

Pension and Health Care Eligibility Guide

Traditional Pension Plan and Combined Plan members

How to qualify for your retirement benefit and access to health care coverage

As an OPERS member, your retirement security is our mission. But it's not always clear *when* members qualify both for their pension benefit and access to health care coverage through OPERS. This guide will help.

THE BASICS



Ohio law states that OPERS must pay eligible members a retirement benefit. Ohio law does not require OPERS to provide health care coverage.



OPERS currently 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.



You must be eligible for and receiving a retirement benefit before you can have access to health care coverage through OPERS.

YOUR SITUATION

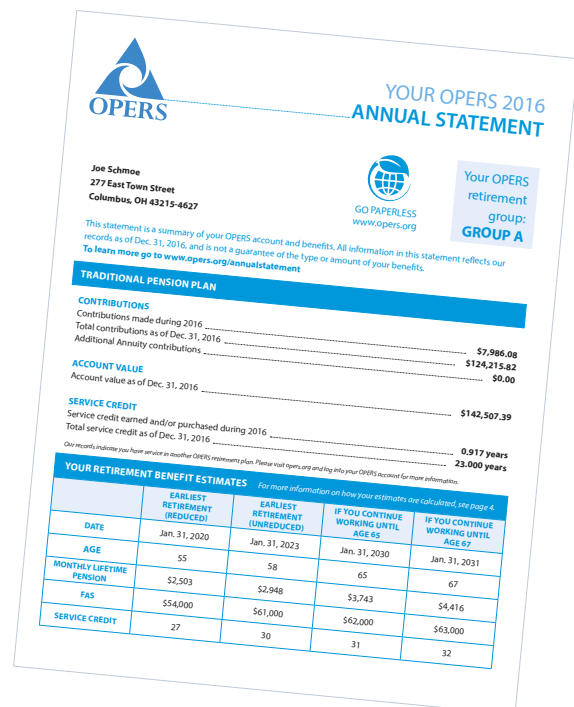
What type of position do you work in?

The information in this guide applies to all OPERS-covered positions except law enforcement and public safety. If you're working in a law enforcement or public safety position, please see the Law Enforcement/Public Safety Officers leaflet on our website.

What retirement group are you in?

All OPERS members are in one of three retirement groups: Group A, Group B or Group C. Your group determines when you are eligible to retire and how your retirement benefit will be calculated. Your group also affects when you will be eligible for health care coverage through OPERS.

You can find your retirement group in your *Annual Statement*, which is in your online account under "Documents."



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ELIGIBILITY REQUIREMENTS

Pension Benefit*		Pension eligibility		Am I eligible for health care?
		Minimum Age	Years of Service Credit**	
GROUP A	Unreduced	ANY	30	YES
		65	5	NO - You need 20 years of qualifying service
	Reduced	55	25	NO - You can age in at 60
		60	5	NO - You need 20 years of qualifying service
GROUP B	Unreduced	ANY	32	YES
		52	31	YES
		66	5	NO - You need 20 years of qualifying service
	Reduced	55	25	NO - You can age in at 60
		60	5	NO - You need 20 years of qualifying service
GROUP C	Unreduced	55	32	YES
		67	5	NO - You need 20 years of qualifying service
	Reduced	57	25	NO - You can age in at 60
		62	5	NO - You need 20 years of qualifying service

*The unreduced benefit is your full benefit. You may retire early with a reduced benefit.

**Members must have at least 5 years of contributing service credit, while earning the minimum required salary, to earn an OPERS pension.

Qualifying service credit

Only the following types of service credit qualify for 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

The minimum monthly salary required to earn service credit for health care coverage is \$1,000, which is more than the requirement for pensions.

Aging into health care coverage

If you're not eligible for health care coverage when you retire because you don't meet the age requirement for health care, you can begin receiving a retirement benefit and then "age into" health care eligibility later.

If you have questions about when you will be eligible to retire with access to health care, call OPERS Member Services at 1-800-222-7377.

This document reflects information as of the date listed herein. There is no promise, guarantee, contract or vested right to access health care coverage. The OPERS Board of Trustees has the discretion to modify or terminate the health care program at any time.