Outreach



OHIO PUBLIC EMPLOYEES RETIREMENT SYSTEM

www.opers.org

FIRST

QUARTER

Employer-oriented seminars: **Innovative offerings for 2009**

Employer Outreach has revised, revamped and renovated the 2009 seminars for employers. Employers will find Webbased offerings, audience specific seminars and a wider array of locations and times.

Of course, the option for one-on-one training and teleconferencing still exists for those who prefer.

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All employers received a poster suitable for posting in your worksite.

Take a close look at what's available in April and May. Complete details are available via the Web site at www.OPERS.org. Sign on now and then sign up.

Retirement Plans and Service Credit: Detailed data for employers

April 21	Upper Sandusky Community Library
April 30	Akron-Summit County Public Library

May 7 Toledo-Lucas County Public Library, Oregon Branch

Retirement Overview for Employers: The overview course every employer should have

	April 16	Coshocton Public Library
enn I	April 28	Miami University Middletown Campus
	May 12	Web based— <i>New</i>
	May 21	City of Celina Central Service Building

Employer Contribution System (ECS): Everything you wanted to know, but were afraid to ask

April 16	Toledo-Lucas County Public Library, Washington Branch
May 7	Ashtabula Public Library
May 21	Columbiana Public Library

OPERS Reporting for New Administrators: This GPS on OPERS reporting will keep you on track

Stark State College
Ohio University—Chillicothe
Pickaway County District Public Library (Main)
Jefferson Community College

Seminar for Large Employers: Does one size fit all? Find out!

April 14	Perry County District Library, New Lexington
May 26	Miami University, Middletown Campus
May 28	Toledo-Lucas County Public Library, Waterville Branch

Seminar for Libraries: Check it out...

April 21	Geauga County Public Library, Geauga West Branch
May 5	Upper Sandusky Community Library
May 19	Wayne County Public Library

Seminar for Townships and Villages: Small but mighty

April 14	Troy-Miami Public Library
May 26	Ashtabula Public Library
May 28	Rhodes State College





Some employers have already taken advantage of the 2009 enhancements. In February, two seminars tailored for large employers were offered.

In this issue

	Employer-
1	oriented
	seminars

	Looking for
	a record?
7	ECS gives you
_	search options

2	Employer
	Honor Roll

1	Take a peek
十	at OPERS. org

New and noteworthy

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Mailbox

What's your Focus?



Looking for a record? ECS gives you search options

OPERS strives to enhance the employer's experience in reporting information to the retirement system. In response to your input, the Employer Contribution System (ECS) was recently enhanced to provide employers new ways to find and retrieve information previously submitted.

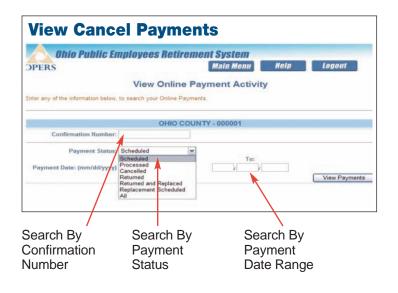
Here's an overview of available search options on ECS, by page:



Search By Reporting End Date











Social Security numbers

Feedback from recent employer focus groups indicates that employers would like the ability to search for submitted forms by employee Social Security number (SSN), especially for the two online forms: the *Alternative Retirement Plan Eligibility Notice (ARP-2)*, for university and college employers, and the *Personal History Record (PHR)*. While the ability to sort by SSN is not currently available the request has been noted and will be considered for future upgrades.

Employer Honor Roll: Employers Joining Paperless Payments

October 2008 - February 2009

Mirroring the national trend, many OPERS-reporting employers are going paperless. The national statistics are impressive; reports show a 15% decline in checks paid by banks since 2004. Paperless payments are secure, cost effective and easy to use. Here's a list of employers already realizing cost efficiencies by going paperless.

Brooks-Yates Center Diversified Oppt Carryovers Union Township Clermont County Village of Glenmont Holmes County Village of Arlington Heights Hamilton County Ashtabula County Airport Authority Eastern Ohio Regional Wastewater Authority Chester Township Wayne County Village of Cuyahoga Heights Cuyahoga County Tiffin Twp Defiance County Village of Florida Henry County Chesterfield Township Fulton County Village of Uniopolis Auglaize County Brownhelm Township Lorain County Raccoon Township Gallia County Union Township Logan County Village of Minerva Stark County Normal Memorial Library Village of Valley Hi Logan County Clay Township Knox County Ashtabula County Port Authority Kate Love Simpson Public Library Claridon Township Geauga County Tri-Valley Fire District

Pleasant View Union Cemetery City of Tipp City Miami County Village of Enon Clark County Village of Gettysburg Darke County Ironton Port Authority Spencer Township Lucas County Claibourne Township Union County Henderson Memorial Public Library City of Lorain Lorain County Village of Brady Lake Portage County Village of Wren Van Wert County Granville Public Library Village of Craig Beach Mahoning County Perry Township Franklin County Village of Woodlawn Hamilton County Village of Chickasaw Mercer County Coshocton County Airport Authority Paint Township Madison County Delhi Township Hamilton County Perry Township Muskingum County City of Kent Portage County Meigs Township Muskingum County Mideast Ohio Council-of-Governments

Newport Water and Sewer District

Village of Rocky Ridge Ottawa County Bowling Green State University Jackson Township Clermont County Village of Forest Hardin County Kent State University Village of Seville Medina County Southwest Mercer Fire District Lafavette Township Coshocton County Village of Zaleski Vinton County St Clair Township Columbiana County Village of Montezuma Mercer County Whitewater Township Hamilton County Standing Rock Cemetery Milford Township Butler County Village of Deshler Henry County **Huron County** Vienna Township Trumbull County Fayette Township Lawrence County City of Vermilion Erie County Greene Metropolitan Housing Authority City of Maple Heights Cuyahoga County Stow-Munroe Falls Public Library Perry Township Allen County Quad Ambulance District Fredericktown Recreation District

Thinking of going paperless? A quick look at this chart may help convince you. Here's your at-a-glance comparison of the three payment methods employers use. The choice is clear if you're looking for cost savings, security, control, accuracy and efficiencies...

Paperless Payment vs. Traditional Paper Payment

Comparison of Advantages

Companion of Advantages			
	ECS Paperless Payments	Paper Check	Wire Transfer Payments
Is it cost-efficient?	YES ACH items scheduled through ECS are at no charge to the employer; however, the average cost for an ACH debit item is about \$.06.	No The expense associated with managing a paper check can be in excess of \$20 per check.	No Wire transfer is the most expensive method of moving money electronically. The cost of originating a wire can range from \$15-20 per item.
Can I control when the payment comes out of my account?	YES ECS allows you to determine the: Exact amount, Debit date, and Account from which your funds are made available to OPERS.	Sometimes Debits in transit can present a reconciliation issue as well as limit your available cash.	Sometimes Aside from internal procedures and controls, wire transfers typically do not require additional time for clearing and or settling.
Is my payment secure?	YES Funds are transmitted from account to account via a secure File Transfer Protocol (FTP) encrypted file.	Sometimes Items sent via US Mail are subject to damage, being lost or misplaced and, unfortunately, fraudulent activity.	Yes Wires may be originated by the user in a secure banking environment augmented by user ID, password and secure key, or by submitting a request to your bank.
Will my payment be processed in a timely fashion?	YES Real-time confirmation is automatically provided for each scheduled transfer.	No Processing can be delayed 2-5 days depending on US Mail delivery, internal mail delivery & business hours.	Yes Typically, confirmation of the requested wire transfer can be provided by your bank.
Do I have flexibility in submitting my payment?	YES Payments can be entered on the payment due date or scheduled for future dates.	Sometimes Disbursement of paper checks frequently require multiple signatures for approval, or availability can be limited due to authorized signer limitations.	Yes Wires can be scheduled in advance but most are originated on demand.
Is it user-friendly?	YES ECS contains prompts to provide you with important information to be considered prior to completing the payment. You also retain the ability to cancel a submitted payment up until a specific time on the payment date.	No More traditional than friendly. Checks require a physical signature of some sort, are prone to fraud and are costly and difficult to recall in the case of error.	Sometimes Wires are typically originated by contacting your bank and making the request. Or, they may be created via a secure access portal. Pre-approved templates allow for increased usability and pre-approval.

Seeking information? Take a peek at OPERS.org

Welcome to Ohio PERS

- A partner in your future

When you're looking for answers and information about all things OPERS, take a look at the Web site. Chances are, the information you want is there. However, sometimes the vast amount of information found via the Web site can be somewhat daunting. Here's an overview of what you'll find on the OPERS Web site—and a few pointers on how to find what you're looking for.

Here's what the OPERS home page looks like.

Remember that OPERS has three main audiences: members, employers and retirees. Most employers are also members. Depending on what hat you're wearing when you visit the Web, you'll want to click on the section most likely to have the information you're seeking.

» OPERS Board of Trustees

You can also find **OPERS** information sorted by topic.

Here's the search engine -

and it will search all sections for you to find the information you want.

Looking for a form? You'll find the most recent edition of any form just by clicking one of these buttons.

This is where you'll find what's new and you can click to see the information in its entirety.

Log in. MBS It's your personal account LOG IN » Vendor Opportunities go Contributing Active & Benefit ced Search | Search Tips ms: Print or Order Retirees Members **Employers** >> New Hires: Pick Plan » Rx Coverage . >> Your FAQ | Handbook >> Your Health Care >> Employer Outreach » Notices | Newsletters » Ready to Retire? >> Receiving Benefits » Sign Up for a Seminar >> Forms | Publications » Sign Up for a Seminar **NEW: EMPLOYER SEMINAR 2009 DATES** RETIREES: T inting. You'll also find online filing to commonly asked tax questions ix Guide for Retirees 09 Employer Seminars OUT AN OPERS FORM ONLINE 9 BENEFIT PAYMENT SCHEDULE e pens. No more pencils, Jus ur information directly onto ar View all News 2 efit payment in 2009 to be osited on Friday, Jan. 2, 2009. New: Payment Schedule ERS form right at your computer Members | Employers | Retirees

MY ACCOUNT

Here are quick informational bits; you'll always want to scan this to see

what's new at OPERS.

The Employer section can be accessed for particular items if

you know what you're looking for, or you can go to the Employer section and browse. Click on Employers and you'll see....

Here's the Employer section home page.

The latest communications from Employer Outreach are found here. We're hoping you'll check in at least once a week to see what's new—and to make sure you're receiving all the information you need to make your job rewarding.

You can always be in the know by accessing these general press releases.



The search engine is also available from the Employer home page.

The search engine for you to select from the Employer section.

If you need one or 100, you can print or order any OPERS form from these buttons.

New this year!

Employers now have an Early Retirement Incentive (ERI) Plan section. Employers can download the ERI manual, forms, and the ERI estimating software. Note: the forms can be completed online and then printed to be signed and dated.

If you know what you're looking for, click on any one of these topics to get specific information or you can access the information via the site map.

This column gives you even more access to information.

- Find the latest *Employer Notices* and newsletters.
- Keep up with Employer Seminars (and register online as well).
- Learn all about online reporting and payments via ECS.

And, of course, you can always find a real live person at the Employer Call Center.

Spend a few minutes with the site and you'll quickly find your favorite way to access the information you need and want. Once you know it, you'll find it to be a valuable job aid.

Employer Manual changes

The following *Employer Manual* pages/sections have been revised for minor grammatical changes and corrections. If you maintain a print copy of the manual you will need to print these pages to update your manual: page 2.14, 6.1 entire Section 5 and the General Table of Contents.

New and noteworthy: Enhancements for employers

This is advance notice to employers for new and upcoming changes that will help streamline your retirement reporting processes—saving you time and making your job more rewarding. Take a look:

New and already available is...

- Early Retirement Incentive (ERI) Plan section on the Employer Section of the Web site. The ERI section gives you:
 - * Instant access to the ERI-specific manual,
 - Ability to complete ERI forms online for printing and completion, and
 - * Immediate access to the ERI estimating software.

Coming soon...Watch for more information coming your way on...

 Employer Payment Remittance Advice (E-3) will be available online via ECS. With this enhancement, the Remittance Advice will be pre-populated with information from your monthly contribution report and employer account. You'll have the ability to finalize the form online—even if you are not yet participating in paperless payment—so your exact instructions about your remittance can be executed by OPERS. To take advantage of this enhancement, you must be reporting via ECS. Online E-3 is expected to be available early second quarter.

• Masked employee Social Security numbers (SSNs) will be used by OPERS on outbound reports and informative letters. To help protect your employees from identity theft, OPERS will mask Social Security numbers on all hard copy information (print versions only), including pre-list contribution reports. Expected to be implemented early third quarter, the enhanced security measures will provide employers with the last four digits of the employee's SSN; the first five digits will be masked. Employee information sent via ECS, our secure communication channel, will continue to display the full Social Security numbers.

Health Care Update

Changes slated for 2011

OPERS is constantly working to proactively position the Health Care fund for ongoing solvency. That solvency is critical so OPERS can continue to offer health care coverage—which is neither guaranteed nor mandated by law—yet important to the overall financial stability of our retirees.

As a part of the overall review of OPERS health care coverage, the Board of Trustees recently approved a modification to the health care eligibility rules. This change will affect eligibility for some spouses currently covered by OPERS health care, and will be effective as of January 1, 2011.

What's changing

On January 1, 2011, OPERS will no longer subsidize the monthly health care premium cost for a retiree's spouse if the spouse is under the age of 55. Retirees may continue to cover spouses under the OPERS health care plan, but the retiree will be responsible for the full health care premium. Once the spouse reaches age 55, the health care premium will again be subsidized.

Who's affected

This change affects retiree spouses when the spouse is under the age of 55, and who have OPERS health care coverage as:

The existing monthly premiums for health care coverage with Aetna are:

In 2009, the monthly premiums for spouses not yet eligible for Medicare:

Enhanced	Intermediate	Basic
\$820.91	\$656.73	\$492.54

Remember, these are listed here only as a guideline; costs will change for 2011.

- Non-Medicare eligible spouses of retirees who retired under an ageand-service retirement,
- Non-Medicare eligible spouses of retirees who have changed from a revised disability to a conversion retirement, and
- Covered spouses of survivor-benefit recipients who were grandfathered.

Some things remain the same

Some OPERS health care recipients under the age of 55 will not see a change. They include:

- Covered spouses of disability recipients,
- Covered dependent children,
- Covered spouses who are receiving a benefit as a surviving spouse of an age-and-service retiree (joint/survivor benefit),
- Covered surviving spouses of a deceased active member (survivor benefit), and
- Spouses enrolled in Medicare.

General costs

The cost of health care is important to everyone. The exact monthly cost to cover a spouse under the age of 55 in 2011 is not currently available. Monthly costs for 2009 have been provided as a guideline. Please note, this is a guideline only; the purpose in printing it here is to give employees plenty of time to plan for this change.

More information is always available

As you help your employees plan for retirement, remember that more information is always available. Employers and employees have access to experienced customer service representatives. In addition, a wealth of information is available via the OPERS Web site, www.opers.org. And, of course, as we work to prepare the OPERS membership for this change, more information will be forthcoming in OPERS newsletters.

Mailbox

Here's an overview of the most-commonly asked employer questions

Q: What should I do if an employee on laid-off status submits a refund application?

A: Unless the employee has terminated employment, the refund application should not be certified by employers.

Q: How can I fix a *Certification of Final Payroll* if it has already been submitted?

A: You can invalidate a certification if the benefit has not already been finalized.

> ECS-reporting employers should:

- Access Online Reports within the ECS system, then
- Click on the Submitted Request List,
- Select the *Invalidate* button next to the certification,
- The employee's name should reappear in the pending list for you to resubmit.

> Paper-reporting employers should:

 Contact your Employer Outreach representative. We'll forward the corrected information to the appropriate benefits area within OPERS.

Q: How do I use my Account Credit Coupon?

A: The credit coupon is prefilled with the available credit amount. Remember, you can only use the credit amount toward payment of employer liabilities. To do this:

 List each employer liability separately on the coupon; make sure you show the type of liability you're paying, such as employer contribution, delinquent contributions, billing, etc.

- Indicate the exact amount of credit you're applying against the liability.
- Include the credit coupon with your next payment to OPERS, or fax it to OPERS at 614-857-1138.

Q: I report electronically and complete the *Certification of Final Payroll* electronically as well. Why does my *Report of Retirement Contributions* get blocked when I'm reporting the final pay period for retiring employees?

A: There are two potential reasons this might occur:

- The most likely cause is the Final Earnable Salary Date on the submitted certification doesn't match the Pay Period End date being reported for this employee on the Report of Retirement Contributions.
- Another common reason would be a missing Pay Period End code of P (for pensioned), showing the employee has retired.

Q: When I give an account number to OPERS for paperless payments, can I schedule payments to pay other vendors through ECS?

A: No. The paperless payment feature of ECS is secure and enables funds to be scheduled and transmitted from the bank account you provide to OPERS ONLY. No other vendors can be paid through the paperless payment feature of ECS.



Throughout 2009, employers will find the recap of employer focus groups and phone surveys presented in this section of the newsletter. Make sure your opinion counts; if invited to attend a focus group—accept and fully engage. When tapped for a phone survey, spend a few minutes ensuring your thoughts, concerns and suggestions are aired. OPERS

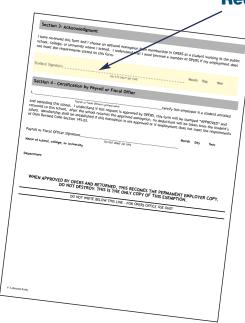
wants, and needs, your input to make sure our initiatives are in focus.

Recently, a focus group for the college/university employers was held. Among other topics discussed, input from this group revealed a strong preference for the *Request for Optional Exemption as a Student form* (form F-3) to be placed online for electronic completion and filing.

Employer Reporting got to work and sought additional input from OPERS' legal and data collection units. The result? We discovered this request cannot be acted upon because OPERS is required by law to have the student signature on the form. In this case, the virtual copy is not acceptable.

We recognize this creates paperwork for employers—just when we're trying hard to eliminate print copies of paperwork. However, please note that following the statute has the potential to save employers significant money in the future. Why? Well, if the student exemption paperwork cannot be produced at a future date when a member may want to buy back service credit, the employer is liable for the employer contributions, the employee contributions and the applicable interest. If the document can be produced, the member is responsible for the full cost of buying back the service.

Signature Required





Info to Go...

2009 limits for contributions and compensation

- Employers should note that the limit for contributions to defined contribution plans has increased from \$46,000 to \$49,000, or 100% of compensation, whichever is less. Both employee and employer contributions are included when calculating the maximum contribution threshold.
- The annual compensation limit for employees who became OPERS members on or after January 1, 1994 increased from \$230,000 to \$245,000.
- The annual compensation limitation for employees who were OPERS members before January 1, 1994, increased from \$345,000 to \$360,000.

Laws surrounding hiring retirees

Retirees offer a wealth of knowledge, but if you're hiring an OPERS retiree or a retiree from one of the other Ohio retirement systems, you need to be aware of the Ohio retirement law requirements:

- · Employers must send contributions to OPERS for each reemployed retiree.
- OPERS cannot pay a retirement benefit to a retiree if he or she returns to the same employer under an "independent contractor" status

- Re-employed retirees cannot waive health care coverage available through a public employer in favor of receiving OPERS-provided health care coverage. Ohio retirement law provides that a reemployed retiree shall receive primary health care coverage from the employer, if the employer provides coverage to other employees performing comparable work. The retiree's OPERS health care coverage is secondary to the coverage provided by the employer. A retiree may waive coverage offered by his employer; however, OPERS coverage will not be primary or secondary for the retiree unless the retiree has other primary coverage (through a spouse, for example).
- When an employee retires and is rehired, the employee must first experience a two-month separation from service. Otherwise, they will forfeit those two months of benefit payments.
- An employee is not considered to be a retiree until the first day of the month following the last date of service.
- An employee cannot return to work and be considered a re-employed retiree until the first day of the month following the last date of service. (Caution: see benefit forfeiture provision above.)

Detailed information is available for employers on the OPERS Web site at www.opers.org, by typing re-employed retirees into the search engine, or by accessing the Retirees Handbook. Either way, you'll find an array of information is available to you.

Correction...

The December 2008 edition of Employer Outreach listed The Ohio State University as having submitted almost 42,000 Personal History Records in 2008. That number is not accurate; although approximately 42,000 new accounts were created for new public employees in 2008 (meaning that number of PHRs were generated), that number represents all employers, not OSU alone.



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