



# Retiring from Public Employment

For Members in the Traditional Pension Plan



The 11-member OPERS Board of Trustees is responsible for the administration and management of OPERS. Seven of the 11 members are elected by the groups that they represent (i.e., college and university non-teaching employees, state, county, municipal, and miscellaneous employees, and retirees); the Director of the Department of Administrative Services for the State of Ohio is a statutory member, and three members are investment experts appointed by the Governor, the Treasurer of State, and jointly by the Speaker of the Ohio House of Representatives and the President of the Ohio Senate.

For a current listing of OPERS Board members, please visit [www.opers.org](http://www.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 booklet 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.

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# Retiring From Public Employment - Traditional Pension Plan

As a member of OPERS, you have been actively contributing to one of the nation's premier public retirement systems. Now that you are beginning the retirement application process and making the transition from active member to retiree, OPERS is committed to providing the same exemplary service while making the process simple and convenient. **The following information will guide you through the benefit application process and provide you with details of the benefits available under the Traditional Pension Plan.**

**Keep in mind:** if you apply for retirement from the Traditional Pension Plan and still have contributions in more than one OPERS retirement plan or another Ohio retirement system at that time, you will be treated as a retiree from all Ohio retirement systems, but must apply for retirement from other plans or systems separately.

## The OPERS Traditional Pension Plan

The Traditional Pension Plan is a defined benefit plan under which a retirement benefit is based on a formula. The formula is determined by years of service credit in the Traditional Pension Plan and the average of the three or five highest years

of earnable salary, known as final average salary (FAS). OPERS investment professionals manage the investment of employee and employer contributions to ensure that funds are available to pay the formula benefit.

## Retirement Eligibility

Under the Traditional Pension Plan, the minimum age and service eligibility requirements for each retirement group are as follows:

UNREDUCED	Group A		Group B		Group C	
	Age	Service	Age	Service	Age	Service
State/Local	Any	30	52	31	55	32
			Any	32		
	65	5	66	5	67	5
Law Enforcement	48	25	50	25	52	25
	62	15	64	15	64	15
Public Safety	52	25	54	25	56	25
	62	15	64	15	64	15
Law and Public Safety	52	25	54	25	56	25

REDUCED	Group A		Group B		Group C	
	Age	Service	Age	Service	Age	Service
State/Local	55	25	55	25	57	25
	60	5	60	5	62	5
Law Enforcement	52	15	52	15	56	15
	N/A	N/A	48	25	48	25
Public Safety	52	15	52	15	56	15
	48	25	48	25	52	25
Law and Public Safety	48	25	48	25	52	25

*You can find your current retirement group on your annual statement or in your online account.*

The requirements for access to the OPERS health care program are different than the retirement eligibility requirements shown above. Please refer to the *OPERS Health Care Program Guide* or [opers.org/health-care](http://opers.org/health-care) for eligibility and program information.

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## Retirement Eligibility Continued

### Unreduced Benefit vs. Reduced Benefit

You'll notice the charts on the previous page give eligibility requirements for two types of benefits – unreduced and reduced. If you choose to retire early upon reaching the minimum requirements,

your benefit will be reduced. This reflects the longer period of time you'll be receiving benefits. However, if you work longer or wait until you are older to begin receiving a benefit, you will receive your full or "unreduced" benefit.

## Estimating Retirement Benefit Payments

Three factors impact the amount of your retirement benefit. They are your final average salary (FAS), your age at retirement and your years of service credit in the Traditional Pension Plan.

While each factor is important, the more service credit you have, the greater your retirement benefit.

## Service Credit

Service credit represents the period of time during which you are employed by a public employer and making contributions to OPERS. You earn service credit for each month you contribute to OPERS. Under the Traditional Pension Plan, service credit is calculated on a monthly basis, January through December of each year. It is used to determine eligibility for retirement, disability and survivor benefits as well as the OPERS health care program. If you are employed in more than one OPERS-covered position, service credit cannot exceed one year for any one calendar year. If you have contributions and service credit in more than one of the OPERS retirement plans, only service credit earned or purchased under the Traditional Pension Plan will be used in determining eligibility for or the calculation of a benefit.

If you have acquired service credit in the School Employees Retirement System of Ohio (SERS) or

the State Teachers Retirement System of Ohio (STRS) Defined Benefit Plan, you may retire independently from each system or have your contributions and total service credit in the OPERS Traditional Pension Plan, SERS and STRS Defined Benefit Plan combined for the purpose of determining eligibility for and calculation of benefits. The system that has the most service credit will pay the benefit, while funds and service credit in the other system(s) are transferred to the paying system.

With certain exceptions, you may be eligible to purchase service credit and, in limited instances, free credit may be available. Service credit purchases should be completed prior to service termination. Purchases made after service termination may change your effective benefit date. For more information, see the *Service Credit and Contributing Months* leaflet.

# Retiring From Public Employment - Traditional Pension Plan

## Estimating Retirement Benefit Payments Continued

### Final Average Salary (FAS)

For members in Groups A and B, your FAS is the average of your three highest calendar years or the last 36 months of earnable salary while contributing to the Traditional Pension Plan, whichever is greater.

For members in Group C, your FAS is the average of your five highest calendar years or the last 60 months of earnable salary while contributing to the Traditional Pension Plan, whichever is greater.

### Age and Service Retirement Benefit Formula

For members in Groups A and B, the retirement benefit calculated under the Traditional Pension Plan consists of an annual lifetime allowance equal to 2.2 percent of FAS, multiplied by the first 30 years of service plus 2.5 percent of FAS for each year, or partial year for service credit over 30.

For members in Group C, the retirement benefit calculated under the Traditional Pension Plan consists of an annual lifetime allowance equal to 2.2 percent of FAS, multiplied by the first 35 years of service plus 2.5 percent of FAS for each year, or partial year for service credit over 35.

For all retirement groups, the benefit cannot exceed 100 percent of the FAS or the limits set by the Internal Revenue Code. This base amount will be reduced if you retire before you reach age and service eligibility for an unreduced benefit.

### Contribution-Based Benefit Cap

OPERS applies a contribution-based benefit cap when calculating retirement benefits for members with a retirement effective date on or after Feb. 1, 2013. This is an anti-spiking provision which considers the member's career contributions and is designed to limit the amount of monthly benefit payments for those members whose benefits are out of proportion with their contributions.

The benefit cap is not intended to impact members who have had normal raises and promotions throughout their careers. It will, however, eliminate subsidization of benefits by those who spike their salary during their career. The cap applies to all retirement groups.

The following formula is applied to each member's career contributions to determine if the member's retirement benefit should be capped:

$$\begin{aligned} &\text{Accumulated Contributions} \\ &\quad \times \text{Annuity Factor} \\ &\quad \times \text{CBBC factor} = \text{Monthly Benefit} \end{aligned}$$

For members in Group A, any reduction caused by the cap may not exceed 5 percent of the retirement benefit the member would have otherwise received. This 5 percent limit does not apply if the member's earnable salary was less than \$1,000 for any full month of service after Jan. 1, 1987.

### Online Benefits Estimator

OPERS offers a Web-based benefit estimator you can use to run estimate scenarios yourself. If you are registered for online account access, you can log in and use the calculator pre-filled with data from OPERS' database. We encourage you to use the benefit estimator prior to filing your retirement application to determine the estimated amount of your benefit. If you have law enforcement service credit, public safety service credit, joint service credit with SERS or STRS or a DPO (Division of Property Order), you will need to call us to request an estimate.

# Retiring From Public Employment - Traditional Pension Plan

## Payment Plan Options

When you apply for retirement, you will have the following OPERS payment plans from which to choose:

### Single Life Plan

This is an annuity that is paid solely to the member for life. It terminates at the member's death, with no further monthly payments. If the total allowance received does not equal the member's final vested account balance, the remaining balance is paid to the member's beneficiaries.

### Joint Life Plan

This is a joint survivor annuity that is paid to the member for life. After the member's death, payment is made to one beneficiary in a specified amount from 10 to 100 percent. If a member is married at retirement, the member must designate a 50 percent Joint Life Plan to the member's spouse unless the member obtains spousal consent. Selecting a joint life plan actuarially reduces the monthly benefit that is paid to the member.

### Multiple Life Plan

This joint survivor annuity provides payment to the member for life. After the member's death, payment will be made to the member's surviving beneficiaries. Members are permitted to designate two to four surviving beneficiaries. Selecting a multiple life plan actuarially reduces the monthly benefit that is paid to the member.

### Partial Lump Sum Option Payment (PLOP)

The PLOP is an option that allows you to initially receive a lump-sum payment along with a reduced monthly retirement benefit. The lump-sum payment cannot be less than six times or more than 36 times the monthly amount that would be

payable to you under the plan of payment selected for the monthly retirement benefit. The lump-sum payment cannot result in a monthly retirement benefit that is less than 50 percent of the monthly benefit had the lump sum not been selected.

The total amount paid as a lump sum and monthly benefit will be the actuarial equivalent of the amount that would have been paid had the lump sum not been selected. As a lump-sum distribution, the PLOP is fully taxable, unless it is rolled over to a qualified retirement plan or IRA.

An OPERS member who is a law enforcement or public safety officer terminating public employment at age 50 or older and who receives a PLOP distribution from the Traditional Pension Plan on or after Aug. 18, 2006, will not have to pay the additional 10 percent tax on this distribution, provided the position from which they terminated was their law enforcement or public safety position.

A PLOP may also be subject to court orders, such as division of property orders and support withholding orders, if applicable.

If a member is married at retirement and elects to receive a PLOP, the member must obtain spousal consent.

If you elect to receive a PLOP at retirement, the PLOP will be issued no sooner than 90 days after your first monthly benefit payment has been issued. Once the PLOP has been issued, no changes can be made to your plan of payment or to the PLOP amount you requested.

# Retiring From Public Employment - Traditional Pension Plan

## Payment Plan Options Continued

### Cost-of-Living Adjustment

A retiree who has received benefits for 12 months will receive an annual cost-of-living adjustment (COLA). The COLA is awarded on the anniversary of the member's retirement effective date and is determined by the member's retirement date. Members will receive a COLA based on an allowance equal to a percentage of the CPI, up to 3 percent.

The COLA is not compounded, it will always be based on your initial retirement annuity benefit, not the benefit plus accumulated COLAs. If the CPI used to determine COLA is negative, no increase will be granted the following year.

## The OPERS Health Care Program

While OPERS is not required to provide health care coverage by law, we recognize the important role it plays as part of a secure retirement for participants in the Traditional Pension Plan and the Combined Plan. Not all types of service credit are used to determine eligibility for the OPERS health care

program. Refer to the *Service Credit and Contributing Months leaflet* for details. Refer to the *OPERS Health Care Program Guide* or [opers.org/health-care](https://www.opers.org/health-care) for details on the program and eligibility.

### Only the following types of service credit will count toward eligibility for the OPERS health care program

- Contributing service
- Eligible service in another Ohio retirement system
- Military time that interrupts public service (USERRA)
- Unreported public service
- OPERS redeposit (restored) service



# Retiring From Public Employment - Traditional Pension Plan

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## Applying For Retirement

It's easiest to apply for retirement online. If you are registered for an online account, log on and follow the prompts to apply for retirement. If you are not registered, see page 13 for easy-to-follow instructions.

You can also apply for retirement by completing the proper forms. They are available by calling our Member Services Center at 1-800-222-7377.

To avoid delay in issuing your first benefit payment and to ensure your potential health care program effective date, your retirement and health care program applications can be submitted six months in advance of your effective retirement date (assuming you have attained eligibility by that date).

## Impact of Court Orders on Your Retirement Application

If your marriage is terminated by divorce or dissolution and, as part of the property division, the court orders you to designate your former spouse as a beneficiary on a joint and survivor annuity, you are required to designate your former spouse as a beneficiary for a specified portion (i.e. whole percentage) upon our receipt of the court order and upon your applying for retirement. When we receive a copy of the court order, the retirement system may accept and process your retirement application only if you have complied with the court order by designating your former spouse as a beneficiary on a joint and survivor annuity.

If you remarry prior to applying for retirement and are subject to a court order requiring you to designate your former spouse as a beneficiary for a specified portion on a joint and survivor annuity, you may select the annuity option Multiple Life Plan to designate your current spouse and former spouse as beneficiaries.

For more information, please refer to the *Domestic Relations* leaflet available at [opers.org](http://opers.org).

## Spousal Consent

If you are married, your current spouse must provide written consent on your retirement application to your choice of distribution option(s) and beneficiary designation(s). See Payment Plan Options on page 4.

If your spouse does not provide written consent and you are not subject to a court order requiring you to designate your former spouse as beneficiary, your annuity will be paid under the Joint Life Plan without PLOP with your spouse designated as your beneficiary for 50 percent.

If you are subject to a court order requiring you to designate your former spouse as beneficiary and your current spouse does not provide written consent, your benefit will be paid under the Multiple Life Plan (without PLOP), with your current spouse and former spouse designated as your beneficiaries.



# Retiring From Public Employment - Traditional Pension Plan

## Applying For Benefits *(Continued)*

### Proof of Date of Birth

At the time you apply for retirement benefits and the OPERS health care program, you will have to submit proof of your date of birth, if you have not already done so. If you choose the Joint Life Plan or Multiple Life Plan, you must submit proof of date of birth for your beneficiary(ies). If you do not have a birth certificate, there are other ways to prove your birth date. *See list of acceptable documents on this page.*

### Please include the following documents (if applicable) with your application:

- Proof of date of birth for you, your beneficiary(ies) and dependents eligible for health care
- Marriage certificate (if applicable)
- Proof of Medicare A and B
- Court orders that may affect your retirement benefit
- A voided check or savings deposit slip for the account into which your payment will be deposited

### Name Change

If you have changed your name, you also must submit supporting documentation, such as a Social Security card, passport, marriage certificate or court order, which shows the change. Please provide complete copies of the documents showing the name change as we do not return original documents. If you need to update your name before you apply, your supporting documentation can be sent with a request to update your name.

**A photocopy of any one of the following is acceptable to OPERS. If an original is submitted, it will not be returned:**

- An unexpired, state-issued driver's license or identification card
- A birth certificate
- Your parent's affidavit supporting your birth
- Your child's birth certificate which contains your age and/or date of birth
- An official hospital record of birth
- United States Census Bureau record (contact OPERS for a form to complete and send to the Census Bureau)
- United States passport

**If you submit the document listed below, it must be the original. Please bring the document to the OPERS office. We will copy and return the original.**

- United States certificate of citizenship or naturalization

**If none of these documents exists, you may submit for review:**

- An affidavit stating that none of the above-listed documents exists
- Any other document(s) that state your date of birth

# Retiring From Public Employment - Traditional Pension Plan

## Receiving Benefits

### Benefit Dates

After filing your Traditional Pension Plan Retirement Application with OPERS, your benefit will be effective on the first of the month immediately following the later of:

- The date you terminate public employment
- The date you attain the required minimum age
- The date you attain the required service credit
- A date that is no more than 90 days prior to OPERS' receipt of your completed retirement application

You will receive your first benefit payment approximately eight business days after OPERS receives all valid documentation from both you and your employer, or your retirement effective date, whichever is later. After that, benefit payments are available, via mandatory direct deposit, on the first business day of the month.

### Interim Benefits

You may be eligible for an interim benefit payment, in which you would still receive your first benefit payment within approximately eight business days after OPERS receives all valid documentation from both you and your employer, but before OPERS has received your final contributions from your employer.



**An interim benefit is a temporary monthly benefit that is paid to the member until final contributions and salary information are received from the employer. Once final contributions and salary are received, the amount will be recalculated.**

# Retiring From Public Employment - Traditional Pension Plan

## Receiving Benefits Continued

### Benefits and Taxes

All or part of your benefit payment is subject to federal and state income taxation. You should consult with a tax advisor about how these taxes affect your benefit. For more information, see the *Income Tax Guide For OPERS Benefit Recipients*.

### Direct Deposit

Direct deposit for monthly benefit payments is required for recipients residing within the United States. OPERS will deposit your monthly benefit directly into your savings or checking account. There is no delay and no danger of losing or misplacing a paper check. You will have easy access to your funds through your financial institution.

It is important to keep OPERS informed of any changes in your bank account information to prevent any delay in receiving your monthly benefit. You may access your individual online account at [opers.org](http://opers.org) to change your bank account information. Or, you may notify us of any changes to your bank account information by obtaining a *Change Request (F-50)* form from our website. Or, you may contact OPERS at 1-800-222-7377 and request to have this form mailed to you. If you mail the form to our office, please allow eight days following our receipt of your completed form for this change to take effect.

### Qualified Excess Benefit Arrangement

Under QEBA, a retiree may be paid the portion of the retirement benefit that was previously limited due to Internal Revenue Code Section 415(b). The QEBA is administered in accordance with IRC Section 415(b).

### Social Security Coordination

If you are eligible for Social Security benefits and are receiving a retirement benefit from OPERS under any of the three OPERS retirement plans, your Social Security benefits may be affected by the Government Pension Offset (GPO) or the Windfall Elimination Provision (WEP). Keep in mind, your OPERS benefit will not be reduced by any Social Security benefit you may receive.

The GPO may also affect you if you are eligible for Social Security benefits through your spouse. The GPO is a reduction of Social Security benefits by two-thirds of your OPERS benefit. The WEP may affect you if you qualify for Social Security benefits due to your own work history. The WEP is a modified version of the Social Security benefit calculation.

If you have questions concerning the GPO or WEP, contact your local Social Security office or access its website at [ssa.gov](http://ssa.gov).

**If you have questions concerning the GPO or WEP, contact your local Social Security office or access its website at [ssa.gov](http://ssa.gov).**

# Retiring From Public Employment - Traditional Pension Plan

## Payment Plan Changes After Retirement

A monthly annuity may be modified based on the following life-changing events: death of a beneficiary(ies); marriage or remarriage; and/or divorce, dissolution or annulment of marriage upon written consent of your former spouse or a court order permitting the change. If you elected to receive a PLOP, it will be accounted for upon the modification and recalculation of your monthly retirement benefit.

You may change your payment plan at any time prior to issuance of your finalized monthly benefit or PLOP by completing a new retirement application. However, if you are subject to a court order, the provisions of the court order may affect the ability to change your plan of payment. You will be able to designate a new beneficiary for your guaranteed account balance, if applicable.

### Death of Beneficiary(ies)

If you select the Joint Life Plan and your beneficiary dies before you, you will begin to be paid under the Single Life Plan after you submit a copy of the beneficiary's death certificate. You will be able to designate a new beneficiary for your guaranteed account balance, if applicable.

If you select the Multiple Life Plan and one of your beneficiaries dies before you, you will remain under the Multiple Life Plan. Your benefit will be recalculated to reallocate to you the amount you previously allocated to the deceased beneficiary after you submit a copy of the deceased beneficiary's death certificate. There will be no change in the benefit allocation for the other beneficiaries. You will remain under the Multiple Life Plan until there are no longer any designated beneficiaries under the plan. At that time, your benefit will change to the Single Life Plan. The change will be effective the month following the last remaining beneficiary's date of death.

## Marriage or Remarriage

If you select the Single Life Plan at retirement and later marry or remarry, your benefit may be recalculated under the Joint Life Plan to provide for your new spouse. If you select the Multiple Life Plan because you were court-ordered to select a joint survivor annuity and designate your former spouse as a beneficiary, you may add a spouse due to your marriage or remarriage if you have no more than three beneficiaries designated at the time you marry or remarry. However, the specified portion that your former spouse is to receive as your beneficiary under the Multiple Life Plan cannot be changed upon your designating a new spouse as your beneficiary.

You may select the Joint Life Plan because you are unmarried when you apply for retirement and you were court-ordered to select a joint survivor annuity and designate your former spouse as a beneficiary. If you remarry after retirement, you may select the Multiple Life Plan to add your new spouse. Your former spouse remains as a designated beneficiary. The whole percentage that your former spouse receives as your beneficiary will not be changed under the Multiple Life Plan when you designate a new spouse as your beneficiary.

# Retiring From Public Employment - Traditional Pension Plan

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## Payment Plan Changes After Retirement Continued

For marriages or remarriages that occur on or after June 6, 2005, you have up to one year from the date of marriage or remarriage to change your plan of payment to provide for your spouse. If your marriage occurred prior to June 6, 2005, you may change your plan of payment at anytime. You will need to contact us to request the *Plan of Payment Change Marriage* form. The change to the new plan of payment is effective on the date the form is received by our office. Any change in the amount of the benefit will begin on the first day of the month following our receipt of the properly completed form.

In the event your death occurs prior to OPERS' receipt of your properly completed and valid form, the change to your payment plan will not take effect, and all benefits, including health care coverage, will cease.

### **Divorce, Dissolution or Annulment of Marriage**

If you designate your spouse as your beneficiary under the Joint Life Plan, and a divorce, dissolution, or annulment occurs after your retirement, you may elect to be paid under the Single Life Plan with the written consent of your former spouse or a court order. The change to the Single Life Plan will be effective the first of the month following our receipt of the properly completed *Plan of Payment Change Divorce* form and, if necessary, the appropriate court order. If, after you have changed to Single Life Plan you later remarry, your benefit may be recalculated under the Joint Life Plan to provide for your new spouse.

If you designate your spouse as a beneficiary under the Multiple Life Plan, and a divorce, dissolution, or annulment occurs after your retirement, you may remove your former spouse as beneficiary with the written consent of your former spouse or a court order. You will remain under the Multiple Life Plan. Your benefit will be recalculated to reallocate to you the amount you previously allocated to your former spouse upon our receipt of your properly completed *Plan of Payment Change Divorce* form and, if necessary, the appropriate court order.

There will be no change in the benefit allocation for the other beneficiaries. The change in your benefit will be effective the first of the month following our receipt of your properly completed *Plan of Payment Change Divorce* form and, if necessary, the appropriate court order. If you later remarry, your benefit may be recalculated under this plan to provide for your new spouse, provided any specified portion to another former spouse, who is a designated beneficiary as required by a court order, remains unchanged. You will have one year from the date of your remarriage to change your benefit to provide for your new spouse.

# Retiring From Public Employment - Traditional Pension Plan

## Returning to Work After Retirement

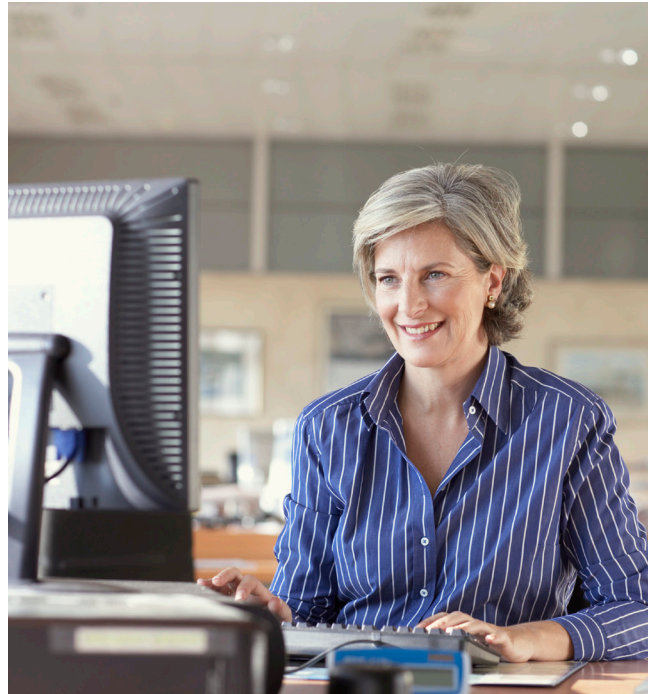
Re-employment is returning to work in an OPERS-covered position after you have begun receiving a retirement benefit from OPERS or another Ohio retirement system. After a member retires under any of the retirement plans, re-employment in a job that is covered by OPERS or another Ohio retirement system, including service in an elected position, may affect continuing receipt of benefits.

Re-employed retirees must notify their employer that they are receiving a retirement benefit from OPERS or another Ohio retirement system. You should discuss your potential re-employment plans with your employer to determine whether there are any restrictions or policies on re-employment. Your current employer is not required to re-hire you after retirement.

Re-employment could also impact your participation in the OPERS health care program. Visit [opers.org/health-care/hra-and-reemployment](https://opers.org/health-care/hra-and-reemployment) for more information.

Re-employed retirees are subject to the following requirements:

- A retiree who has received a retirement allowance for less than two months when re-employment begins will forfeit the retirement allowance for any month of re-employment during the two-month period. This forfeiture applies even if the retiree waives salary for the two-month period.
- Re-employed retirees will continue to receive their retirement benefit and contribute toward the Money Purchase Plan.



- Employee and employer contributions must begin from the first day of re-employment. However, contributions remitted during the first two months after retirement will not be included in the calculation of the Money Purchase Plan annuity.
- An OPERS retiree who is re-employed in a law enforcement position and contributes toward the Money Purchase Plan for the re-employment period is eligible to contribute only at the regular employee rate, not the law enforcement rate.
- There are special requirements for the re-employment of elected officials.

**For more information see the *Returning to Work After Retirement* leaflet or visit [opers.org](https://opers.org).**

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## Retirement Resources

### Seminar Options

OPERS offers several educational options including in-person seminars, interactive webinars and online recorded presentations – all designed to meet your needs and assist you in making retirement decisions. In person seminars can be scheduled through your online account or over the phone. Webinars can be scheduled on [opers.org](http://opers.org), and recorded presentations are available anytime on [opers.org](http://opers.org). All three sources contain the same content.

### Ready to Retire

If you are a Traditional Pension Plan participant and will be retiring within the next 12 months, this is for you. You will learn about your health care options, retirement benefit, retirement application process and accessing your individual online account.

### Member Counseling

**Phone Counseling** - Perfect for members in the information gathering stage of their retirement planning.

**Virtual Counseling** - This is a Zoom counseling session; perfect for members looking for a little more detail in their information gathering. Our Counselors can walk through various tools, resources and even assist you in filing for retirement.

**In-House Counseling** - For members eligible to retire who would like to meet in person to complete the retirement application.

To schedule a one-on-one appointment with one of our counselors:

- Log in to your online account
- Call us at 1-800-222-7377

### The OPERS Website – [opers.org](http://opers.org)

Our website is a great resource for retirement information. Visit the Ready to Retire page for helpful information on what to consider before retirement, how to apply, and what to expect after retirement.

### Online Account

To use your OPERS online account, you'll first need to register by visiting the OPERS website and clicking "Member Login." After completing some brief information, you will create a user name and password you can use to log into your online account.



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ISL-B (10/2023)