

Ohio PERS NEWS

Your Benefit Connection

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

OPERS Website Redesign Complete

Have you visited www.opers.org to check out the new, redesigned home page?

To provide a better user experience, the website now has an updated, modern design. Redesigning the OPERS website was also an opportunity to organize new and existing content on the home page and give it a cleaner, more appealing appearance. This will make it much easier to find what you're looking for, whether it's news, retiree publications or specific information about health care coverage.

The focal point of the home page is a large section at the top with changing images; commonly referred to as an **image slider**. The slider displays current, significant information and directs you to other pages of the website for specific details.

To the right of the image slider are some **Quick Links** which take you to other pages of the website, such as the Connector & HRA page, and "Got Mail? Get Answers."

There are also links to the OPERS **social media channels** including Facebook, the *PERSpective* blog, Twitter and YouTube. Directly below the slider you will find several **featured articles** covering topics that may have a large impact on OPERS retirees.

The new look also incorporates a **responsive design**, which automatically organizes information to fit the screens of multiple electronic devices. This will ensure viewable access to all our content - from your phone, tablet or laptop computer.

The OPERS website has a wealth of information and resources. Be sure to visit www.opers.org to view the redesigned home page, and visit the website often for the most up-to-date news and information from OPERS.



inside this issue

Health Care Insert

- Message to retirees from Ken Thomas and Karen Carraher
- NOW AVAILABLE Recurring reimbursement for OPERS dental and vision premiums

Legislative Update

Cadillac tax delayed, WEP legislation

OPERS NEWS – Your Benefit Connection is a quarterly newsletter providing news and information to more than 160,000 age and service retirees, disability benefit recipients and survivor benefit recipients of the Ohio Public Employees Retirement System. This publication allows us to communicate vital information concerning retirement benefits and health care coverage to our retirees and also educate them on the services we provide.

CONTACT INFORMATION:

www.opers.org

1-800-222-7377

Monday - Friday

8 a.m. to 4:30 p.m.

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 is not required to provide health care coverage to retirees or their dependents and will only do so at the discretion of the Board of Trustees.

The OPERS Government Relations team continues to work with the Ohio congressional delegation, as well as the members of the Ohio General Assembly on a number of key issues.

Cadillac tax delayed

Congress voted at the end of 2015 to delay the implementation of the Affordable Care Act's excise tax on high-cost health care plans, also known as the "Cadillac tax," until 2020. Though we appreciate this outcome, we believe the tax remains flawed and will be harmful to our members, regardless of its effective date.

The Cadillac tax will impose a 40 percent excise tax on OPERS, and other plan sponsors, if the total premium cost of a health care plan exceeds certain thresholds. If our cost thresholds would trigger the tax, OPERS may have to further reduce health care coverage levels for retirees under the age of 65. Given these concerns, we still believe the Cadillac tax should be repealed.

We believe this issue should be addressed as soon as possible to avoid further disruption and cost-shifting to our health plan participants.

WEP reform legislation

House Resolution 711 would reform the Social Security Windfall Elimination Provision so current retirees receiving a pension based on non-covered employment can receive more of the Social Security benefits they earned throughout their career.

This legislation, sponsored by Congressman Kevin Brady (R-TX), would subject future retirees to a new WEP formula that takes their non-covered employment into account when calculating their Social Security benefits.

Congressman Brady's legislation is also the first bill to address the WEP that is revenue neutral. The OPERS Board of Trustees voted to support HR 711 last April and we are encouraging the members of the Ohio congressional delegation who are not already cosponsors of the bill to consider cosponsoring this effort.

You can find a complete list of the state and federal bills OPERS is monitoring on the Government Relations page of www.opers.org which can be found by clicking "About OPERS" on the home page.

REMINDER

Employment and Earnings Statements Due for OPERS Disability Benefit Recipients

OPERS disability benefit recipients need to complete an Employment and Earnings Statement and return it to OPERS annually. The statement allows disability recipients to report any employment during the previous year as well as total earnings, employer information and job descriptions. To be sure you continue to receive your disability benefit payment, you must complete and submit the Employment and Earnings Statement even if you did not work during 2015.

If you haven't already, please mail your completed Employment and Earnings Statement to OPERS as soon as possible!



OPERS began mailing Employment and Earnings Statements Feb. 16, 2016. If you did not return the completed form, a second notice was sent March 16, 2016.

If we did not receive your completed form by April 15, 2016, your May disability benefit payment and subsequent payments will be held until we receive the form. Employment and Earning Statements cannot be accepted by fax so, if you haven't already, please mail the completed form to OPERS as soon as possible.

Staying Connected to OPERS



PERSpective

PERSpective is the OPERS blog where we share our thoughts on important pension-related issues. Subscribe to *PERSpective* by clicking on the RSS feed logo on www.opers.org, or read it regularly at <http://perspective.opers.org>.



Facebook

More than 5,500 members and retirees "Like" our Facebook page, which uses the name "Ohio PERS." Be sure to "like" us on Facebook in order to receive updates from OPERS within your newsfeed.



YouTube

The OPERS You Tube channel, "OhioPERS1," features videos covering hot topics such as OPERS health care, finance and investments.

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OPERS Educational Opportunities

2016 Retiree Health Care - Transitioning to the Connector

This seminar has been created to prepare retirees under age 65 for their transition to the OPERS Medicare Connector and to an individual Medicare plan.

May 18 Toledo	June 1 Cleveland North
May 25 West Chester	June 14 Columbus
June 1 Lima	June 29 Zanesville

You can register for a seminar two ways:

Online Account - You can register online through your OPERS online account. Log into your account and click Tools and Resources, then select Seminars and Counseling to select a seminar.

Phone - You can also register for a seminar by calling OPERS at 1-800-222-7377, Monday through Friday from 8 a.m. to 4:30 p.m.

What Retirees are Saying....

“Each time I’ve attended an educational seminar, all my questions have been answered by the informed presenters. Thank you!”

“I appreciate the information shared during webinars - it’s informative and very helpful.”

Can’t attend a seminar? Register for a live, interactive webinar or view a recorded presentation. Recorded presentations can be viewed at any time and registration is not required. Register for a webinar or view a recorded presentation, at www.opers.org, under Retirees, Educational Opportunities.