



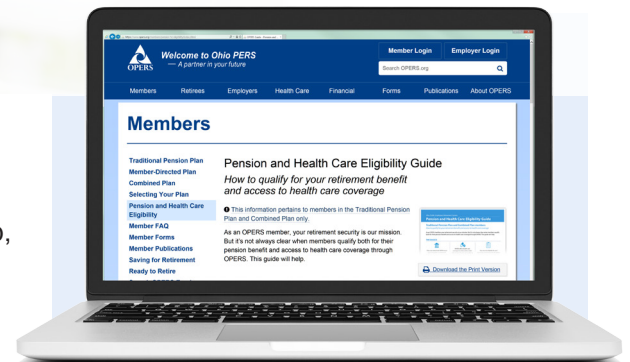
When Will You Be Eligible for Both Your Pension Benefit and Health Care?

New tool available to help you determine your eligibility

Have you ever wondered when you would qualify for both your retirement benefit and access to health care coverage? OPERS has created a new resource to help you answer that question. The Pension and Health Care Eligibility Guide is a reference tool that will tell you the minimum age and years of service credit you must reach, depending on your retirement group, to qualify for both. The guide applies to all OPERS-covered positions except law enforcement and public safety.

To find out your earliest eligibility date, refer to the chart in the guide. Find your retirement group, consider your age and service time, and whether you're trying to qualify for an unreduced pension or a reduced pension. Look to the right under the "Am I eligible for health care?" column, and see the answer.

Visit the Members page of opers.org to access the guide and the interactive Web page, which will help you navigate the guide.



Do you know your group?
It's easy to find your current OPERS retirement group – just check the front page of your annual statement, which you can access any time through your online account.

New! Online Recorded Presentation – Managing Your Defined Contribution Account

Visit the Educational Opportunities page of opers.org under the Members menu to view a new online recorded presentation, "Managing Your Defined Contribution Account." During the presentation you'll learn how to choose your investment options, the importance of asset allocation and how to change your asset allocation. You will also discover a simple control to rebalance your investments and learn ways to reduce risk and stay educated about your account. You can even get more information about the Self-Directed Brokerage Account. Check it out today!



There's More to Your 2016 Personal Statement of Estimated Benefits

This year there's more to your 2016 *Personal Statement of Estimated Benefits*, including a new layout designed to be more concise and easier to understand.

One of the biggest changes you'll see, aside from the new layout, is expanded benefit projections including earliest eligibility (reduced), earliest eligibility (unreduced) and estimates for working past your earliest eligibility. These estimates will show you the advantages of working longer and help you better plan for your retirement.

This year we're also introducing an online statement companion tool which provides definitions and links to additional information on each section of your annual statement. Visit opers.org to check it out!

Some things stay the same. You can still find your total contributions, account value, service credit totals and beneficiary designations through Dec. 31, 2016 on your statement.

OPERS began mailing statements in mid-March and will continue mailing statements through April. Don't be concerned if a family member or co-worker receives his statement before you receive yours. Statements are batched by ZIP codes and mailed to home addresses on a staggered schedule.

Don't want to wait? You can view your 2016 annual statement online now by logging into your online account and selecting the Documents tab.

OPERS News

OPERS News is a quarterly newsletter providing news and information to retired members of the Ohio Public Employees Retirement System. This publication allows us to communicate vital information concerning retirement benefits to our members.

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 federal or state law, nor will its interpretation prevail should a conflict arise between it and the Ohio Revised Code, Ohio Administrative Code or Internal Revenue Code. If you have questions about this material, please contact our office or seek legal advice from your attorney.

Contact information:
www.opers.org
 1-800-222-7377
 Monday - Friday
 8 a.m. to 4:30 p.m.
newsfeedback@opers.org

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For more information on the OPERS Board of Trustees, visit www.opers.org.

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YOUR OPERS 2016 ANNUAL STATEMENT

Your retirement group: GROUP A

COMBINED PLAN

The Defined Contribution portion of the Combined Plan

Contributions made during 2016	500.00
Total contributions as of December 31, 2016	400,000.00
Balance as of December 31, 2015	400,000.00

YOUR RETIREMENT BENEFIT ESTIMATES

	EARLIEST RETIREMENT (REDUCED)	EARLIEST RETIREMENT (UNREDUCED)	IF YOU CONTINUE WORKING UNTIL AGE 65	IF YOU CONTINUE WORKING UNTIL AGE 67
DATE	Jan. 31, 2020	Jan. 31, 2022	Jan. 31, 2030	Jan. 31, 2031
AGE	55	58	65	67
MONTHLY PENSION SINGLE LIFE	\$0,000	\$0,000	\$0,000	\$0,000
FAS	\$54,000	\$61,000	\$62,000	\$63,000
SERVICE CREDIT	27	30	31	32



Legislative Update:

Legislative Changes Expand the OPERS Law Enforcement and Public Safety Division

New classifications have been added to the OPERS Law Enforcement and Public Safety divisions as a result of the passage of Amended Sub. House Bill 520, which was signed into law Jan. 4, 2017. H.B. 520 allows members currently in these new classifications to choose to stay in regular OPERS or elect future contributions to go to the OPERS Law Enforcement and Public Safety division. New hires into these classifications will automatically contribute to the Law Enforcement or Public Safety division depending on the individual's primary duties.

The classifications added in H.B. 520 include OPERS members who have completed peace officer training, are employed full-time and whose duties meet the statutory eligibility criteria for the following positions:

- Bureau of Criminal Identification and Investigation investigators
- Casino Control Commission gaming agents
- Department of Taxation investigators
- Special police officers for port authorities
- Special police officers for municipal airports

If you meet the eligibility requirements to make an election, you must do so within 90 days of the effective date of H.B. 520; the deadline is July 6, 2017. **This election, once made, will apply only to future service and is irrevocable.**

If you are eligible and choose to contribute to the Law Enforcement or Public Safety division, you will be moved to the Traditional Pension Plan and will no longer contribute to the Combined Plan.

There are a number of circumstances that need to be considered before making an election, and since the election is irrevocable, it is important to schedule a one-on-one counseling session. Log into your online account or call 1-800-222-PERS (7377) to schedule a counseling session, either in person or over the phone before the election window closes.

Helping You Plan Ahead

Check out the last page of your most recent quarterly statement to view your estimated monthly retirement benefit projection, should you choose to annuitize all or a portion of your defined contribution account balance upon retirement. This projection is meant to help you better plan for your retirement by showing you both your options upon retirement: taking a lump sum refund or annuitizing your account balance. Keep in mind, this projection will appear only if you have full-time service and have 60 or more contributing months.

10 Documents to Prepare When Applying for Retirement

If you're considering retirement in the near future or have already begun the retirement application process, the following documents will be required to process your application. These documents can be submitted at any time during your career or during the application process and should include your full name and at least the last four digits of your Social Security number.

1. Proof of date of birth (*see OPERS Form F-6 for acceptable proof*)
2. Proof of date of birth for your beneficiary(ies)
3. Proof of date of birth for any eligible dependents for health care coverage enrollment
4. Marriage certificate (*if applicable*)
5. Any Divorce and Division of Property Orders (*if applicable*)
6. Addresses, Social Security numbers and dates of birth for beneficiaries and dependents
7. Proof of Medicare Parts A and B for you and eligible dependents, if applicable (*copy of Medicare card*)
8. Any court orders that may pertain to your retirement
9. Early Retirement Incentive Plan Agreement (*if your employer offers an ERI Plan*)
10. Bureau of Workers Compensation claim number (*if you have been paid by the BWC during public employment*)



Ohio Public Employees Retirement System
277 East Town Street Columbus, OH 43215-4642

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First quarter 2017

OPERSNEWS

News and information for active members in the
OPERS Combined Plan.



*If you no longer wish to receive a paper copy of your newsletter and would like to receive the electronic version, log into your OPERS online account and **update your correspondence preferences to electronic.***

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