

Welcome New Employees

The legislative mandate of OPERS is to fund and provide quality retirement, disability, and survivor benefits for the public employees in Ohio. Although not required by Ohio law, the mission of the System also includes providing health care benefits and services to the best of our ability.

OPERS understands that each of our members has unique and changing needs when it comes to planning for retirement. With input from members and employers, OPERS offers three retirement plans to its members: the Traditional Pension Plan, the Member-Directed Plan, and the Combined Plan.

You have an important decision to make within the next 180 days.

Look inside for a brief overview of each plan and a summary of resources to help you make your selection.



Ohio Public Employees
Retirement System
277 East Town Street
Columbus, OH 43215-4642
1-800-222-7377
www.opers.org

Eligibility for OPERS Membership

With certain exceptions, all employees who are paid in whole or in part by the state of Ohio, a county, municipality, or any other political subdivision of state or local government in Ohio are enrolled in OPERS, unless they are covered by another state retirement system in Ohio or by the Cincinnati Retirement System, or unless exempted or excluded. Membership for elected officials is optional. OPERS members contribute to the System in place of Social Security.

When you begin public employment and become a new member of OPERS, you are required to file a *Personal History Record* (Form A), which your employer provides. Your completed form allows OPERS to determine your eligibility to select a retirement plan.

You have an important decision to make. Your retirement is a valuable benefit. Take the time now to select the plan that is best for you. **You only have 180 days from your employment start date to select one of the following OPERS Retirement Plans.** If you do not select a retirement plan within your 180-day period, you will automatically be enrolled in the Traditional Pension Plan.

The Traditional Pension Plan

The Traditional Pension Plan is a defined benefit plan under which a member's retirement benefit is based on a formula. The formula is determined by years of contributing service and the average of the three highest years of earnable salary (or final average salary). OPERS investment professionals manage the investment of employee and employer contributions to ensure that funds are available to pay the formula benefit.

The Member-Directed Plan

The Member-Directed Plan is a defined contribution plan under which employee and a portion of the employer contributions are deposited into a member's individual OPERS account and invested as directed by the member. The member's retirement benefit is based on employee and employer contributions and the gains and losses on those contributions. Under the Member-Directed Plan, the member directs the investment by selecting from nine professionally-managed OPERS Investment Options.

The Combined Plan

The Combined Plan is a retirement plan with both a defined benefit and defined contribution component. Under the defined benefit portion of the Combined Plan, the member's retirement benefit is determined by a reduced formula (similar to the Traditional Pension Plan). Ohio PERS investment professionals manage the investment of employer contributions to ensure that funds are available to pay the reduced formula benefit. Under the defined contribution portion of the Combined Plan, employee contributions are deposited into the member's individual account and invested as directed by the member. The member's retirement benefit under this portion of the Combined Plan is based on employee contributions and the gains and losses on those contributions. The member directs the investment by selecting from among nine OPERS Investment Options.

Eligibility to Select a Retirement Plan

Eligibility to select one of the OPERS retirement plans depends on the date you began OPERS-covered employment and the amount of service credit you have accrued as of that date. Members who are not eligible to select a retirement plan (see below) are either required to participate in the Traditional Pension Plan or, if the member already had the opportunity to select a plan, resume participation in the OPERS retirement plan to which the member last contributed for covered employment.

Under HB 628, members who accrued five or more years of total service credit as of December 31, 2002, were not eligible to select from among the OPERS retirement plans. In addition, law enforcement and public safety officers (regardless of the amount of accrued service credit) are not eligible to select a retirement plan and are required to participate in the Traditional Pension Plan. OPERS retirees and other state retirement system retirees who return to OPERS-covered employment are required to contribute to a Money Purchase Annuity. Also, college and university employees who elect to participate in an Alternative Retirement Plan are not eligible to select an OPERS retirement plan.

Resources to Aid in Retirement Plan Selection

Retirement Plan Selection Kit

After OPERS receives your completed *Personal History Record* and determines that you are eligible to select one of the plans, a Retirement Plan Selection Kit will be sent to your address on record. It contains detailed information to help you select the plan that is best for you.

How To Select Your OPERS Retirement Plan Seminar

This seminar is designed for new members to attend within their 180-day enrollment period. Presenters will walk you through the process of selecting a plan, introduce tools and resources to help in your decision-making, and review each of the three OPERS Retirement Plans. Members will get a side-by-side comparison of the Plans and be introduced to the nine OPERS Investment Options. The seminar also provides you with an opportunity to ask questions and to hear questions from other members. A list of seminars is included in your Retirement Plan Selection Kit and is available at www.opers.org. You do not have to wait to receive your Kit to schedule or attend a seminar. You can register to attend a seminar through the website or by calling the OPERS Call Center at 1-800-222-7377.

OPERS website at www.opers.org

OPERS Help Line - 1-866-OPERS-4-U (1-866-673-7748)

Representatives are available to answer your questions about plan selection weekdays from 8:00 a.m. to 6:00 p.m., EST.

Methods to Enroll

- Mail in the Retirement Plan Selection form found in your Selection Kit.
- Enroll on at www.opers.org. You will need a (PIN)*.
- Enroll through the Help Line with a PIN* at 1-866-OPERS-4-U.

* Request your Personal Identification Number (PIN) through the website or by phone. Please allow five to seven business days.



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Personal History Record

INSTRUCTIONS

1. As an OPERS member you are required to complete a Personal History Record (Form A). Please fill out the form in **blue or black ink**.
2. Be sure your date of birth and Social Security Number, which are used to identify your account, are entered correctly.
3. Sign the form in SECTION 4 - **EMPLOYEE CERTIFICATION**. DO NOT print or type.
4. The employer is required to complete SECTION 5 - **EMPLOYER CERTIFICATION**.
5. The employer is required to mail the **completed** form to OPERS at the above address immediately upon hire.

Section 1 - Personal Information

Social Security Number

Last Name

First Name

MI

Street or Mailing Address

Apt. Number

City

State

ZIP Code

Province

Country

Postal Code

Date Of Birth

Month	Day	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Gender

Male	Female
<input type="text"/>	<input type="text"/>

Are you legally married? Yes No

Maiden Name

Work Phone Number

Home Phone Number

Fax Phone Number

E-mail Address

Section 2 - Current Employment Information

First date salary earned from which OPERS retirement contributions are deducted:

Month	Day	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Full-Time

Part-Time

Employee Title



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Request for Optional Exemption as a Student

This form must be submitted to OPERS within the first month after a student's employment. It must be approved by OPERS and returned to the employer.

This exemption is only available to a student employee working for the public school, college, or university in which the student is enrolled and attending. This exemption remains valid as long as the student continues to be employed by and attending (except during scheduled breaks in classes) the school which certifies this form. If the student continues to work during an extended break (i.e. summer or other term) and is not enrolled in classes, the student must begin making contributions to OPERS on the student's earnable salary. If the student resigns from working for the school certifying this form and begins attending and working for the same or another public school, college, or university in Ohio, the student must file a new exemption.

If the student does not meet these requirements, the student must become a member of OPERS. If the student later becomes a member of OPERS, the student may be eligible to purchase this exempt service (Ohio Revised Code Section 145.28).

Section 1 - Personal Information

Social Security Number

First Name

MI

Last Name

Street or Mailing Address

Apt. Number

City

State

ZIP Code

Date Of Birth

Gender

Home Phone Number

Work Phone Number

Fax Phone Number

E-mail Address

Section 2 - Employment Information

Date on which I began working for institution where I am enrolled

Name of school, college, or university

Department

Title or position

Section 3- Acknowledgment

I have reviewed this form and I choose an optional exemption from membership in OPERS as a student working at the public school, college, or university where I attend. I understand that I must become a member of OPERS if my employment does not meet the requirements stated on this form.

Student Signature _____
DO NOT PRINT OR TYPE

Month	Day	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Section 4 - Certification by Payroll or Fiscal Officer

I, _____ certify this employee is a student enrolled
Payroll or Fiscal Officer's printed name
and attending this school. I understand if this request is approved by OPERS, this form will be stamped "APPROVED" and returned to this school. After the school receives the approved exemption, no deductions will be taken from the student's salary. Membership shall be established if this exemption is not approved or if employment does not meet the requirements of Ohio Revised Code Section 145.03.

Payroll or Fiscal Officer Signature _____
DO NOT PRINT OR TYPE

Month	Day	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Name of school, college, or university

Department

**WHEN APPROVED BY OPERS AND RETURNED, THIS BECOMES THE PERMANENT EMPLOYER COPY.
DO NOT DESTROY. THIS IS THE ONLY COPY OF THIS EXEMPTION.**

DO NOT WRITE BELOW THIS LINE - FOR OPERS OFFICE USE ONLY