OPERSNEWS
News and information for active members in the OPERS Traditional Pension Plan.
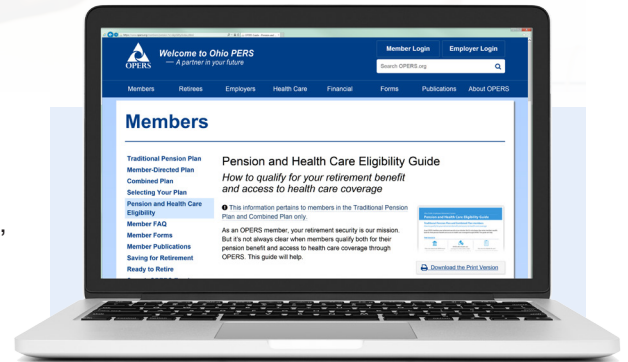
OPERS

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.

Education Today for Retirement Tomorrow Seminars

Learn about the tools and resources available to you so you can take an active role preparing for your retirement.

You can register for a seminar through your OPERS online account. Once logged in click on "Tools and Resources" and then select "Seminars and Counseling" to choose a seminar. You can also register for a seminar by calling OPERS at 1-800-222-7377.

April 4 **West Chester**	**May 10** **Cleveland North**	**June 7** **Sharonville**
April 18 **Toledo**	**May 17** **Worthington**	**June 13** **Portsmouth**
April 25 **Mentor**	**May 23** **Bellville**	**June 20** **Westlake**

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

YOUR OPERS 2016 ANNUAL STATEMENT

John Doe
277 East Town Street
Columbus, OH 43215-4627

GO PAPERLESS
opers.org

Your retirement group:
GROUP A

Your group

This statement is a summary of your OPERS account and benefits. All information in this statement reflects our records as of Dec. 31, 2016, and is not a guarantee of the type or amount of your benefits.
To learn more go to opers.org/annualstatement

TRADITIONAL PENSION PLAN

CONTRIBUTIONS

Contributions made during 2016	$0,000.00
Total contributions as of Dec. 31, 2016	$000,000.00
Additional Annuity contributions	$0.00

Your contributions

REFUNDABLE ACCOUNT

Refundable account as of Dec. 31, 2016	$000,000.00

SERVICE CREDIT

Service credit earned and/or purchased during 2016	0.917 years
Total service credit as of Dec. 31, 2016	23.000 years

Our records indicate you have service in another OPERS retirement plan. Please visit opers.org and log into your OPERS account for more information.

YOUR RETIREMENT BENEFIT ESTIMATES   *For more information on how your estimates are calculated, see page 4.*

Retirement projections

	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, 2023	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.**

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.

OPERS by the Numbers – *2016 Year in Review*

7,363 OPERS members retired in 2016

Conducted **18,239** one-on-one counseling sessions

Responded to **14,257** emails and online account messages

Educated **34,623** members through presentations both in person and via webinar

12,615 views of the "Got Mail? Get Answers" section of our website

Ran **46,845** benefit estimates

169,068 members connected to us via Virtual Hold

Get to Know the OPERS Government Relations Team

Gordon Gatien, Anthony Tedesco-Nichols, Chris Collins, Matthew Overturf, (not pictured: Debbie McCarthy)

The OPERS Government Relations team plays an important role in preserving our retirement system by working closely with state and federal lawmakers, educating them and advocating to them for the best interests of the system and its members. Meet the team and learn more about their advocacy efforts by reading Assistant Government Relations Officer Chris Collins' article on the *PERSpective* blog at opers.org. Continue checking the blog to hear more from Chris and the Government Relations team.

First quarter 2017

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*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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