

# Things you need to know if you're LIVING OR TRAVELING OUTSIDE OF THE U.S.



## TELEPHONE

*You can contact Ohio Public Employees Retirement System by phone from anywhere in the world. Here's how:*

---

### From the United States:

- 1-800-222-7377 – Toll free
- 614-222-5684 – Long distance rates may apply
- 1-866-673-7748 (For new member plan selection, Member-Directed and Combined Plan participants) – Toll free

### From Australia, Costa Rica, France, Germany, Ireland, Italy, Korea, Netherlands, Philippines, Thailand, and United Kingdom:

- 1-800-222-7377 – Toll free
- 614-222-5684 – Long distance rates will apply
- 1-866-673-7748 (For new member plan selection, Member-Directed and Combined Plan participants) – Toll free

### From anywhere in the world besides the countries listed above:

- 614-222-5684 – Long distance rates will apply

### Virtual Hold System:

OPERS has a virtual hold system that provides callers the option to receive a call back if their hold time exceeds two minutes. This system can only be used if a caller has a 10-digit U.S. phone number. International callers will not be able to take advantage of this system. The shortest wait times are often between 8 a.m. and 9 a.m. EST. If you are calling internationally, we encourage you to call during this timeframe.



## ONLINE ACCOUNT ACCESS

*OPERS offers members access to their OPERS account online. Using this access, you can update a variety of personal and account information.*

---

- In order to register to access your OPERS account, you must have a U.S. address/postal code.
- As long as you register for an account using a U.S. address, you should be able to access your account from the following countries without issue: Canada, India, Italy, Mexico, Thailand and United Kingdom. We strongly recommend you register for online account access prior to moving or traveling outside of the U.S.
- OPERS does block web access from countries where access is normally not used or is very limited. However, we can allow access from those countries for individuals on an as-needed basis. Simply contact OPERS at 1-800-222-7377 or 614-222-5684.



## INTERACTING WITH OPERS WHEN YOU HAVE A FOREIGN ADDRESS

---

### OPERS active members - Refunds

As an OPERS member with a foreign address, you cannot have a refund direct deposited into a bank account either inside or outside of the U.S. You also cannot roll over funds to retirement plans in foreign countries. All rollovers or deposits must be to financial institutions in the U.S. If you cannot roll the funds over to a U.S. financial institution, you must accept the refund directly via paper check with 30 percent withheld for federal taxes. If you feel you should be taxed at a different rate or be exempt from these taxes, you should contact your financial advisor and/or the IRS to determine the steps you need to take prior to the refund being released.

### OPERS benefit recipients

#### Address and banking changes

As an OPERS benefit recipient with a foreign address, updates to your address must be made in writing over your long-hand signature. If you are not yet receiving a benefit, your address can be updated in writing or over the phone. All bank changes must be in writing over your long-hand signature.

#### Receiving your monthly benefit or Partial Lump Sum Option Payment (PLOP)

As an OPERS benefit recipient with a foreign address, you cannot have your monthly benefit payment or your Partial Lump Sum Option Payment (PLOP) direct deposited into a bank account either inside or outside of the U.S. You also cannot roll over funds to retirement plans in foreign countries. All rollovers or deposits must be to financial institutions in the U.S. If you cannot roll the funds over to a U.S. financial institution, you must accept the PLOP directly via paper check and it will be taxed. If you feel you should be taxed at a different rate or be exempt from these taxes, you should contact your financial advisor and/or the IRS to determine the steps you need to take prior to the PLOP being released.



## RECEIVING MEDICAL CARE WHEN LIVING OR TRAVELING OUTSIDE OF THE U.S.

---

**Medical, Dental and Vision** – You will need to contact the insurance carrier regarding coverage when outside the U.S.

If you are enrolled in Medicare:

- **For general Medicare eligibility information if residing outside of the United States, please contact any United States Consular office.**
- **Traveling** – In general, medical services you receive while traveling outside the U.S. aren't covered by Medicare. Foreign hospitals aren't required to file Medicare claims. Additional information can be found at *Medicare.gov* and on the *Medicare YouTube channel, CMSHHSgov*.