

Ohio PERS NEWS

YOUR BENEFIT CONNECTION

News and information for active members of the Ohio Public Employees Retirement System

Combined Plan

Addressing the present, planning for the future

A message from Chris DeRose, CEO

OPERS has a history of carefully planning for the future and proactively managing potential challenges. For over a year and a half, we have been evaluating the changing demographics of our Traditional Pension Plan. In the midst of this analysis, we experienced an unprecedented downturn in the financial market. While your retirement system

remains in solid financial condition, we need to act in order to safeguard the future. The Board of Trustees has taken the steps that are within its authority and, on Nov. 18, recommended a further set of changes to the legislature.

The rationale, goals and specifics of the recommended changes to the Traditional Pension

Plan can be found on page 3. I want you to know these changes are the result of a deliberative process designed to maintain the strength of the pension system and allow continued contributions to the health care trust fund. If approved by the state legislature, the changes will

build on past actions by the Board to keep pensions secure and provide health care for as long as possible.

This review of the Traditional Pension

Plan was the first step in the evaluation of each of the OPERS retirement plans. At some point, the Board will be assessing the elements of the Combined Plan to see if changes are needed to strengthen the fund and contain costs.

The Board felt it was important to involve members and retirees in this process, just as we did a few years ago when we made changes to the health care plan. We shared the rationale, goals and specifics of these new benefit plan recommendations in meetings with stakeholder groups representing thousands of OPERS members and retirees. With this input, the Board made its final recommendations. Now, we're sharing these recommendations with you.

Through all the stakeholder meetings and discussion, we sought to find the right balance. The result is a long-term



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Addressing the present

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strategic approach that minimizes undue hardship on members while laying the foundation for change.

Now that the Board has recommended a set of changes to our Traditional Pension Plan benefit design, we will work with the Ohio General Assembly to have the changes enacted. Meanwhile, as we move forward, we will continue meeting with our stakeholder groups and will be communicating with members to increase the understanding of the changes, answer questions and report progress. Our Web site, www.opers.org, will be updated regularly with information that you are free to reference as the legislative process commences. We will also continue our proactive planning process to fund and protect the benefits you have earned.

If you would like to share your thoughts with us directly, we've set up a special email address: giveusyourthoughts@opers.org. Thank you for your continued support as we make incremental changes necessary to secure benefits for years to come.

Board election results announced

The 2009 OPERS Board of Trustees election has concluded and the results have been certified and accepted by a representative of the Ohio Secretary of State's office and the OPERS Board.

John Maurer has been re-elected to his position representing retirees. Helen Youngblood has been re-elected to represent county employees. Cinthia Sledz has been re-elected to represent members in the miscellaneous category.

All three Board members will begin serving new four-year terms beginning in January 2010.

Ohio PERS NEWS – Your Benefit Connection is a quarterly newsletter providing news and information to more than 374,000 active members of the Ohio Public Employees Retirement System. An active member is anyone currently contributing toward an Ohio PERS retirement benefit. This publication allows us to communicate vital information concerning retirement benefits to our active members and also educate them on the services we provide.

CONTACT INFORMATION:

www.opers.org
1-800-222-7377
newsfeedback@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 newsletter 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 Board recommends changes to Traditional Pension Plan benefit design

At their Nov. 18 meeting the OPERS Board of Trustees approved asking the Ohio General Assembly for legislation containing a set of changes to our pension benefit plan design. The OPERS Board and staff researched and proposed the new plan design in response to a request by the Ohio Retirement Study Council (ORSC). The ORSC asked all five of Ohio's public pension systems to examine changes to a number of benefit plan elements with the goal of ensuring the long-term fiscal strength of the systems. Please see chart at right for plan design changes recommended by the Board.

Ohio law requires all of Ohio's public pension systems to be able to payoff unfunded liabilities within 30 years. While OPERS is currently within this 30-year window, some other Ohio pension systems are not. The new benefit plan design is part of a proactive, comprehensive funding plan which will go a long way toward keeping OPERS within the required 30-year window.

We recognize that members already eligible or nearing eligibility for retirement may need to adjust their plans to accommodate these changes. For this reason and to allow our entire membership adequate notice, the new plan design will be implemented using a 3-group, phase-in system.

In order to provide detailed and up-to-date information on this issue, OPERS maintains a special section on our Web site devoted to the plan design changes. The section features the latest facts, updates and media coverage available. Please visit www.opers.org and also watch future newsletters for updates as we work with the Ohio General Assembly on the proposed plan design legislation.

CHANGES TO CURRENT PLAN DESIGN <i>Recommended by the OPERS Board</i> <i>Requires the passage of legislation in the Ohio General Assembly</i>		
	Current Plan	Recommended Plan
Age & Service Eligibility	Unreduced - 30 years, at any age or age 60 with 5 years of service	Unreduced - 32 years, minimum age 55 or age 67 with 5 years of service
	Reduced - age 55 with 25 years of service or age 60 with 5 years	Reduced - age 57 with 25 years of service or age 62 with 5 years
Benefit Formula	2.2% x FAS for first 30 years of service; 2.5% thereafter	2.2% x FAS for first 30 years of service; 2.5% thereafter
Final Average Salary (FAS)	Base FAS on three highest years of earnings	Base FAS on five highest years of earnings
Cost of Living Adjustment (COLA)	3% simple COLA	COLA - change in the Consumer Price Index, not to exceed 3%.
	Timing - COLA begins 12 months after retirement	No change
Contribution Rate	Members - 10% Employers - 14%	No change
Implementation		Group A: Current members eligible to retire within 5 years after the effective date of the legislation are grandfathered, current system applies. No change to COLA during transition period. Group B: Current members with at least 20 years of service on the effective date of the legislation or eligible to retire within 10 years after the effective date of the legislation are grandfathered except for those seeking a reduced pension. No change to COLA during five year transition period. Group C: Current members with less than 20 years of service on the effective date of the legislation. All elements of the new plan apply

**Note: members of law enforcement and public safety divisions have different age and eligibility criteria and benefit formula calculation depending on when they retire. Please see www.opers.org for details on the recommended benefit changes for these divisions.*

Cost-saving (furlough) days will impact your OPERS account

Many public employers implemented furlough day policies as a cost saving measure in 2009. Each employer's furlough policy is different, but the general result of requiring furlough days is a reduction in employees' salaries. These lower salaries will have a consistent impact on retirement accounts and benefits.

Contributions are remitted to OPERS based on the member's actual earnable salary

Ohio law provides that the amounts of employee and employer contributions remitted to OPERS are derived from the actual earnable salary paid to the member. The contributions remitted to OPERS are not based on what the member would have earned this year without the furlough days. When a public employee is paid less money by his or her employer, OPERS likewise receives less money in contributions. OPERS records the contributions and determines the member's annual salary and service credit based on the actual contributions received.

Gains or losses to Combined Plan members' individual defined contribution accounts are based on actual amounts deposited and invested by the member over time. These members can make additional voluntary contributions to attempt to make up the difference they may have lost due to furlough days.

Impact on benefit calculations

Earnable salary is used to determine a member's final average salary (FAS) which is currently the three highest years of compensation used in the calculation of retirement benefits under the defined benefit portion of the Combined Plan. If the member's furlough year occurred in one of his or her three highest years of compensation, it will have an impact on the member's FAS and benefit calculation. However, if the furlough year is not used in the member's FAS (i.e., the member has three other years of higher salary prior to or following the furlough year) it will not cause a decrease in the member's FAS. Thus, the reduction in FAS is most likely to impact those members near retirement because the furlough period is likely to be used in calculating the member's benefit.

Impact on Service Credit

Under current law, a member receives a full month of service credit for each month that the member is paid \$250 or more. If the public employer's furlough period takes a member's monthly earnable salary below \$250, the member will receive partial service credit for the month based on the amount paid to the member. Reductions in service credit impact a member's eligibility for and the calculation of benefits and health care coverage.

Impact on Refunds/Account Value

If a member applies for a refund, he or she is paid the accumulated contributions (employee contributions, including investment gains or losses) and the additional amount permitted by law. Since the additional amount is based on accumulated contributions and the member's service credit at the time of the refund, any reduction in service credit because of the furlough may affect the additional amount paid. The furlough periods will cause decreased contributions and the member's account value will likewise reflect the decrease in contributions should the member elect to receive a refund of his or her OPERS account.

If you are nearing retirement and have concerns about the impact furlough days will have on your OPERS retirement account and benefits, please call 1-800-222-7377 and arrange to speak with a retirement counselor either in person or over the phone.

Board recommends changes to the OPERS disability program

At their August meeting the OPERS Board of Trustees directed staff to pursue a list of changes to the current OPERS disability program. The goal of these changes is to refine the program to preserve our ability to provide disability benefits to members truly in need. Most of the recommended changes require the introduction and approval of legislation before they can be implemented.

The suggested disability plan changes will affect all current, active OPERS members including those in the Law Enforcement and Public Safety divisions. Current disability recipients will not be affected. If the changes are enacted, they will only affect members whose disability benefit effective dates are on or after the date the legislation becomes effective.

Recommended changes requiring legislation include:

- **Limit disability benefits for former employees** - no coverage after termination unless the condition began during employment. Currently, there is a two-year window after separation during which former employees may apply for benefits for a disability that began after separation.
- **Add exclusions for eligibility** - disabilities due to illness or injury sustained during the commission of

a felony and for elective cosmetic, non-reconstructive surgery will not be covered.

- **Do not pay benefits to a member who is working at their own job after approval for benefits** - member must be physically out of work to receive benefits. This provision will not apply to a member who is at work due to a future-dated surgery or treatment that will create incapacity or an alternative work assignment.
- **Establish a three-year 'any occupation' standard in the definition of disability**, but extend to a maximum of five years based on continued treatment through active case management. This would allow initial medical eligibility to be based on a member's current occupation, but after three years, the person must meet an "any occupation" medical eligibility standard.
- **Limit the employer responsibility for reinstating members who return to work to a three-year period**, unless the member is on continued treatment through active case management, in which case the time period for reinstatement would be a maximum of five years.

- **Limit unfunded service credit to the matching years of credit based on the time returned to covered-employment** - allow a minimum of two years and a maximum of five years.

- **Mandate application for SSDI (Social Security Disability Insurance) and offset any benefits received from SSDI** - except for those people who have maintained two positions for a minimum of five years immediately prior to disability. Those members will be allowed to receive both benefits without offset.

Recommended changes not requiring legislation:

- **Improve disability determination administration**
- **Adopt a disability case management model**

OPERS will provide updates on the progress of these changes in future issues of *Ohio PERS News*.

Help OPERS cut costs and go green

Sign up for online publications

OPERS is committed to offering electronic communication options whenever possible. Communications via e-mail have increased, online application processes have been introduced, and we offer online newsletters and annual personalized benefit statements. Online communications offer immediacy, cost savings and a positive impact on the environment. For these reasons we are asking our members to please help us in this effort by signing up to receive their OPERS publications online.

The cost for OPERS to print and mail a single newsletter is approximately 36 cents. This amounts to less than \$1.50 per year for each member. If you multiply that amount by the number of active members who have not signed up for online publications (approximately 310,000), OPERS spends more than \$110,000 per issue on paper, printing and postage costs. These costs are virtually eliminated when a member signs up to receive their newsletter online.

If just one quarter of our members currently receiving paper newsletters would sign up for the online version, OPERS could save up to \$110,000 per year while eliminating the need for a tremendous amount of paper.

Signing up for online publications is fast and easy. Simply log-in or register to use My Benefits System (MBS, formerly the Member Benefits System) from the home page of our Web site, www.opers.org. Once logged in, you can select online publications within the 'Correspondence Preferences' section.

Once you have elected to receive your publications online, OPERS will have your e-mail address on file. We will not share your e-mail address with any other organizations or individuals, so you do not need to worry about receiving unwanted messages. OPERS may use member e-mail addresses for news alerts or other important OPERS announcements in the future. If your e-mail address changes, please remember to update it using MBS.

Change to *Ohio PERS News* publication schedule

OPERS will publish three issues of *Ohio PERS News* for active members in 2010 instead of the customary four issues. This decision was made in response to our membership's increased use of online communication tools, our commitment to going green and because dollars earmarked for printing and postage can be reallocated to support further electronic communication initiatives. The newsletters will be published throughout the year as dictated by the need to convey news to our membership. The most current OPERS news and information is always available on our Web site, www.opers.org.

Careful planning is part of making your retirement dreams a reality

As we near the end of another year, OPERS encourages you to take time to review your OPERS account, your personal savings and other investments to determine if your financial picture is in line with your hopes for retirement.

Your OPERS pension benefit is a key piece of your future financial security, but it should only be one part of a larger financial picture. Even though the largest portion of your retirement income may come from your OPERS individual account, it is recommended you not depend on it exclusively. Your OPERS benefit, coupled with personal savings and investments will constitute a more complete retirement income.

For more information on supplemental savings opportunities for OPERS members, visit our Web site at www.opers.org to access our Saving for Retirement leaflet. Our leaflets can be found under the heading of "Information Series Publications (leaflets)" on the member publications page. The Saving for Retirement leaflet details the Ohio Deferred Compensation Program (1-877-644-6457) and how to make voluntary contributions to your individual account. If you have questions regarding a potential Social Security benefit, contact the Social Security Administration at 1-800-772-1213 or visit www.ssa.gov/gpo-wep/.

Additional information on all aspects of personal money management is available at <http://www.opedc.net/retirementsavings.htm>. The Ohio Retirement & Savings Awareness Initiative is a collaboration between the Ohio Public Employees Deferred Compensation Program, the Ohio retirement systems, the Attorney General, the Treasurer of State, Department of Commerce and Tuition Trust Authority. It includes information on retirement savings, credit and debt, home ownership, financial planning, taxes and saving for education. The site provides articles, links, calculators and electronic newsletters all designed to help you take control of your finances -- now.

Keep in mind that it is never too soon to plan for a comfortable retirement. No matter what your age or how many years you are from retiring, now is the time to put a plan in place which allows your OPERS pension benefit to give you a solid foundation, but also incorporates other sources of retirement income.

Questions about retirement? OPERS member counselors can help!

Most members have many questions when it comes to retirement - when am I eligible? how much is my benefit? when will I receive it? do I qualify for health care?

It may be tempting to consult your employer's human resources department with these questions because they have been a trusted source of information throughout your career. Many employers can provide OPERS publications and answer basic questions, but no one is more qualified to explain your individual OPERS account and retirement benefits than an OPERS member counselor.

OPERS offers one-on-one counseling sessions to explain the retirement process, explore plans of payment and health care coverage, assist with retirement paperwork, most importantly, and answer all your questions.

You can schedule a counseling appointment by calling us at 1-800-222-7377. We schedule appointments at our office in Columbus on weekdays between 7:30 a.m. and 3:30 p.m. Counseling sessions can also be conducted over the phone. Please call OPERS to make an appointment. Counselors also travel throughout the state to meet with members. Please see the remote counseling schedule on page 7.

Scheduling an appointment at least two weeks in advance allows us to send you an estimate of your benefits and a retirement application packet in advance.

Legislative update

Senate Bill 267

Senate Bill 267 permits the OPERS Board to adopt rules to implement a program for members to convert regular and public safety service credit to law enforcement service credit and regular service credit to public safety service credit. The Board adopted Rule 145-2-16 to implement the conversion program and it became available to eligible members to use after its effective date, Aug. 3, 2009. Eligible members may request a cost statement for this type of service credit conversion by contacting OPERS at 1-800-222-7377.

Eligibility - A member who has contributed to OPERS as a public safety or law enforcement officer may convert service credit under this rule if he or she is (1) already eligible to retire with a public safety or law enforcement benefit or (2) becomes eligible for the benefit by completing the conversion. The member may only convert up to five total years of service credit. OPERS cannot generate a cost statement for the conversion unless the member meets one of these requirements.

The member is required to complete all other service credit purchases prior to issuance of the cost statement for converting service credit—this is to ensure that the retirement system can accurately calculate the cost of the conversion. However, any previously arranged payroll deduction agreement for other type of service credit purchase will continue uninterrupted.

Cost Calculation - The cost to convert non-law service is based on a formula as recommended by the OPERS actuary and is an amount that is not less than 100 percent of the additional liability resulting from the conversion of the service. OPERS will be manually calculating the cost statement for each eligible member. Some cost statements may be complicated and take some time to generate.

Note: Members in the law enforcement and public safety divisions cannot currently participate in the Combined Plan. This information was provided for educational purposes only.

Senate Bill 83

On June 2, OPERS sent a letter to Senator Keith Faber (R - Celina) regarding SB 83 which would limit, in two ways, the amount of compensation that may be used in the calculation of a retirement benefit under OPERS. First, the bill imposes a limit on “earnable salary” for which contributions may be made to OPERS. Second, the bill includes a provision that would address a practice referred to as “spiking” final average salary by excluding from “final average salary” certain overtime and certain increases in earnable salary that occur during a member’s two highest years of compensation.

No hearings were held on the bill throughout May and June. At the request of the sponsor’s office, OPERS sent a letter in June outlining changes to the bill designed to address our concerns with the legislation. Based on our discussions with the Senator’s staff, a substitute bill will be drafted to address some of our concerns. Until the substitute bill is completed and we have analyzed the bill, OPERS will remain an interested party to the legislation.

OPERS Benefits News

Changes to Partial Lump Sum Option Payment (PLOP)

Retiring members may elect to receive a Partial Lump Sum Option Payment (PLOP). The PLOP is an option that allows a retiree to initially receive a lump sum benefit payment along with a reduced monthly benefit.

Currently, PLOP disbursements are issued no sooner than 30 days from the date of the member's first benefit payment. To ensure we are following federal tax law, an administrative change is being made. Effective April 1, 2010, PLOP disbursements will be issued no sooner than 90 days from the date of the member's first benefit payment.

Note: If your retirement application is currently on file and your benefit effective date is March 1, 2010 or prior, you will continue to receive your PLOP payment no sooner than 30 days assuming your first benefit payment is issued on or before March 1, 2010.

Direct deposit discontinued for non-US residents

The National Automated Clearing House Association (NACHA) recently issued new banking industry rules which impact OPERS benefit recipients who live outside the United States.

We are no longer able to provide direct deposit of benefit payments to a foreign bank account. Effective with the Oct. 1, 2009 monthly benefit, all members who reside outside the US will be required to have their payments sent via paper check to their home or bank address. If you need to update your home or bank address, please use the *Address/Bank/Name Change Request* form available at www.opers.org.

Health care seminars for active members

Our member-specific health care seminar is designed to address the needs and concerns of active members within five years of retirement. The seminar will help prepare members for the transition from employer-sponsored health care coverage to the OPERS retiree plan. Members will learn the details of their coverage options and how to navigate the application process.

All active member seminars begin at 1:00 p.m. Registration is required and seminars do fill quickly. Please call 1-800-222-7377 or visit www.opers.org to register via MBS.

2010 OPERS health care seminars

Akron May 13	Dayton Aug. 20	Miamisburg Jan. 15
Athens June 4	Elyria March 26	Portsmouth June 25
Cambridge March 19	Findlay April 30	Ravenna Dec. 10
Canton March 11	Huron Aug. 13	Steubenville June 18
Cincinnati East April 16 Nov. 12	Independence July 15 Nov. 12	Strongsville Jan. 29
Columbus (Dublin) May 24	Lima April 30 Dec. 3	Toledo (Perrysburg) Feb. 18
Columbus (OPERS) Feb. 26 Aug. 20 Nov. 19	Mansfield Nov. 19	Westlake Aug. 27
	Mentor May 6 Dec. 3	Youngstown (Boardman) April 9 Sept. 10

2010 calendar of educational seminars

We offer a wide variety of educational seminars

Contact us at 1-800-222-7377 to register.

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 Ohio PERS benefits, Social Security and others. There is no cost to attend this half-day seminar. You may bring one non-member guest with you. Pre-registration is required.

Retirement Awareness Program (RAP)

– A seminar for members who are within five years of retirement. Topics include OPERS benefits, deferred compensation and Social Security. There is no cost to attend this full-day seminar, which includes lunch and supplemental reference materials. You are welcome to bring one non-member guest with you. Pre-registration is required.

Retirement Readiness – A seminar for members who are within 18 months from retirement. Your Ohio PERS benefits are discussed, along with timeframes and details of paperwork needed for processing your pension benefits. There is no charge for this half-day seminar. Pre-registration is required of members and any accompanying non-member guest.

Note for Combined Plan participants:

We invite and encourage you to attend any of the educational seminars listed here. Although the information will be beneficial, we want you to be aware the current focus of these seminars is on the defined benefit portion of your individual account. We plan to add information about the defined contribution portion for Combined Plan members as more members begin to retire under the Combined Plan.

Please indicate that you are a member participating in the Combined Plan when registering for a seminar. This will allow us to have materials and staff available to address your specific needs and concerns.

One-on-one retirement counseling now available close to home

You can now have your questions about preparing for retirement or changing plans answered close to home. Beginning this month, OPERS counselors will be in locations around Ohio for remote counseling sessions specifically for our Member-Directed and Combined Plan participants.

Just click on “Counseling” in the “Members” section of www.opers.org and follow the links to Remote Counseling to view the locations and dates for these sessions. Call 1-800-222-7377 to register.

If there isn't a session scheduled close to where you live, you have other counseling options. You can set up an in-person counseling session in Columbus or you can have your questions answered over the phone from the comfort of your own home. Call 1-800-222-7377 to schedule an in-person appointment with a counselor at the OPERS office or set up a time for a counseling session over the phone (approximately 30 minutes).

2010 calendar of educational seminars

Ohio PERS Board of Trustees

2010 PROVIDING LONG-TERM AWARENESS NOW

Cincinnati East Aug. 26	Cuyahoga Falls July 29	Perrysburg July 15
Columbus OPERS March 25 (Closed) July 7 Oct. 26	Independence April 15	Strongsville Oct. 7

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 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

Eddie Parks
State Employees

Sharon M. Downs
Retired Members

John W. Maurer
Retired Members

Kimberly Russell
State College and University Employees

Cynthia Sledz
Vice Chair
Miscellaneous Employees

Ken Thomas
Chair
Municipal Employees

Helen Youngblood
County Employees

Statutory Board Member

Hugh Quill
Director, Department of Administrative Services

Appointed Board Members

Lennie Wyatt
Investment Expert
Governor Appointee

Charlie Adkins
Investment Expert
Treasurer of State
Appointee

James R. Tilling
Investment Expert
General Assembly
Appointee

Chris DeRose
Chief Executive Officer

2010 RETIREMENT AWARENESS PROGRAM

Athens April 28	Columbus OPERS May 19 (Closed) Aug. 4 Sept. 1 Nov. 4 Dec. 14	Eastlake Aug. 11
Boardman Sept. 22		Independence April 13 (Closed)
Canton June 9		Mansfield June 23
Cincinnati East Jan. 27 June 16	Cuyahoga Falls March 17 July 27	Perrysburg Feb. 10 July 13 Oct. 20
Cincinnati North May 11 Nov. 17	Dayton March 3 Dec. 2	Strongsville Jan. 13 (Closed) May 26 Oct. 5

2010 RETIREMENT READINESS

Athens April 29	Columbus OPERS May 20 (Closed) July 8 Sept. 2 Nov. 9 Dec. 15	Independence April 14 (Closed)
Boardman Sept. 23		Mansfield June 24
Canton June 10		Perrysburg Feb. 11 July 14 Oct. 21
Cincinnati East Jan. 28 June 17 Aug. 25	Cuyahoga Falls July 28	
	Dayton March 4	Strongsville Jan. 14 (Closed) May 27 Oct. 6
Cincinnati North May 12 Nov. 18	Eastlake Aug. 12	



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Be sure vital OPERS information finds you – Keep your personal data current

Have you moved recently or had a change in your family status? If so, it is your responsibility to let OPERS know of any changes in your personal data including your address or beneficiary designation. Also, if you have chosen to view annual statements and newsletters online instead of receiving paper copies, be certain that OPERS always has your current e-mail address. By keeping your personal information current, you will receive accurate information from us in a timely manner.

The easiest way to make changes to your personal data is through My Benefits System (MBS) at www.opers.org.

If you are not yet an MBS user, registering is simple. Just follow these steps:

1. Go to www.opers.org and choose 'Register Now' from the pull-down menu in the MBS log in section (top right corner of page).
2. Follow the on-screen prompts to complete your registration.

Upon completing your registration, you will be given the choice to receive your Personal Identification Number (PIN) by e-mail or postal mail. Once you've received your PIN, return to www.opers.org and enter your user ID and PIN. You're ready to start using MBS!