of Representatives and the President of the Ohio Senate.

For a current listing of OPERS Board members, please visit www.opers.org

It is your responsibility to be certain that OPERS has your current address on file. If OPERS is not made aware of address changes, we cannot guarantee that you will receive important information pertaining to your OPERS account.

This booklet is written in plain language for use by members of the Ohio Public Employees Retirement System. It is not intended as a substitute for the federal or state law, namely the Ohio Revised Code, the Ohio Administrative Code, or the Internal Revenue Code, nor will its interpretation prevail should a conflict arise between it and the Ohio Revised Code, Ohio Administrative Code, or Internal Revenue Code. Rules governing the retirement system are subject to change periodically either by statute of the Ohio General Assembly, regulation of the Ohio Public Employees Retirement Board, or regulation of the Internal Revenue Code. If you have questions about this material, please contact our office or seek legal advice from your attorney. OPERS is not required to provide health care coverage to retirees or their dependents and will only do so at the discretion of the Board of Trustees.
As a member of OPERS, you have been contributing to one of the nation's premier public retirement systems. Now that you are beginning the retirement application process and making the transition from active member to retiree, OPERS is committed to providing the same exemplary service while making the process simple and convenient. Keep in mind: if you apply for retirement from the Combined Plan and still have contributions in more than one OPERS retirement plan or another Ohio retirement system at that time, you will be treated as a retiree from all Ohio retirement systems.

Two Components of the Combined Plan

You contribute to the Combined Plan, a retirement plan with both a defined benefit and a defined contribution component.

Under the defined benefit component, OPERS investment professionals manage the investment of employer contributions. Your retirement benefit under the defined benefit component is determined by a formula based on your final average salary and years of service in the Combined Plan.

Under the defined contribution component, member contributions are deposited into your individual account. Your account value at retirement under the defined contribution component is based on member contributions and gains and losses on those contributions.

The following information will guide you through the application process and provide you with details of the distribution options available under both components of the Combined Plan. It is important to understand all of your options before you complete any retirement paperwork.

Before beginning the retirement process, please consider meeting with an OPERS counselor in person or over the phone to make sure you fully understand the decisions you must make.

An OPERS counselor can:

- Provide you with benefit comparisons
- Explain your retirement payment options
- Assist you with the necessary paperwork
- Answer your questions and provide education to help you manage your account

You may request a counseling session by phone or schedule a visit to meet with a counselor at our office during regular business hours. To schedule a counseling session, please call our Member Services Center at 1-800-222-7377, or log into your online account.

You also may want to consult financial advisors to help you prepare for your retirement. They can help with managing the asset allocation in your individual account during the important years before retirement, as well as help you develop a strategy to ensure your retirement savings last as long as you need. If you need it, they also can help you coordinate all of your retirement savings plans (OPERS, Ohio Deferred Compensation, IRA, 401(k)) to prepare for a comfortable retirement.
Three Options When You Separate From Service

You have three options for the funds in your account when you terminate employment.

1. Upon Meeting the Eligibility Requirements, You Can Apply for Retirement Under the Combined Plan

When you apply for retirement under the Combined Plan, you will receive the defined benefit component of your account as a monthly annuity in which you elect a plan of payment and designate a beneficiary. If you are subject to a court order received by OPERS requiring you to designate a former spouse as a beneficiary on a joint and survivor annuity, you will be required to select a monthly joint and survivor annuity through OPERS and to designate your former spouse as a beneficiary. You may also elect a partial lump sum option payment (PLOP).

When you retire under the Combined Plan, you have several options for receiving distribution from your individual defined contribution portion of your account: you can take a monthly annuity; you can annuitize a partial amount and elect to have the remaining account balance rolled over to another company, or sent to you directly with taxes withheld; or you can elect to have your entire account balance rolled over to another company, or sent to you directly with taxes withheld. However, if you are subject to a court order received by OPERS requiring you to designate a former spouse as a beneficiary on a joint and survivor annuity, you will be required to select a monthly joint and survivor annuity through OPERS and to designate your former spouse as a beneficiary.

2. Manage Your Account Until You are Ready to Receive Distributions

If you want to leave your Combined Plan account on deposit until you decide you are ready to retire and submit your application, your individual defined contribution account will continue to be invested as you direct in the OPERS Investment Options. You still can roll over funds from qualified retirement plans into your individual defined contribution account after you separate from public service, but you cannot make additional voluntary contributions. A monthly administrative fee of $5 will be charged on all accounts, regardless of the balance. This fee is subject to change. The OPERS Board of Trustees will review the fees annually and make adjustments in future years as necessary. It will be deducted from your investment account beginning with member contributions. If those amounts are depleted, the fee will be deducted from voluntary contributions then rollover deposits. You must begin taking a distribution by April 1 following the year you turn 70½ or the year you terminate employment, whichever is later. When you are ready to retire and take a distribution, complete the Combined Plan Retirement Application to begin the process (see “Applying for Retirement” on page 7).

3. Refund Your Combined Plan Account

If you want a lump-sum refund of your Combined Plan account instead of electing a retirement benefit, please refer to the Terminating from Public Employment leaflet available online at opers.org. To apply for a refund, access your account online to complete the online refund application. It is important to note that a refund is not the same as retirement. A refund cancels your membership in OPERS and will not provide for ongoing payments.
Retirement Eligibility

Under the Combined Plan, the minimum eligibility requirements to receive a retirement benefit for each retirement group is as follows:

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Refer to your annual statement to find your retirement group.

Retirement Distribution Under the Defined Benefit Portion of the Combined Plan

You will receive a monthly annuity under the defined benefit portion of your Combined Plan account calculated using a formula based on your service credit, final average salary and a multiplier. A monthly annuity provides monthly guaranteed income for you as long as you live. It is a fixed amount and increases with an annual cost-of-living adjustment.

Estimating Retirement Benefit Payments

Three factors have an impact on the amount of your retirement benefit under the defined benefit component. These are your years of service credit in the Combined Plan, your final average salary and your age at retirement. While each factor is important, the more service credit you have the greater your retirement benefit.
Factors Impacting Your Retirement Benefit

Service Credit
You earn service credit for each month you contribute to OPERS. Under the Combined Plan, service credit is calculated on a monthly basis, January through December of each year, and is used to determine eligibility for retirement and health care coverage. Even if you are employed in more than one OPERS-covered position, service credit cannot exceed one year for any one calendar year. If you have contributions and service credit in more than one of the OPERS retirement plans, only service credit earned or purchased under the Combined Plan will be used in determining eligibility for or the calculation of a benefit.

Final Average Salary
For members in Groups A and B, your FAS is the average of your three highest years or the last 36 months of earnable salary while contributing to the Combined Plan.

For members in Group C, your FAS is the average of your five highest years or the last 60 months of earnable salary while contributing to the Combined Plan.

Age and Service Retirement Benefit Formula
For members in Groups A and B, the defined benefit portion of your retirement benefit consists of an annual lifetime allowance equal to 1.0 percent of FAS, multiplied by the first 30 years of service plus 1.25 percent of FAS for each year, or portion thereof, of service over 30.

For members in Group C, the defined benefit portion of your retirement benefit consists of an annual lifetime allowance equal to 1.0 percent of FAS, multiplied by the first 35 years of service plus 1.25 percent of FAS for each year, or partial year for service credit over 35.

For all retirement groups, the benefit cannot exceed 100 percent of the FAS or the limits set by the Internal Revenue Code. This base amount will be reduced if you retire before you reach age and service eligibility for an unreduced benefit.

Contribution Based Benefit Cap
OPERS applies a contribution based benefit cap when calculating retirement benefits for members with a retirement effective date on or after Feb. 1, 2013. This is an anti-spiking provision which considers the member’s career contributions and is designed to limit the amount of monthly benefit payments for those members whose benefits are out of proportion with their contributions.

The benefit cap is not intended to impact members who have had normal raises and promotions throughout their careers. It will, however, eliminate subsidization of benefits by those who spike their salary during their career. The cap applies to all retirement transition groups.

The following formula will be applied to each member’s career contributions to determine if the member’s retirement benefit should be capped:

\[
\text{(Accumulated Contributions)} \times \text{Annuity Factor} \times \text{(CBBC factor)} = \text{Annual benefit}
\]

For members in Group A, any reduction caused by the cap may not exceed 5 percent of the retirement benefit the member would have otherwise received. This 5 percent limit does not apply if the member’s earnable salary was less than $1,000 for any full month of service after Jan. 1, 1987.
When you retire you will have the following OPERS retirement plans from which to choose:

**Single Life Plan**
This is an annuity that is paid solely to the member for life. It terminates at the member’s death, with no further monthly payments. If the total allowance received does not equal the member’s accumulated contributions, the remaining balance is paid to the member’s beneficiaries.

**Joint Life Plan**
This is a joint survivor annuity that is paid to the member for life. After the member’s death, payment is made to one beneficiary in a specified amount from 10 to 100 percent. If a member is married at retirement, the member must designate a 50 percent Joint Life Plan to the member’s spouse unless the member obtains spousal consent.

**Multiple Life Plan**
This joint survivor annuity provides payment to the member for life. After the member’s death, payment will be made to the member’s surviving beneficiaries. Members are permitted to designate two to four surviving beneficiaries.

**Partial Lump Sum Option Payment (PLOP) with an OPERS Annuity (Defined Benefit Component Only)**
The PLOP is an option that allows you to initially receive a lump-sum payment along with a reduced monthly retirement benefit. The lump-sum payment cannot be less than six times or more than 36 times the monthly amount that would be payable to you under the plan of payment selected for the monthly retirement benefit. The lump-sum payment cannot result in a monthly retirement benefit that is less than 50 percent of the monthly benefit had the lump sum not been selected. The total amount paid as a lump sum and monthly benefit will be the actuarial equivalent of the amount that would have been paid had the lump sum not been selected. As a lump-sum distribution, the PLOP is fully taxable, unless it is rolled over to a qualified retirement plan or IRA.

A PLOP may also be subject to court orders, such as division of property orders and support withholding orders, if applicable.

If you elect to receive a PLOP at retirement, the PLOP will be issued no sooner than 90 days after your first monthly benefit payment has been issued. Once the PLOP has been issued, no changes can be made to your plan of payment or to the PLOP amount you requested.

Once the PLOP has been issued, no changes can be made to your plan of payment or to the PLOP amount you requested.
Retirement Distribution Under the Defined Contribution Portion of the Combined Plan

At the time you file your application for retirement under the Combined Plan, you may choose to receive the defined contribution portion of your account as follows: You may choose to receive a monthly annuity; you may choose to annuitize a partial amount and elect to have the remaining account balance rolled over to another company, or sent to you directly with taxes withheld; or you may choose to elect to have your entire account balance rolled over to another company, or sent to you directly with taxes withheld.

However, if you are subject to a court order received by OPERS requiring you to designate a former spouse as a beneficiary on a joint and survivor annuity, you will be required to select a monthly joint and survivor annuity through OPERS and to designate your former spouse as a beneficiary.

Monthly Annuity
A monthly annuity is a fixed amount that you receive each month and increases with an annual cost-of-living adjustment based on your original payment amount. If you select to annuitize the defined contribution component of your account, you will receive a separate monthly benefit payment. You must also select a plan of payment and designate a beneficiary.

See “Payment Plan Options” on page 5 for details about payment plans. You may annuitize all or a portion of your individual account. If you annuitize anything less than 100 percent, you must also choose to have the remaining account balance rolled over to another company, or sent to you directly with taxes withheld.

Retiring Under the Combined Plan

Effective Date of Retirement
After filing your retirement application with OPERS, your retirement will be effective on the first of the month immediately following the later of:

The date you terminate public employment;

The day you reach age and/or service credit eligibility;

Cost-of-living Adjustment
A retiree who has received benefits for 12 months will receive an annual cost-of-living adjustment on the allowance paid on the defined benefit portion of their account and, if they elect to annuitize, on the allowance paid on the defined contribution portion of their account.

The COLA is determined by the recipient’s retirement group. Group A members who retire within the first five calendar years after Jan. 7, 2013 will receive a simple, 3 percent COLA until Dec. 31, 2018 and, thereafter, their COLA will be based on an allowance equal to a percentage of the Consumer Price Index, up to 3 percent. Group B and C members will receive a COLA based on an allowance equal to a percentage of the CPI, up to 3 percent.

The COLA is not compounded. It will always be based on your initial retirement annuity benefit, not the benefit plus accumulated allowances. If the CPI used to determine a COLA is negative, no allowance will be granted in the following year.
Applying For Retirement

Applying for your retirement benefit requires the completion of the *Combined Plan Retirement Application* (SR1-CO form) available online at opers.org. If you have contributions in any of the other OPERS retirement plans (Traditional Pension or Member-Directed plan), you must complete that plan’s retirement application or online refund application when you are ready to retire (assuming you meet the retirement eligibility requirements) or refund from that plan.

After you complete the retirement application form, you must sign it in the presence of a notary. Your employer’s payroll officer will need to certify the last date that you will receive earnable salary. If you are not applying for retirement from the Combined Plan and instead want to apply for a refund, the refund application is an online form that can be completed by accessing your account online at opers.org.

Your retirement application, along with all valid paperwork, can be filed with OPERS six months in advance of your effective retirement date.

At the time you apply for retirement benefits and health care coverage, you will have to submit proof of your date of birth, if you have not already done so. If you choose the Joint Life Plan or Multiple Life Plan, you must submit proof of date of birth for your beneficiary(ies). Additionally, OPERS requires a marriage certificate (if applicable) and birth certificates for all eligible dependents included under your health care coverage. In the event you have changed your name, you also must submit supporting documentation, such as a marriage certificate or court order, which shows the change. If you do not have a birth certificate, there are other ways to prove your birth date. See *list of acceptable documents on page 8.* You will receive your first benefit payment approximately 30 business days after OPERS receives all valid documentation from both you and your employer.

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Please include the following documents (if applicable) with your application:

- *Health Care Coverage Application* (HC-1)
- Proof of date of birth for you, your beneficiary(ies) and dependents eligible for health care
- Marriage certificate (if applicable)
- Proof of Medicare A and B for you and your dependents (if applicable)
- Court orders that may affect your retirement benefit
- A voided check or savings deposit slip for the account into which your payment will be deposited
- Proof of Date of Birth
Applying For Retirement Continued

A photocopy of any one of the following is acceptable to OPERS. If an original is submitted, it will not be returned:

- A birth certificate
- Valid driver’s license
- U.S. passport
- An official baptismal record
- Your parent’s affidavit supporting your birth
- A life insurance policy issued at least 10 years ago that contains a penalty clause for misstatement of age and that states age or date of birth
- Your child’s birth certificate, which contains your age and/or date of birth
- An official hospital record of birth
- United States Census Bureau records (contact OPERS for a form to complete and send to the Census Bureau)

An original of any one of the following will be acceptable. We will copy and return any of these original documents:

- A family Bible that contains entries of family births
- A United States certificate of citizenship or naturalization
- An original United States passport

If none of these documents exists, you may submit for review:

- An affidavit stating that none of the above-listed documents exists
- Any other document(s) that state your date of birth

If you have changed your name, you also must submit supporting documentation, such as a Social Security card, passport, marriage certificate or court order, which shows the change. Please provide complete copies of the documents showing the name change as we do not return original documents.
Applying For Retirement Continued

Impact of Court Orders on Your Retirement Application
If your marriage is terminated by divorce or dissolution and, as part of the property division, the court orders you to designate your former spouse as a beneficiary on a joint and survivor annuity, you are required to designate your former spouse as a beneficiary for a specified portion (i.e. a whole percentage) upon our receipt of the court order and upon your applying for retirement.

When we receive a copy of the court order, the retirement system may only accept and process your retirement application if you have complied with the court order by designating your former spouse as a beneficiary on a joint and survivor annuity for both the defined benefit component and the defined contribution component of the Combined Plan.

Should you remarry prior to applying for retirement and are subject to a court order requiring you to designate your former spouse as a beneficiary for a specified portion on a joint and survivor annuity, you may select the annuity option Multiple Life Plan to designate your current spouse and former spouse as beneficiaries.

Spousal Consent
If you are married at the time you apply for retirement, your spouse must provide written consent on your retirement application to your choice of distribution option(s) and beneficiary designation(s).

If your spouse does not provide written consent and you are not subject to a court order requiring you to designate your former spouse as beneficiary, your annuity will be paid under the Joint Life Plan without PLOP (for the defined benefit component only) with your spouse designated as your beneficiary for 50 percent.

If you are subject to a court order requiring you to designate your former spouse as beneficiary and your current spouse does not provide written consent, your benefit will be paid under the Multiple Life Plan (without PLOP under the defined benefit component only), with your current spouse and former spouse designated as your beneficiaries.

If you have contributions in one or both of the other OPERS retirement plans (Traditional Pension or Member-Directed plan), you must complete that plan’s retirement or refund application when you are ready to take a distribution from that plan.
Applying for Retirement Continued

**Benefits and Taxes**
All or part of your benefit payment is subject to federal and state income taxation. You should consult with a tax advisor about how these taxes affect your benefit.

**Direct Deposit**
Direct deposit for monthly benefit payments is required. OPERS will deposit your monthly benefit directly into your savings or checking account. There is no delay and no danger of losing or misplacing a paper check. You will have easy access to your funds through your financial institution.

It is important to keep OPERS informed of any changes in your bank account information to prevent any delay in receiving your monthly benefit. You may access your individual online account at [www.opers.org](http://www.opers.org) to change your bank account information. Or, you may notify us of any changes to your bank account information by obtaining a Change Request (F-50) form from our website. Or, you may contact OPERS at 1-800-222-7377 and request to have this form mailed to you. If you mail the form to our office, please allow 30 days for this change to take effect.

**Qualified Excess Benefit Arrangement**
Under QEBA, a retiree may be paid the portion of the retirement benefit that was previously limited due to Internal Revenue Code Section 415(b). The QEBA is operated in accordance with IRC Section 415(b).

**Social Security Coordination**
If you are eligible for Social Security benefits and are receiving a retirement benefit from OPERS under any of the three OPERS retirement plans, your Social Security benefits may be affected by the Government Pension Offset or the Windfall Elimination Provision. Keep in mind, your OPERS benefit will not be reduced by any Social Security benefit you may receive.

The GPO may also affect you if you are eligible for Social Security benefits through your spouse. The GPO is a reduction of Social Security benefits by two-thirds of your OPERS benefit. The WEP may affect you if you qualify for Social Security benefits due to your own work history. The WEP is a modified version of the Social Security benefit calculation.

If you have questions concerning the GPO or WEP, contact your local Social Security office or access its website at [www.ssa.gov](http://www.ssa.gov).

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It is important to keep OPERS informed of any changes in your bank account information to prevent any delay in receiving your monthly benefit.
Changes After Retirement

A monthly annuity payable under the defined benefit and defined contribution portions of the Combined Plan may be modified based on the following life-changing events: death of a beneficiary(ies); marriage or remarriage; and/or divorce, dissolution or annulment of marriage upon written consent of your former spouse or a court order permitting the change. If you elected to receive a PLOP under the defined benefit portion at retirement, the PLOP will be accounted for upon the modification and recalculation of your monthly retirement benefit.

You may change your payment plan at any time prior to issuance of your finalized monthly benefit or PLOP (defined benefit portion only) by completing a form available from OPERS. However, if you are subject to a court order, the provisions of the court order may affect the ability to change your plan of payment.

Death of Beneficiary(ies)

If you choose a monthly annuity administered by OPERS and select the Joint Life Plan and your beneficiary dies before you, you will begin to be paid under the Single Life Plan after you submit a copy of the beneficiary’s death certificate.

If you select the Multiple Life Plan and one of your beneficiaries dies before you, you will remain under the Multiple Life Plan. Your benefit will be recalculated to reallocate to you the amount you previously allocated to the deceased beneficiary after you submit a copy of the deceased beneficiary’s death certificate. There will be no change in the benefit allocation for the other beneficiaries. You will remain under the Multiple Life Plan until there are no longer any designated beneficiaries under the plan. When there are no longer any designated beneficiaries under the plan, your benefit will change to the Single Life Plan. The change in your benefit amount will be effective the month following the beneficiary’s date of death.

Marriage or Remarriage

If you select the Single Life Plan at retirement, your benefit may be recalculated under the Joint Life Plan, if you later marry or remarry, to provide for your new spouse. If you select the Multiple Life Plan, you may only add a spouse due to your marriage or remarriage if you have no more than three beneficiaries designated at the time you marry or remarry. However, if you select the Multiple Life Plan because you were court ordered to select a joint survivor annuity and designate your former spouse as a beneficiary, the specified portion that your former spouse is to receive as your beneficiary cannot be changed upon your designating a new spouse as your beneficiary.

You may select the Joint Life Plan because you are unmarried when you apply for retirement and you were court-ordered to select a joint survivor annuity and designate your former spouse as a beneficiary. If you remarry after retirement, you may select the Multiple Life Plan to add your new spouse. Your former spouse remains as a designated beneficiary. The whole percentage that your former spouse receives as your beneficiary will not be changed under the Multiple Life Plan when you designate a new spouse as your beneficiary.

You have up to one year from your date of marriage or remarriage to change your monthly annuity payment plan and to designate your new spouse as beneficiary. If your marriage occurred prior to June 6, 2005, you may change your plan of payment anytime. You will need to contact us to request the Retirement Benefit Pop Down Request form. The change to the new plan of payment is effective on the date the form is received by our office. Any change in the amount of the benefit will begin on the first day of the month following our receipt of the properly completed form.
Changes After Retirement Continued

Divorce, Dissolution or Annulment of Marriage
If you designate your spouse as your beneficiary under the Joint Life Plan, and a divorce, dissolution or annulment occurs after your retirement, you may elect to be paid under the Single Life Plan with the written consent of your former spouse or a court order.

The change to the Single Life Plan will be effective the first of the month following our receipt of the properly completed Retirement Benefit Pop Up Request form and, if necessary, the appropriate court order. If, after you have changed to the Single Life Plan, and later remarry, your benefit may be recalculated under Joint Life Plan to provide for your new spouse as set forth above.

If you designate your spouse as a beneficiary under the Multiple Life Plan, and a divorce, dissolution, or annulment occurs after your retirement, you may remove your former spouse as beneficiary with the written consent of your former spouse or a court order. You will remain under the Multiple Life Plan. Your benefit will be recalculated to reallocate to you the amount you previously allocated to your former spouse upon our receipt of your properly completed Retirement Benefit Pop Up Request form.

There will be no change in the benefit allocation for the other beneficiaries. The change in your benefit will be effective the first of the month following our receipt of your properly completed Retirement Benefit Pop Up Request form and, if necessary, the appropriate court order. If you later remarry, your benefit may be recalculated under this plan to provide for your new spouse, provided any specified portion to a former spouse, who is a designated beneficiary as required by a court order, remains unchanged. You will have up to one year from the date of your marriage to change your benefit to provide for your new spouse.

Health Care Coverage

OPERS offers health care coverage to retirees 60 or older with at least 20 years of qualifying service, and to all retirees with 30-32 years of qualifying service depending on their group.

For those who retire with a benefit effective date of Jan. 1, 2014 or after, only the following types of service credit will count toward health care eligibility:

- Contributing service
- Eligible service in another Ohio retirement system
- Military time that interrupts public service (USERRA)
- Unreported public service
- OPERS redeposit (restored) service

Members of a family participating in the OPERS Health Care Plan could have different medical plan administrators based on their Medicare eligibility:

- Participants who are Medicare eligible will be enrolled in an individual plan through the OPERS Medicare Connector.
- Participants who are not eligible for Medicare will be enrolled in the OPERS Retiree Health Plan administered by Medical Mutual.

For more information about health care eligibility, the OPERS Health Care Plan and the OPERS Medicare Connector visit opers.org.
Changes After Retirement

Re-employment is returning to work in an OPERS-covered position after retirement from OPERS or another Ohio retirement system. After a member retires under any of the OPERS retirement plans, re-employment in a job that is covered by OPERS or another Ohio retirement system, including service in an elected position, may affect continuing receipt of benefits.

Re-employed retirees must notify their employer that they are receiving a retirement benefit from OPERS or another Ohio retirement system. Potential re-employment plans should be discussed with the employer to determine whether there are any restrictions or policies on re-employment. Your current employer is not required to re-hire you after you retire. Re-employed retirees are subject to the following requirements:

- A retiree who has received a retirement allowance for less than two months when re-employment begins will forfeit the retirement allowance for any month of re-employment during the two-month period. This forfeiture applies even if the retiree waives salary for the two-month period.
- Re-employed retirees will continue to receive their retirement benefit and contribute toward the Money Purchase Plan.
- Employee and employer contributions must begin from the first day of re-employment. However, contributions remitted during the first two months after retirement will not be included in the calculation of the Money Purchase Plan annuity.
- An OPERS retiree who is re-employed in a law enforcement position and contributes toward the Money Purchase Plan for the re-employment period is only eligible to contribute at the regular employee rate, not the law enforcement rate.
- There are special requirements for the re-employment of elected officials.

For more information see the Returning to Work After Retirement leaflet or visit opers.org.

Member Counseling
Our counselors are available weekdays during business hours at the OPERS office to provide you with information about your OPERS retirement plan. You may request and receive a counseling session by phone or schedule a visit to meet with a counselor at our office during regular business hours. To schedule in-person counseling, call 1-800-222-7377.

The OPERS Website – opers.org
Our website is a great resource for retirement information – you can download forms, register for seminars, access e-mail addresses so you can send a question directly to OPERS and link to other relevant websites.

Online Account Access
To access your OPERS online account, you’ll first need to register by visiting the OPERS website and clicking “Member Login.” After completing some brief information, you can create a user name and password you can use to log onto your online account.