



OPERtunities



The benefits of membership

OhioPERS views customer service as one of our highest priorities

We are here for you from your first day of public employment and well beyond your last.

OhioPERS is proud of the commitment we have to customer service and the strides we've made in this area in recent years. We feel it is extremely important that, throughout your entire career and retirement, you receive information regarding your OhioPERS account and benefits promptly and in the manner that is most convenient for you. As discussed throughout our *Benefits of Membership* article series, OhioPERS offers many programs and tools you can take advantage of well before retirement. A number of the advances we have made in the area of customer service have been devised in order to establish more of a connection with our active members earlier in their careers.

In this article we list the many services and educational opportunities we offer and how you can take advantage of each one. We hope that you will keep this article as a reference and will utilize the services we provide to learn about OhioPERS and plan for a rewarding retirement.

Training and technology enhance service to members

OhioPERS employs a number of highly trained Member Service Representatives who are prepared to assist you in a variety of ways. You can reach a representative by calling 1-800-222-7377 on weekdays between the hours of 7:30 a.m. and 5 p.m. E.S.T.

See *The benefits of membership*, page 2

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— **The benefits of membership** (continued)

Our member services staff is trained to answer any question you may have regarding services, benefits, and your personal account. In addition to taking phone calls, they respond to e-mails sent through our Web site as well as personalized e-mails received through our Member Benefits System (MBS). Staff members can also walk you through registration for MBS.

In 2004, OhioPERS member services staff answered a total of 497,325 calls (an average of 1,927 calls per day.) While the number of calls we receive grows annually, the average time it takes for us to answer a call has been steadily declining. In 2004, all calls were answered in an average of 74 seconds which is 58 seconds less than the average in 2003. Even though our member services staff is answering more calls in less time than ever before, they also responded to 16,960 e-mails last year. We attribute these accomplishments to the training and technology we provide our representatives as part of our commitment to customer service.

Customer Service Statistics (2004)

Number of calls answered	497,325
Number of e-mail responses	16,960
Average speed of answer per phone call	74 seconds
Total number of visitors to www.opers.org homepage	719,084
Total number of active and retired members registered to access their personal account information using the Member Benefits System (MBS)	137,000

OhioPERS has worked to provide our members with a one-stop source of service and information. Our member service representatives are equipped with a vast, web-based knowledge center that is constantly updated with the latest OhioPERS news and information. In the event that they cannot answer a question, they will either research an answer for you or connect you with an OPERS staff member who can further assist you.

See related story, *OhioPERS Member Service Representatives*, on page 3, for a unique look at the wide variety of services that our MSR's are able to provide to our active and retired members.

Educational Seminars

OhioPERS offers a wide variety of educational seminars, both at our office in Columbus and throughout Ohio. Whether your retirement is a few months, a few years, or more than a decade away, we have the perfect seminar for you to learn more about your OPERS benefits. A description of each seminar and a 2006 schedule are listed on pages 10 and 11. Visit our Web site for the most updated seminar schedules and to take advantage of online registration. You can also register by contacting an MSR at 1-800-222-7377.

The OhioPERS Web site – www.opers.org

Our Web site offers a wealth of OhioPERS information, printable forms and publications, the latest news pertaining to your OhioPERS benefits, and instant account information through our Member Benefits System (MBS). MBS allows you to view your account value and service credit record, view a printable statement of your account, access customized benefit calculators, update your address and beneficiary information, and ask questions regarding your personal account via a secure e-mail connection. More than 123,000 active members are registered to use this valuable tool.

Member counseling

OhioPERS offers several options for you to discuss the specifics of your account with one of our member counselors. Each counselor is trained to provide helpful information as you make important decisions regarding your retirement. You can schedule an interview with a member counselor at the OhioPERS office in Columbus, at a location close to you (please see page 11 for the 2006 remote counseling schedule), or even over the phone. Individual sessions with a member counselor are best served with an appointment; however, walk-ins are welcome from 7:30 a.m. until 4:30 p.m., Monday through Friday. Please contact us at 1-800-222-7377 to make an appointment.

How can we help you?

OhioPERS Member Service Representatives are knowledgeable, efficient, and available to help you get the most of your OhioPERS membership

As mentioned in the *Benefits of membership* article on pages 1 and 2, we are proud of our highly skilled member service representatives. These individuals help members by taking phone calls, responding to e-mails, tracking all calls and e-mails for future reference, preparing retirement estimates, and registering



members to use the Member Benefits System. To help assure consistent service, there are a few senior

staff members who serve as mentors to new service representatives, handle calls involving particularly complex requests or

subjects, and prepare training workshops and assessments.

Below you will find a sample of the variety of benefit issues and questions that our member service staff resolve for members in a typical day. It is not uncommon for them to help more than 200 members per day.



Feel free to contact us at 1-800-222-7377 with questions you have regarding your OhioPERS retirement benefits.

Questions? Let our member service staff help!

Listed here is a sample of the many different subjects and requests that our member service representatives help our members with on a daily basis.

Member Benefits System (MBS) use
MBS registration
Assign new MBS PIN
Update member address
Prepare online retirement estimates
Confirm seminar registrations

Refund request
Refund information
Taxes on refund
Status of refund check

Disability - general information
Disability decision appeal
Disability re-employment
Disability status review

Service credit/leave of absence
Service credit purchase cost request
Member service credit total
Survivor benefits
Value of account requests
Form requests

Service retirement effective date
Plan of payment options
Award letter requests
Status of pension check
COLA on pension amount
Retired member re-employment
Retired member power of attorney

Health care - upcoming plan changes
Health care - Medicare B
Health care benefit explanation

Important reminder for members nearing retirement

Medicare Part D

Medicare will begin administering a new prescription drug coverage program (Medicare Part D) in 2006. **OhioPERS is asking our retired members not to sign up for Medicare D coverage at this time.** Our current prescription plan is of greater benefit to them at this time. Currently, signing up for Medicare Part D will result in a retired member being responsible for more out-of-pocket costs than will continuing with prescription drug coverage under the OhioPERS health care plan.

There is one exception to our request that retired members not sign up for Medicare Part D coverage.

Persons whose income is low enough to allow them to be eligible for Medicare Part D coverage with a waived premium are encouraged to accept it in place of OhioPERS prescription coverage.

If you have questions, please call us at 1-800-222-7377. Information can also be found at www.medicare.gov or by calling 1-800-MEDICARE.

Member and employer contribution rates to increase beginning January 2006

Additional revenue to benefit health care fund

Beginning in 2006, OhioPERS will implement the first stage of a plan to preserve quality health care for current and future retired members. Member and employer contribution rates will be increased to their statutory maximums over three years beginning

Jan. 1, 2006. This increase is the first in member contribution rates since 1977 (see member contribution rate increase chart below.)

Significant changes in health care benefits and eligibility are also part of the

plan. These changes will be communicated in detail in this newsletter, on the OhioPERS Web site, and in special health care bulletins and open enrollment materials in 2006.

Note: This information was featured in the Fall 2005 issue of OPERtunities. The contribution rate changes are now imminent, so we decided to address the subject again as a reminder.

Contribution Rate Increase Phase In – Active Members				
Employment Division	Current	2006	2007	2008
State Government	8.50%	9.00%	9.50%	10.00%
Local Government	8.50%	9.00%	9.50%	10.00%
Law Enforcement	10.10%*	10.10%	10.10%	10.10%
Public Safety	9.00%	To be determined		

*HB 272 is proposing to modify the current member contribution rate for the law enforcement division, which is fixed in statute at 10.1%.

Member contribution rate increase examples (when fully implemented in 2008)				
Member's annual earnings	\$20K	\$40K	\$70K	\$90K
Per pay at 8.5%	\$65	\$131	\$229	\$294
Per pay at 10.0%	\$77	\$154	\$269	\$346
Per pay difference	\$12	\$ 23	\$ 40	\$52

Examples are based on 26 pay periods per year.

Reminder - additional annuity deposits should be made by end of year

As we explained in the Fall 2005 issue of *OPERtunities*, OhioPERS would like to advise our Traditional Pension Plan members to make deposits to their additional annuity accounts by the end of the year (postmarked by Dec. 31, 2005). The 2005 interest rate of 4 percent applies to all amounts on deposit in the Additional Annuity Program as of Dec. 31, 2004. Deposits made to your additional annuity account during 2005 will not earn interest until 2006. The OhioPERS Retirement Board will be voting on the 2006 interest rate at their December meeting.

Legislation is currently in process to enhance the Additional Annuity Program. These enhancements could

impact the funds already in your additional annuity account and deposits made in 2005. If and when this legislation passes, OhioPERS will notify both members and employers in a timely manner.

Look for future updates in *OPERtunities* and on the OhioPERS Web site. If you have a specific question concerning your account, please consult our Member Benefits System (MBS) at www.opers.org or contact us at 1-800-222-7377.

What members need to know about returning to work after retirement

There are some things that you need to be aware of if you are planning to become re-employed after retiring from your current position. After a member retires under any of the OhioPERS retirement plans, re-employment in a job that is covered by OhioPERS or another Ohio retirement system, including service in an elected position, may affect continuing receipt of benefits.

First, please remember that employers are not required to re-hire employees after retirement. Potential re-employment plans should be discussed with the employer prior to retirement in order to determine whether there are any restrictions or policies on re-employment.

Retired members re-employed in an OhioPERS-covered position are subject to the following requirements:

- The retired member must notify their employer that they are receiving a retirement benefit from OhioPERS. The employer is then required to notify OhioPERS of the re-employment.
- A retired member 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 retired member waives their salary for the two-month period.
- Employee and employer contributions must begin from the first day of re-employment.
- Re-employed retired members will continue to receive their retirement benefit and contribute

toward a Money Purchase Plan account. However, contributions remitted during the first two months after retirement will not be included in the calculation of the money purchase benefit.

- A retired member who is re-employed in a law enforcement position and contributes toward a Money Purchase Plan account for the re-employment period is only eligible to contribute at the regular employee rate, not the law enforcement rate.

Health care coverage following re-employment

Employers must provide health care coverage for retired members who are re-employed in an OhioPERS-covered position if the coverage is available to other employees in comparable positions. The employer's health care coverage is primary and, if the retired member is participating in the OhioPERS health care program, OhioPERS coverage is secondary for the duration of re-employment. The re-employed retired members may not waive the employer's health care coverage. OhioPERS health care coverage is not available during any period of forfeiture.

Employment in the private-sector (a non OhioPERS-covered position)

A retired member may be employed in a position with a private employer and continue to receive their OhioPERS pension benefits. Currently, OhioPERS also provides primary health care coverage, but this could change under pending legislation (House Bill 272). House Bill 272 proposes to require all re-employed retirees to utilize health care coverage offered by their employer as their

primary coverage. OhioPERS coverage would be secondary for the duration of the re-employment.

Special re-employment rules apply to elected officials and to those holding concurrent OhioPERS-covered positions. For more information, please visit www.opers.org to view and print our *Returning to work after retirement* leaflet or contact us at 1-800-222-7377.

Retired, re-employed members contribute to a Money Purchase Plan

Retired members who become re-employed in an OhioPERS-covered position do not contribute toward an OhioPERS defined benefit or defined contribution retirement benefit. Instead, they contribute toward a Money Purchase Plan account. Once they have terminated from their re-employed position, they will be eligible to receive their Money Purchase Plan contributions in one of two ways:

Prior to age 65: the retired member can receive a lump sum refund based only on their employee contributions and allowable interest.

At age 65 or after: the retired member can receive an additional monthly benefit or a lump sum refund based on employee contributions, allowable interest, and an additional matching amount.

The OhioPERS Board sets the interest rate and matching amount for the Money Purchase Plan.

Newsletter to emphasize health care in 2006

OhioPERS plans to make some changes to our current member newsletter format in 2006. The most significant change will be the addition of a section devoted to health care in each issue. We will use this section to prepare members for the implementation of the new OhioPERS health care plan in 2007. The section will also include advice on planning now for health care coverage after retirement and information on our efforts toward shaping health care policy. The decision to introduce a standing health care section was made based on feedback received from members describing their current knowledge of the planned alterations

We will use the devoted health care section to prepare members for the implementation of the new OhioPERS health care plan in 2007.

to our health care plan. This feedback was gained from a recently conducted survey aimed at evaluating our membership's awareness of the upcoming changes. The results of the survey indicate that 39 percent of survey respondents are aware of the changes. Since our efforts to communicate these changes primarily took place throughout 2004, the 39 percent awareness level is considered satisfactory by market research standards. However, since the implementation of our new health care plan is only a year away we want to be sure as many members as

possible, both active and retired, are aware of the changes.

The survey results also indicate that newsletters are our members' preferred method of receiving OhioPERS information. As a result, we plan to continue to utilize the newsletters for that purpose and expand our coverage of health care issues in 2006.

The results of the health care survey also support the long-standing theory that members close to retirement know much more about their OhioPERS benefits than those who are just starting out in public employment or are still several years from retiring. Respondents age 50 to 55 were significantly more likely than younger members to say they are aware of the health care changes. Because we feel this is not just true for health care coverage but for all benefits information, we are planning to make several alterations to the newsletter in the coming year. The goal is to increase readership across our entire member population, but especially among those who are somewhat new to OhioPERS membership.

There are important reasons behind our desire to increase the newsletter's readership. Planning for retirement is something that needs to be considered throughout a person's career. As important as we think it is

for all members to stay informed, the reality is that they aren't likely to seek out information on their OhioPERS benefits until they are nearing retirement. This is unfortunate because OhioPERS offers many programs and tools that can help our active members learn about their retirement benefits and aid them in making informed decisions about their financial future. We also offer supplemental savings programs that can be of great advantage to members over the course of their careers.

Over the last year, we have made a conscious effort to gear newsletter content towards the benefits of OhioPERS membership throughout a member's entire career. We plan to continue in this direction, hoping to further open the lines of communication with our members.

The survey results also indicate that newsletters are our members' preferred method of receiving OhioPERS information.

OhioPERS is first in Ohio to partner with tobacco cessation program

Ohio Tobacco Quit Line improves health and helps contain costs

In an effort to promote healthy behaviors that have a significant physical and financial benefit, OhioPERS has partnered with the Ohio Tobacco Use Prevention and Control Foundation (TUPCF) to promote the Ohio Tobacco Quit Line. We are the first public plan and employer group in Ohio to partner with the quit line in promoting the tobacco cessation program.

Our participation in the Quit Line program is an example of the commitment we have made toward elevating health care awareness among OhioPERS members and retired members. "Our system spent almost \$1 billion on health care for retired members last year," said Scott Streator, OhioPERS health care director. "When our retired and active members commit to their own wellness, the bottom line benefit is that a healthier member population will become one of the strongest deterrents to skyrocketing health care costs."

As an Ohio resident, you now have access to a free and confidential tobacco cessation service through the Ohio Tobacco Quit Line. The service connects people who want to quit using tobacco with trained counselors who can guide and support them through the process. The program

includes telephone counseling sessions for eight weeks. Participants will be able to contact a designated counselor as often as they like while the counselor will contact them five times during the eight-week session. Also, check with your current health plan, as some providers will coordinate with the Quit Line to provide an eight-week supply of nicotine replacement patches. OhioPERS provides this service for retired members covered under our health care plan.

"Quit Line statistics show that by combining counseling with nicotine replacement therapy, the effectiveness rate jumps to 26 percent," said Streator. "We encourage our members and retired members who smoke and use tobacco to take advantage of this unique opportunity to stop. Healthier behavior now will have significant benefits later, both physically and financially, and will help to contain the spiraling costs of health care."

Interested in quitting?

If you are interested in taking advantage of this program, simply call the Quit Line at 1-800-QUIT-NOW (1-800-784-8669)!

OhioPERS advocates for improvements in health care costs and quality

The first national conference of the Public Sector Health Care Roundtable was held Nov. 29 and 30, 2005 in Washington, DC. This group is comprised of leaders from public pension systems and various state and local government health plan sponsors around the country who have come together to help shape key health care legislation and policies at the federal level. Over 50 persons representing public sector health plans

attended this conference and heard from several speakers who are experts in the health care policy field. OhioPERS has been instrumental in the creation of this organization with Laurie Hacking, OhioPERS executive director, serving on the governing board with support from other OhioPERS staff.

Scott Streator, OhioPERS director of health care and licensed pharmacist, presented various strategies we are

employing to keep drug costs down at the national level. OhioPERS focuses effort toward obtaining the best possible discounts on medications while still offering choice and quality. For example, Streator explained that OhioPERS, by virtue of the tremendous volume of medications we purchase, has been able to secure some name brand medications at prices that rival those being offered in Canada, which are often much lower than here in the U.S.

The conference also served as a venue for the group to discuss and adopt a preliminary set of legislative goals and objectives based on health care system improvements. The group will meet in early 2006 to advocate for those legislative objectives.

Members will soon be able to name multiple survivor beneficiaries upon retirement

Life with Multiple Survivors (Plan F) becomes effective November 2006

House Bill 98 (HB 98) authorizes OhioPERS to establish a new plan of payment option that will allow members to name multiple beneficiaries upon retirement. Currently, members may name only one beneficiary. The new option, *Life with Multiple Survivors (Plan F)*, will allow members retiring on or after Nov. 1, 2006 the ability to name

up to four beneficiaries who will continue receiving payments for their lifetime following the member's death.

The *Life with Multiple Survivors (Plan F)* option can be selected when circumstances a court order from a prior divorce or dissolution of marriage mandates that members must allocate

a specified portion expressed as a percentage of their retirement benefit to an ex-spouse and the member also wishes to name a current spouse or other beneficiaries.

How OhioPERS benefits are calculated

All OhioPERS retirement benefits are initially based on each member's *Single Life Benefit (Plan B)* amount. This is the highest benefit amount the member is entitled to and stops at their death. If the member chooses a plan of payment that allows for a beneficiary(ies) to receive a benefit after their death, the *Single Life Benefit (Plan B)* amount is reduced to account for the beneficiary's benefits. The reduction is based on the age/gender of the member and the beneficiary(ies) at the time of the member's retirement.

How benefits are calculated under *Life with Multiple Survivors (Plan F)*

Under the *Life with Multiple Survivors (Plan F)* option, members may name up to four beneficiaries and allocate a percentage of their monthly *Single Life Benefit (Plan B)* amount to each beneficiary. The total percentage allocated may not exceed 100 percent for all beneficiaries combined.

Example: *Life with Multiple Survivors (Plan F)* with 3 beneficiaries named.
Single Life Benefit (Plan B) amount: \$1,800

Beneficiary/Age:	% of single life benefit allocated to each beneficiary	Allocation of \$1,800 single life benefit	Adjusted monthly benefit member receives while living*	Monthly benefit each beneficiary will receive upon the member's death*
Female/Age 58	50%	\$900	\$0	\$750
Female/Age 25	25%	\$450	\$0	\$375
Male/Age 28	25%	\$450	\$0	\$350
Total:	100%	\$1,800	\$1,475	\$1,475

In this example, the member will receive a lifetime benefit of \$1,475. After the member's death, each beneficiary will receive \$750, \$375, and \$350 respectively for their lifetimes:

*The original monthly benefit is adjusted based on the age/gender of the member and the age/gender of each beneficiary at the time the member retires. The amounts used are for illustration purposes only.

Life with Multiple Survivors (Plan F) estimates - If you would like an estimate of your monthly benefit under the new *Life with Multiple Survivors (Plan F)* option, and you are registered on our Member Benefits System (MBS), you may obtain an estimate from our Web site at www.opers.org. The estimate you receive will be based on the account information that we have on file.

If you are not a registered MBS user, you can still obtain an online estimate by accessing our online benefit estimator. The estimator can be found by clicking on 'Traditional Plan' underneath the heading of 'Members' on our Web site homepage. Using this option, you will need to be prepared to supply your own account information. If you have any questions or would like OhioPERS to provide you with an estimate either over the phone or via mail, please feel free to contact us.

Legislative Update

Ohio Retirement Study Council votes to recommend passage of OhioPERS legislation

On May 19, at the request of OhioPERS, Rep. Michelle Glass Schneider (R-Cincinnati) introduced legislation that would make a number of changes to OhioPERS retirement plans. House Bill 272 contains measures designed to further strengthen OhioPERS' funding status, improve the ability to meet current and future benefit liabilities, and provide additional savings opportunities for members.

Due to the bill's potential actuarial ramifications and in accordance with state law, HB 272 was reviewed

and analyzed by the Ohio Retirement Study Council (ORSC). State law requires any and all legislation that is expected to have an actuarial impact on Ohio's retirement systems to go before the ORSC. Then, according to the ORSC, "Council staff provides a complete analysis of the content, policy implications, and fiscal impact of such legislation, along with a specific recommendation." The recommendations and analysis are reported to the state legislature.

The ORSC consists of nine members: three members of the Ohio House of Representatives appointed by the Speaker of the House; three members of the Ohio Senate appointed

by the Senate President; three members appointed by the Governor, one representing the state, another representing local governments, and the third representing public education institutions. The five executive directors of the state retirement systems, are non-voting members.

In analyzing HB 272, the ORSC reviewed information from the OhioPERS actuary, Gabriel, Roeder, Smith & Company (GRS). According to GRS' actuarial valuation, the combined effect of the planned changes contained in HB 272 would be an improvement in the aggregate amortization period for unfunded

accrued pension liabilities of approximately one and one-half years. For more information on HB 272 and the actual valuation, see the *Capital Update* newsletters which are located on the OhioPERS Web site (www.opers.org) under the heading of Government Relations.

ORSC position: At its meeting on Oct. 12, 2005, the ORSC voted to recommend that the 126th Ohio General Assembly approve HB 272 upon the adoption of certain amendments. Those amendments expand certain provisions of HB 272 to apply to other Ohio retirement systems. To view ORSC's full analysis, visit www.orsc.org.

Members elect two representatives on OhioPERS Retirement Board

OhioPERS active members in the county and miscellaneous employee groups recently had the opportunity to nominate and elect two of the seven elected representatives on the OhioPERS Retirement Board.

Voting took place during September and the results were certified by the Secretary of State's office on Oct. 3 and by the OhioPERS Retirement Board on Oct. 19. The newly elected members will serve four-year terms beginning in January 2006. They will be sworn in at the Board's January meeting.

Helen Youngblood was elected to the county employee representative seat. Youngblood is a case manager for Mahoning County Department of Job and Family Services. She has been the president of AFSCME Local 2001 since 1982.

Cynthia Sledz, representative for miscellaneous employees since 2002, ran uncontested and will serve her

second term. Sledz is employed as a librarian with the Cuyahoga County Public Library. She has been an OhioPERS member for approximately 17 years and is a member of SEIU District 1199.

Retired members also elected one of their two representatives. **John W. Maurer** was elected as retired member representative to the Board. He previously served in an elected position on the Board from 1991 through 1994. Maurer is a retired administrative law judge. He is a certified employee benefit specialist and has extensive experience and advanced training in investing and health care planning for public pension systems.

The director of the Ohio Department of Administrative Services is a statutory member of the OhioPERS Retirement Board. Scott Johnson has recently retired from his position as Director. As a result, his successor, **Carol Drake**, has been named to the OhioPERS Board.

Interested in learning about your OhioPERS retirement benefits?

We offer a wide variety of educational seminars - contact us at 1-800-222-7377 or visit www.opers.org to register

Retirement Awareness Program (RAP) - a seminar for members who are within five years of retirement and have at least five years of service credit. Topics discussed include OhioPERS benefits, financial planning, deferred compensation, Social Security, estate planning, and more. A total cost of \$5 covers the one-day seminar, one non-member guest, lunch and reference materials.

Athens March 23	Cuyahoga Falls July 20	Perrysburg February 23 October 26
Cincinnati (East) March 16 May 18 September 14	Dayton February 15 July 13	Strongsville May 11 December 7
Cincinnati (North) June 8	Dublin July 6	Toledo April 27 September 28
Columbus (OhioPERS) August 10 October 5 November 9	Eastlake October 26	Youngstown March 23 August 23
Columbus (East) June 15	Independence January 26 March 16 September 14	
	Mansfield April 6	

Retirement Readiness - a seminar for members who are within 12 to 18 months of retirement. Your OhioPERS benefits are discussed, along with the various documentation and paperwork needed for processing your pension benefits. This seminar lasts three to four hours and there is no charge.

Canton August 17	Columbus (East) June 16	Perrysburg October 27 December 15
Cincinnati (East) March 17 April 27	Cuyahoga Falls November 16	Richfield April 13
Cincinnati (North) June 9 August 24	Dayton February 16 November 2	Sandusky October 19
Columbus (OhioPERS) May 11 October 6 November 8 December 7	Eastlake October 27	Strongsville December 8
	Independence November 8	Wilmington October 12
	Mansfield April 7	Youngstown March 24 August 24
	Marietta August 31	

Law Enforcement - a seminar for members of OhioPERS' law enforcement (LE) division. Topics covered include OhioPERS law enforcement benefits, Social Security, estate planning, and other issues. A total cost of \$5 will cover this one-day seminar, a non-member guest, lunch, and reference materials.

Athens July 13	Dayton August 3	Perrysburg July 26
Columbus (OhioPERS) March 9	Independence November 9	

Providing Long-term Awareness Now (PLAN) - a seminar for members who have at least five years of service credit and are generally mid-career public employees. Topics discussed include OhioPERS benefits, Social Security, financial and estate planning and other issues. A total cost of \$5 covers the one-day seminar, a non-member guest, lunch and reference materials.

Cincinnati (East)
January 13

Columbus (East)
September 7

Cuyahoga Falls
November 15

Dayton
March 30

Mansfield
June 22

Marietta
August 30

Perrysburg
December 14

Strongsville
January 19

Remote counseling sessions - if you live outside the Columbus area and wish to discuss your retirement plans, you can schedule a remote counseling session. During your session, you can discuss OhioPERS benefits with a counselor, as well as review your personal account.

Counseling sessions are also available by phone. Call 1-800-222-7377 to make an appointment.

Remote counseling sessions are scheduled for the following dates and cities throughout Ohio.

Chillicothe December 4 - 8	Lima March 6 - 10	Sidney April 3 - 7
Cincinnati Eastgate July 10 - 14	Marion March 27 - 31	Strongsville January 23 - 27 June 19 - 23 November 6 - 10
Cuyahoga Falls January 9 - 13 May 15 - 19 October 16 - 20	Miamisburg April 24 - 28	Wickliffe August 7 - 11
Dayton November 13 - 17	Perrysburg February 20 - 24 June 5 - 9 Oct. 30 - Nov. 3	Wooster July 24 - 28
Dover/New Philadelphia September 25 - 29	Sharonville February 6 - 10 October 2 - 6	Youngstown April 17 - 21 September 11 - 15
Elyria/Lorain August 21 - 25		

How to Select - a seminar for new OhioPERS members who are trying to select the OhioPERS retirement plan that is best for them. The *How To Select Your OhioPERS Retirement Plan* seminar provides details about the benefits and features of the three plans and a summary of basic investment education.

You will receive a postcard confirmation. Additional seminars may be added periodically that are not listed on this schedule. Please visit www.opers.org for a complete list of seminar dates and locations.

Batavia March 22	Kent State University April 5 <i>(Broadcast to all Kent State University regional campuses)</i>	Sandusky April 12
Columbus January 18 February 3	Lancaster March 1	Toledo February 15 March 15
Columbus (OhioPERS) January 11	Mansfield February 6	Wooster February 13 March 13 April 10
Dayton January 19	Maple Heights February 1	Youngstown January 10
Delaware January 24	Marion February 22	
Elyria April 28	Painesville March 28	
Hamilton February 9		

Health Care Plan - a seminar for Traditional Pension Plan and Combined Plan members that explains changes to the OhioPERS retired member health care plan set to begin in 2007. Each session starts at 10:00 a.m. and will last two hours. Space is limited.

Online registration is not available for this seminar. Please call 1-800-222-7377 to make your reservation.

Cambridge

July 11

Cincinnati (East)

December 12

Cincinnati (North)

March 7

Columbus (OhioPERS)

February 7

June 6

November 7

Cuyahoga Falls

October 16

Dayton

August 7

Independence

April 11

Perrysburg

January 10

Strongsville

September 19

Youngstown

May 23



Ohio Public Employees
Retirement System
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Columbus, OH 43215-4642

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2005 OhioPERS Retirement Board

The 11-member OhioPERS Retirement Board is responsible for the administration and management of OhioPERS. 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 retired members); 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.

Elected Board Members

Ronald C. Alexander
Chair
State Employees

Sharon M. Downs
Vice Chair
Retired members

James R. Tilling
Retired members

Cynthia Sledz
Miscellaneous Employees

Barbara J. Thomas
County Employees

Ken Thomas
Municipal Employees

Charlie Adkins
State College and
University Employees

Statutory Board Member

Carol Drake
Director, Department of
Administrative Services

Appointed Board Members

Robert C. Smith
Investment Expert
Governor Appointee

Warren W. Tyler
Investment Expert
Treasurer of State Appointee

Zuheir Sofia
Investment Expert
General Assembly Appointee

Laurie Fiori Hacking
Executive Director

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