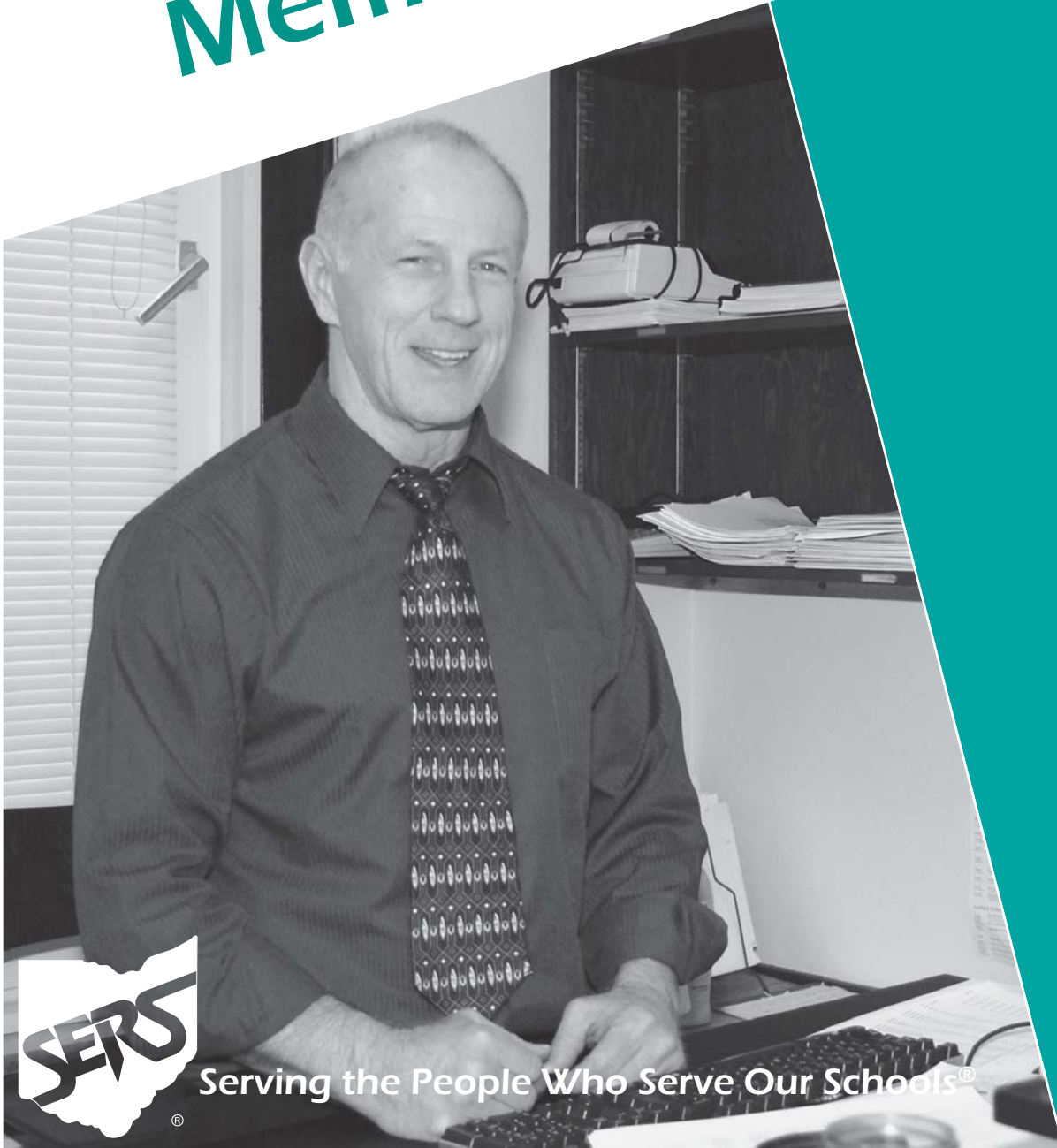


# Member Handbook



Serving the People Who Serve Our Schools®





School Employees Retirement System of Ohio  
300 E. Broad St., Suite 100 • Columbus, Ohio 43215-3746  
614-222-5853 • Toll free 866-280-7377 • www.ohsers.org

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This publication is for members of the School Employees Retirement System of Ohio (SERS). It provides general information and is not meant to be a substitute for, or conflict with, the law and rules governing SERS. The Ohio legislature, which can change eligibility requirements and benefits at any time, passed a pension reform law with most provisions becoming effective Jan. 7, 2013. In addition, the SERS Retirement Board can change health care coverage at any time.

The information presented is current as of its publication date.

**Revised November 2017**

SCHOOL EMPLOYEES RETIREMENT SYSTEM OF OHIO

**Retirement Board**

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John Grumney  
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# About SERS

Established by state law in 1937, the School Employees Retirement System of Ohio (SERS) is a statewide defined benefit plan that provides retirement, disability, and survivor benefits to non-teaching employees of Ohio's public schools; including vocational, technical, and community schools; and community colleges.

## ■ Retirement Board

The Retirement Board is responsible for making decisions regarding policy and governance of the System. The Board comprises nine members: four elected employee members; two elected retiree members; and three appointed investment expert members. One investment expert is appointed by the Governor, one by the State Treasurer, and one by the Speaker of the House and President of the Senate. Members of the Board receive no compensation for their service other than reimbursement for necessary expenses.

The Retirement Board generally meets in Columbus on the third Thursday and Friday every month, except in August and January.

## ■ Staff

The day-to-day operations are administered by a professional staff led by the Executive Director and Deputy Executive Director.

## ■ SERS Resources

SERS provides additional information through:

- A periodic newsletter to members
- Our website – [www.ohsers.org](http://www.ohsers.org)
- Social Media – our Facebook page at [www.facebook.com/sersofohio](http://www.facebook.com/sersofohio) or on Twitter at [www.twitter.com/sersofohio](http://www.twitter.com/sersofohio)
- Individual counseling at the SERS office Monday through Friday between 8:15 a.m. and 2:45 p.m. Appointments can be scheduled by calling SERS toll-free at 866-280-7377
- Group conferences and seminars  
Listings for these conferences and seminars are available on the SERS website, and through special notices for posting on school bulletin boards

## ■ SERS Office Information

**Office hours:** Monday through Friday, 8 a.m. to 4:30 p.m.

The SERS office is closed to observe the following holidays:

New Year's Day, Martin Luther King, Jr. Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day, the day after Thanksgiving, and Christmas Day. If a holiday occurs on a Saturday, then the office is closed on the previous Friday. If a holiday occurs on a Sunday, then the office is closed on the following Monday. Please visit the SERS website for the actual days the office is closed.

**Location:** 300 E. Broad St., Columbus, Ohio.

Free parking is available in SERS' parking garage. The parking garage entrance is located on Grant Avenue, north of Broad Street.

**Mailing address:** 300 E. Broad St.  
Suite 100  
Columbus, Ohio 43215-3746

**Telephone numbers:** 866-280-7377 (toll-free)  
614-222-5853 (local)

**DIRECTIONS:**

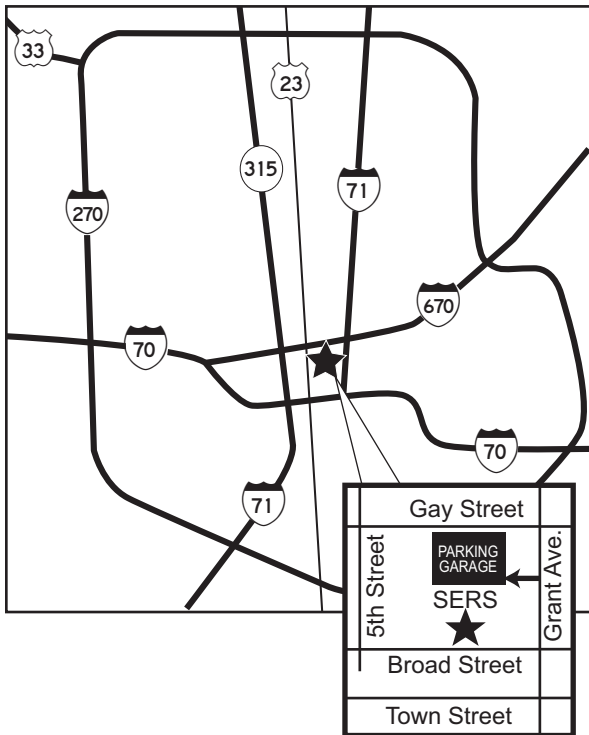
SERS is located at 300 E. Broad St., Suite 100, Columbus, Ohio 43215. Free parking is available in SERS' parking garage. The parking garage entrance is located on Grant Avenue, north of Broad Street.

**From the north:** Take I-71 South to the Broad Street exit #108B and turn right on Broad Street. Turn right on Grant Avenue, and left at the 300 E. Broad parking garage entrance.

**From the south:** Take I-71 North to I-70 East to the Fourth Street /Livingston Avenue exit #100B onto Fourth Street. Turn right on Town Street, then left on Grant Avenue. Cross Broad Street. The SERS parking garage entrance is half a block up Grant Avenue on the left.

**From the west:** Take I-70 East to the Fourth Street /Livingston Avenue exit #100B. Turn left onto Fourth Street. Turn right on Town Street, then left on Grant Avenue. Cross Broad Street. The SERS parking garage entrance is half a block up Grant Avenue on the left.

**From the east:** Take I-70 West to I-71 North. Take the Broad Street exit #108B and turn left on Broad Street. Turn right on Grant Avenue, and then left into the 300 E. Broad parking garage.



# Taxation

A portion of a benefit is subject to federal and state income taxes. When the benefit is calculated, SERS determines the amount that is taxable and the amount that is non-taxable. SERS sends this information to the benefit recipient.

By January 31 of each year, SERS sends each retiree, disability benefit recipient, and survivor benefit recipient a tax form (IRS Form 1099-R) for the previous calendar year that provides information on the benefit amounts received for the year, the amount of taxes withheld, and other tax information. With the Form 1099-R, SERS sends the recipient an Income Tax Information pamphlet explaining the form and providing other detailed federal and state tax information.

SERS is required to withhold **federal** income tax from a monthly benefit amount unless a retiree or recipient elects in writing not to have any withholding. A retiree or recipient needs to complete and file an Internal Revenue Service (IRS) Form W-4P with SERS to instruct the retirement system on whether income tax should be withheld. If this form is not filed, SERS withholds as if the retiree or recipient had filed married with three withholding allowances. The withholding can be changed at any time by filing a new Form W-4P, which can be obtained from SERS.

The SERS benefit amount may be subject to **state and/or local** taxes. For residents of Ohio, the SERS benefit amount is subject to state income taxes. Any other appropriate taxing authority should be contacted for information on the taxability of the benefit.

# Membership

## ■ Compulsory or Mandatory Membership

All non-teaching employees of Ohio's public schools; including vocational, technical, and community schools; and community colleges; are required to be members unless the position permits exemption from membership, optional membership, or exclusion from membership.

This includes any person who:

- Is employed in a position for which the person is not required to have a certificate or license issued by the Ohio Department of Education (ODE)
- Performs a service common to the normal daily operation of an educational unit even though the person is employed and paid by one who has contracted with the school to perform the service

## ■ Exemption from Membership

The following individuals may choose exemption from membership by filing a written application with the employer within the first month after being employed:

- A student who is not a member at the time of the student's employment and who is employed by the school, college, or university in which the student is enrolled and regularly attending classes
- An emergency employee serving on a temporary basis in case of fire, snow, earthquake, flood, or other similar emergency
- An individual employed in a program established under the federal Job Training Partnership Act

## ■ Optional Membership

A school board or governing board member may choose to become a member by making application within 30 days of taking office. A school board member is a member of a city, local, exempted village, or joint vocational school district board of education. A governing board member is a member of an educational service center governing board.

## ■ Exclusion from Membership

The following employees are excluded from membership:

- Any person having a license or certificate issued under sections 3319.22 to 3319.31 of the Ohio Revised Code, and employed in a public school in this state in an educational position, as determined by the ODE, or under programs under federal law and financed in whole or in part from federal funds, but for which no licensure requirements for the position can be made under the provisions of such federal law
- Any person who participates in an Alternative Retirement Plan (ARP) established by a college or university
- Employees of community school operators who withhold Social Security taxes beginning with their first paycheck: whose initial employment with the community school operator is on or after July 1, 2016; or, who previously worked for a community school operator and returned to work for that same operator on or after July 1, 2016, and where the period between employment was not less than 12 months before or after the date the employer began withholding Social Security taxes for their wages

Once you become a member of SERS, you remain a member for as long as you are employed. Upon termination of employment, membership remains unless you apply for and receive a refund of your contributions to SERS.



# Contributions

You and your employer are required to contribute a percentage of your compensation to SERS to fund the benefits available.

## ■ Member's Contribution

You contribute 10% of your gross compensation. This amount is deducted from your salary.

Compensation includes all salary, wages, and other earnings paid to you such as regular wages, payments for used vacation or sick leave, paid overtime, and longevity payments. Compensation does not include payments for unused sick or vacation leave, unused overtime, amounts paid for health or other insurance benefits, reimbursement of expenses, bonus payments, or incentive or other payments made for you to retire.

SERS issues an annual member statement to you providing information on your accumulated contributions and service credit.

It is important for you to keep SERS informed of your current address so you can receive these statements as well as other news.

You may access your account information online by registering on the SERS secure website, [www.ohsers.org](http://www.ohsers.org). Just click on the "Member Account Login" button, and follow the directions to register.

## ■ Refunds

After termination of your employment, you are entitled to a return of only the contributions you contributed and any amounts you paid for the purchase of service credit.

You must complete an application for the refund of your accumulated contributions. Upon application, you may receive a refund if you have terminated your SERS-covered position, and at least three months have passed since your last date of service. If you are also a member of State Teachers Retirement System (STRS) and/or Ohio Public Employees Retirement System (OPERS), you have the option to refund your SERS account without affecting your membership or rights to either a benefit or refund of contributions under those systems. However, due to IRS regulations, you cannot refund your SERS account if you continue employment under either of those systems with the same public employer with whom your last SERS service was earned. If your contributions were made on a pre-tax basis under a "pick up" plan, the contributions are subject to taxes on payment unless you roll over the contributions to another tax-exempt plan as permitted under federal tax law. You will receive information on these options at the time you apply for a refund.

If you do not take a refund of your accounts, you may combine your service credit and contributions in all the systems for a single retirement allowance.

SERS cannot pay partial refunds of, or provide loans on, a member's accumulated contributions. No interest is paid on a refund and a member receives no part of the employer's contributions.

Once a refund is paid, you lose any right to a retirement or disability benefit, and your dependents lose any right to survivor benefits.

## ■ Employer's Contribution

Your employer contributes an additional 14% of your gross compensation to SERS.

# Service Credit

Service credit is accrued through contributions during school employment, for other periods at no cost, and for other service that may be purchased.

The amount of your service credit determines:

- Your eligibility for retirement or disability benefits
- The amount of your benefit
- Your eligibility for health care coverage and the amount of your premium

It also determines the eligibility of your dependents for survivor benefits, the amount of benefits, and availability of health care coverage.

## ■ Contributing Service Credit

You receive service credit for the time you work for a school, college, or university; this is called contributing service credit. One year of service credit is granted upon completion of 120 or more days of paid school employment within a fiscal year (July 1 through the following June 30). There is no distinction between full-time, part-time, or substitute positions in granting this service credit. Any portion of a day constitutes one full day. Paid days that are used, such as sick and vacation, count toward the 120 days.

If you work less than 120 days, you will receive a fractional amount of service credit prorated on the basis of a 180-day school year with the result shown in the following chart.

Days	Percent	Days	Percent	Days	Percent	Days	Percent	Days	Percent	Days	Percent
1	.006	21	.117	41	.228	61	.339	81	.450	101	.561
2	.011	22	.122	42	.233	62	.344	82	.456	102	.567
3	.017	23	.128	43	.239	63	.350	83	.461	103	.572
4	.022	24	.133	44	.244	64	.356	84	.467	104	.578
5	.028	25	.139	45	.250	65	.361	85	.472	105	.583
6	.033	26	.144	46	.256	66	.367	86	.478	106	.589
7	.039	27	.150	47	.261	67	.372	87	.483	107	.594
8	.044	28	.156	48	.267	68	.378	88	.489	108	.600
9	.050	29	.161	49	.272	69	.383	89	.494	109	.606
10	.056	30	.167	50	.278	70	.389	90	.500	110	.611
11	.061	31	.172	51	.283	71	.394	91	.506	111	.617
12	.067	32	.178	52	.289	72	.400	92	.511	112	.622
13	.072	33	.183	53	.294	73	.406	93	.517	113	.628
14	.078	34	.189	54	.300	74	.411	94	.522	114	.633
15	.083	35	.194	55	.306	75	.417	95	.528	115	.639
16	.089	36	.200	56	.311	76	.422	96	.533	116	.644
17	.094	37	.206	57	.317	77	.428	97	.539	117	.650
18	.100	38	.211	58	.322	78	.433	98	.544	118	.656
19	.106	39	.217	59	.328	79	.439	99	.550	119	.661
20	.111	40	.222	60	.333	80	.444	100	.556	120	1.000

With the exception of state employees, if you are on leave under a disability leave program with your employer and receive a percentage of your salary, your employer pays both your contribution and the employer's contribution, and you will earn contributing service credit. For state employees on leave under a disability leave program, the employee continues to pay the employee's contribution for the first three months of the leave; after the three months, the employer pays both the employee and employer contributions.

## ■ Free Service Credit

You may receive additional service credit at no cost for periods you received Workers' Compensation. If you were off the payroll due to a school-related injury and received Workers' Compensation, you could receive up to three years of service credit for this time with proof of such compensation.

You also may receive additional service credit at no cost for periods you received a disability benefit. To receive service credit for the period you received a disability benefit, you must earn two years of service credit after the SERS disability benefit has been terminated.

## ■ Purchased Service Credit

Additional service credit may be available to you for purchase.

If you qualify to purchase other types of service credit, SERS will send you a statement for the cost of the credit. You can purchase all or a part of the service credit by making payments directly to SERS in one or more installments, or tax-deferred payroll deduction if your employer offers this type of payment plan. Under a payroll deduction plan, only one payment a month is deducted from your salary. Due to federal tax law, once you select this method of payment you cannot change it until the purchase for all the credit is completed.

You also can purchase allowable service credit with funds rolled over from another qualified plan, such as another employer retirement program [Internal Revenue Code (IRC) 401(a)], an Individual Retirement Account (IRA), an IRC 403(a) annuity, an IRC 403(b) plan, or a governmental Deferred Compensation Program under IRC 457.

All service credit must be purchased before you retire.

## ■ Refunded

If you had previous SERS service credit and received a refund of your contributions for this previous service after you left employment, you may restore this service credit. In order to purchase this credit, you must have returned to employment covered by SERS, STRS, OPERS, the Ohio Police & Fire Pension Fund (OP&F), or the Ohio Highway Patrol Retirement System (HPRS), and have earned at least 1.5 years of service credit. The cost of the purchase is the amount of your contributions for the contributing service, and interest from the month of the original refund to the date of payment.

## ■ Leave of Absence

If you were on an employer-approved unpaid Leave of Absence (LOA) from your school employer, you may purchase the LOA credit for this time by paying both the employee and employer contributions, plus interest that would have been paid during that period. A LOA period begins on the first day of the approved leave for which contributions were not made, and ends when the approved leave ends or when the member returns to contributing service, whichever happens first.

Service credit may be purchased for multiple leaves of absence. The maximum amount of service that may be purchased for a period of leave is two years, and the total years purchased cannot exceed five years.

## ■ Non-contributing Service with an SERS-covered Employer

### EXEMPT

For any service after July 1, 1991, you may purchase credit for service in a position for which membership in SERS was compulsory, but for which you were permitted to, and did, sign an exemption from membership form. The cost for each year of service credit is 20% of your current year's compensation.

Under certain circumstances, you may purchase STRS or OPERS exempt service credit with SERS. The cost for each year is 20% of your current year's SERS compensation.

You cannot purchase this credit if your compensation for such service was subject to taxes under the Federal Insurance Contributions Act (FICA).

### OPTIONAL

For any service before July 1, 1991, you may purchase credit for service in a position for which membership in SERS was optional, and you did not choose to become a member. Your cost for each year of service credit is an amount equal to your employee contributions in effect at the time plus interest and the employer contributions in effect at the time plus interest.

### COMPULSORY

If you were employed by a school for a period before July 1, 1991, and membership was required, but contributions were not paid, your employer for that service is required to pay the employer contributions in effect at the time plus interest. You must pay the employee contributions in effect at the time, plus interest.

If you were employed by a school for a period on or after July 1, 1991, and membership was compulsory, but contributions were not paid, your employer for that service is responsible to pay both the employee and employer contributions in effect at the time plus interest.

## ■ Other Government or School Service

You may purchase credit for service with:

- A public or private school, community college, or university in another state, or operated by the federal government, which has been chartered or accredited by the proper government agency
- The federal government, or non-Ohio government employers, if the service in a comparable position in Ohio would have been covered by SERS, STRS, OPERS, OP&F, or HPRS
- An Ohio municipal retirement system except the Cincinnati Retirement System

The maximum amount of service credit that may be purchased is the lesser of five years, or the total years of your Ohio service credit. If you combine your SERS service credit with any STRS and/or OPERS service credit you have at retirement, the total amount of service credit is limited to five years among all the systems. The service credit is not available if it is or will be used in another retirement benefit, except for Social Security. For each year of credit, you must pay contributions based on the first year of full-time SERS-covered employment following termination of the service to be purchased, plus interest from the date of SERS membership to the date of payment.

## ■ Resignation Due to Pregnancy or Adoption of a Child

If you resigned because of pregnancy or adoption of a child, you may purchase service credit for this time. You must have returned to work by the beginning of the third school year after the resignation and earned a year of contributing service credit after the return to work. You cannot purchase more than a total of two years service credit. For each year of credit, you must pay contributions based on the first year of full-time SERS-covered employment after returning to work plus interest from the date of the return to work to the date of payment. Your employer at the time of the resignation also must pay the employer contributions and interest.

## ■ Military Service

There are several ways to obtain military service credit depending on when you entered the service and returned to public employment.

### **FREE**

If you were a SERS member for at least one year, left school employment for active duty in the armed forces, and returned to public service covered by SERS, STRS, or OPERS within two years of a honorable discharge, you can obtain up to 10 years of free military service credit. You must submit a copy of your discharge or certificate of service notice. Duty in the armed forces includes active duty in: the Army, Navy, Air Force, Marine Corps, Coast Guard, auxiliary corps as established by Congress, Army and Navy nurse corps, Red Cross nurse serving with the Army, Navy, Air Force, or U.S. hospital service, full-time service with the American Red Cross in a combat zone; or military national guard and reserve units called to active duty. This service cannot be added if it is or will be used in any other retirement program except Social Security.

### **INTERRUPTED**

If you are not eligible to receive free credit for military service that interrupted your school employment as described above, you can purchase up to five years of military service credit.

You must have:

- Worked for a SERS-covered employer and been a SERS member
- Entered the military while still employed
- Returned to work with the same employer within three months of your honorable discharge or release from military service
- Maintained SERS membership

Your cost is only the employee contributions in effect at the time if you had remained on the school's payroll. Interest is added to the amount of employee contributions if you do not pay the contributions due within a certain period of time. Your employer would pay the employer contributions.

## **OTHER**

If you are not eligible to receive military service credit either free or for purchase as described above, you can still purchase your military service.

You can purchase up to five years of active duty in the armed forces, and up to an additional five years for time spent as a prisoner of war. If you combine your SERS service credit with any STRS and/or OPERS service credit you have at retirement, the total amount of service credit is limited to five years among all the systems. The cost to you for each year of service credit is an amount equal to the employee contributions in effect at the time the military service began applied to your compensation for the first year of full-time employment covered by SERS, STRS, or OPERS following the end of the military service, plus interest from the date of reemployment to the date of payment. You must send SERS a copy of your discharge (DD Form 214) or separation notice. This service cannot be purchased if it is or will be used in any other retirement program except Social Security or retired pay for non-regular service under 10 U.S.C. 12731-12739, or if you contributed to SERS during the same period of time.

## **■ School Board Member Service**

If you were a school board member or governing board member before July 1, 1991, you may be eligible to purchase .250 of a year for each year of board service. You must pay the actual liability for this service credit. It can be purchased no sooner than 90 days before retirement. If this service was at the same time of other SERS service credit, it cannot be purchased. A school board member is a member of a city, local, exempted village, or joint vocational school district board of education, and a governing board member is a member of an educational service center governing board.

## **■ Other Ohio Retirement Systems**

### **STRS AND OPERS**

If you have been employed in a job covered by STRS or OPERS as well as in a job covered by SERS, at retirement you may retire independently from each of the systems if you are eligible, or you may combine your service credit and accounts in all the systems to receive one benefit. The system with the greatest service credit will be the system that will calculate and pay your benefit. While your salaries in one year will be added together, if you have service credit in each system for the same year, you cannot be credited with more than one year of service credit for each 12 months in a year. You also may combine service credit and accounts for a disability benefit.

### **CINCINNATI RETIREMENT SYSTEM**

Credit may be purchased for former service covered by the Cincinnati Retirement System (CRS). If your contributions in CRS are still on deposit, they may be transferred to SERS including any amounts paid for the purchase of military service. If you withdrew the contributions, you may purchase the CRS time after contributing to SERS for 18 months. Your cost for each year is an amount equal to the amount refunded by the CRS for your contributing service and any purchased military service, plus the amount of interest, if any, you received when the refund was paid. You cannot purchase this service credit if it is or will be used in the payment under any other retirement program.

### **OHIO POLICE & FIRE PENSION FUND OR OHIO HIGHWAY PATROL RETIREMENT SYSTEM**

Credit may be purchased for former service as an Ohio firefighter, police officer, or highway patrol officer. If your contributions in the other system are still on deposit, they may be transferred to SERS including any amounts paid for the purchase of military service. If you withdrew the contributions, you may purchase the OP&F or HPRS time. Your cost for each year is an amount equal to the amount refunded by the other system for your contributing service and any purchased military service, plus interest from the date of the refund to the date of payment. You cannot purchase this service credit if it is or will be used in the payment under any other retirement program.

### **Early Retirement Incentive Program**

Your employer may establish an Early Retirement Incentive program (ERI), which allows employees 57 years or older to retire early or increase their service credit for retirement. Under an ERI, an employer may purchase up to five years of service credit for eligible employees. If an employer has an ERI, the employer notifies all eligible employees of the plan and its requirements.

# Service Retirement

## ■ Eligibility

You can retire at the earliest age you are eligible, or at a later age of your choosing. However, you must apply for retirement, and begin receiving your benefit no later than April 1 of the calendar year following the year in which you are 70½ years old, unless you are working in a job covered by SERS, STRS, or OPERS.

- In order to retire with full pension benefits: a member must be age 67 with 10 years of service, or age 57 with 30 years of service
- To retire with reduced benefits: a member must be age 62 with 10 years of service, or age 60 with 25 years of service

Your effective retirement date is the first of the month following the later of:

- Your last day of employment
- Meeting the minimum service credit and age requirements
- The date you choose

## ■ Calculating a Retirement Allowance

The calculation of your retirement allowance is determined using your salary, service credit, and age.

The **salary** used is your Final Average Salary (FAS) which is the average of your three highest years of salary. If you have more than one covered job, the salaries will be combined.

The service credit used is the total service credit you have at the time you retire including any additional service credit that you can obtain either without cost or by purchase. Any such service credit must be added or purchased before you retire.

The **age** used to calculate a retirement allowance is your actual age at the time you retire.

The formula used in calculating a retirement allowance is as follows:

1. The value of a year of service credit is determined by multiplying your FAS by 2.2%, and by 2.5% for each year above 30 years of service credit. If the result is less than \$86, then \$86 is the value of each year.
2. The number of years of service credit is then multiplied by this value of each year. The result is the annual retirement allowance for a member with 30 years of credit or who is age 67 at the time of retirement. Divide this total by 12 to determine your gross monthly payment amount.
3. If the member is under age 67 at the time of retirement, and retires with less than 30 years of service credit, the annual retirement allowance is reduced.

You can determine an estimate of your retirement allowance amount by:

- Requesting an estimate from SERS
- Using the Online Account Benefit Calculator

This provides an estimate using your SERS account information maintained by the retirement system. Once you are at the website, click on the "Member Account Login." After you create your account, follow the Benefit Calculator instructions.

- Using the Calculation Table below

If the average of your three highest years of salary is greater than \$3,909, you can find the percentage number located at the intersection of your years of service credit and your age. You then can multiply your FAS by the percentage number to estimate your annual retirement allowance amount.

<b>Calculation Table</b>											
Unreduced benefit - Age 57 and 30 years or Age 67 with 10 years											
Reduced benefit - Age 60 and 25 years or Age 62 and 5 years											
Years of Service Credit	Attained Age at Retirement										
	57	58	59	60	61	62	63	64	65	66	67
10						12.9%	14.3%	15.9%	17.7%	19.7%	22.0%
11						14.2	15.7	17.4	19.4	21.7	24.2
12						15.5	17.1	19.0	21.2	23.6	26.4
13						16.8	18.6	20.6	23.0	25.6	28.6
14						18.0	20.0	22.2	24.7	27.6	30.6
15						19.3	21.4	23.8	26.5	29.5	33.0
16						20.6	22.8	25.4	28.3	31.5	35.2
17						21.9	24.3	27.0	30.0	33.5	37.4
18						23.2	25.7	28.6	31.8	35.4	39.6
19						24.5	27.1	30.1	33.6	37.4	41.8
20						25.8	28.6	31.7	35.3	39.4	44.0
21						27.1	30.0	33.3	37.1	41.3	46.2
22						28.4	31.4	34.9	38.9	43.3	48.4
23						29.7	32.8	36.5	40.6	45.3	50.6
24						30.9	34.3	38.1	42.4	47.3	52.8
25				41.3%	41.3%	41.3	41.3	41.3	44.2	49.2	55.0
26				45.8	45.8	45.8	45.8	45.8	45.9	51.2	57.2
27				50.5	50.5	50.5	50.5	50.5	50.5	53.2	59.4
28				55.4	55.4	55.4	55.4	55.4	55.4	55.4	61.6
29				60.6	60.6	60.6	60.6	60.6	60.6	60.6	63.8
30	66.0%	66.0%	66.0%	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0
31	68.5	68.5	68.5	68.5	68.5	68.5	68.5	68.5	68.5	68.5	68.5
32	71.0	71.0	71.0	71.0	71.0	71.0	71.0	71.0	71.0	71.0	71.0
33	73.5	73.5	73.5	73.5	73.5	73.5	73.5	73.5	73.5	73.5	73.5
34	76.0	76.0	76.0	76.0	76.0	76.0	76.0	76.0	76.0	76.0	76.0
35	78.5	78.5	78.5	78.5	78.5	78.5	78.5	78.5	78.5	78.5	78.5
36	81.0	81.0	81.0	81.0	81.0	81.0	81.0	81.0	81.0	81.0	81.0
37	83.5	83.5	83.5	83.5	83.5	83.5	83.5	83.5	83.5	83.5	83.5
38	86.0	86.0	86.0	86.0	86.0	86.0	86.0	86.0	86.0	86.0	86.0
39	88.5	88.5	88.5	88.5	88.5	88.5	88.5	88.5	88.5	88.5	88.5
40	91.0	91.0	91.0	91.0	91.0	91.0	91.0	91.0	91.0	91.0	91.0
41	93.5	93.5	93.5	93.5	93.5	93.5	93.5	93.5	93.5	93.5	93.5
42	96.0	96.0	96.0	96.0	96.0	96.0	96.0	96.0	96.0	96.0	96.0
43	98.5	98.5	98.5	98.5	98.5	98.5	98.5	98.5	98.5	98.5	98.5
44	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0



## ■ Payment Plans

When you apply for retirement, you must choose a payment plan. There are two categories of plans. One category pays a monthly benefit to you for your life with no further payments after your death; this is Plan B, a single life allowance. This plan pays the highest monthly allowance to you. The other category, Joint Survivor plans, pays a monthly allowance to you for your life and, after your death, provides a continuing benefit to your designated beneficiary. The plans in this category are Plan A, C, D (Joint Life plans), E (Limited Life plan), and F (Multiple Beneficiaries plan). Choosing one of these plans will result in a reduced monthly allowance to you depending on your age, your beneficiary's age, and the plan chosen.

The information below describes the payment plans. No matter which plan you choose, you will receive an allowance for your life.

### 1. Plan A (Joint Life Spouse)

Your spouse will receive one-half of your monthly allowance amount for the spouse's life beginning after your death.

### 2. Plan B (Single Life Allowance)

You receive the highest amount for your life, but after your death, there is no continuing benefit to your beneficiary. If the amount paid to you during your life does not equal the amount of your employee contributions, then the difference between the amount of contributions and the payments will be paid to your beneficiary in a lump sum. If you designate multiple beneficiaries, any amount due the beneficiaries will be distributed equally among them.

### 3. Plan C (Joint Life Designated Amount)

You can designate a set percentage or dollar amount for your beneficiary for the beneficiary's life. This cannot exceed whatever you received. If you designate a dollar amount, the minimum must be \$100 a month. In limited circumstances, federal tax law may require a different minimum amount.

### 4. Plan D (Joint Life Same Amount)

Your beneficiary will receive the same amount you were receiving at your death for the beneficiary's life. Due to federal tax law, if there is too great a difference in the ages between you and your beneficiary other than your spouse, this plan may not be available to you.

### 5. Plan E (Limited Life)

You select a certain time period such as 5, 10, or 15 years, or some other period that begins on your effective retirement date. You will receive the amount calculated under this plan for your life. However, if you die before the time period you selected ends, then your beneficiary will receive the same amount you were receiving but only during the remainder of the period you selected. If you die after the time period you selected, your beneficiary will not receive continuing benefits.

### 6. Plan F (Joint Life Multiple Beneficiaries)

This plan allows you to name up to four beneficiaries who will receive monthly benefits after you die. You designate a percentage of your amount for each beneficiary, or a flat dollar amount, for each beneficiary. Examples of those you can name include your spouse, adult children, or a former spouse.

## ■ Spousal Consent

If you are married at the time of retirement, you must select Plan A and designate your spouse as your beneficiary. If you wish to select a different plan, your spouse must consent. This is done on the retirement application. If your spouse refuses to consent, SERS is required to pay you according to Plan A with your spouse as your beneficiary. Spousal consent is not required if you are under a court order requiring you to select a payment plan naming your former spouse as a beneficiary and you choose Plan F designating only your former spouse and your current spouse as beneficiaries.

### Changes

You cannot change a Plan E after you have started to receive your retirement allowance.

You may change a plan or beneficiaries for the other plans under certain circumstances which may occur after you start to receive your retirement allowance.



- **Death of a beneficiary**

If you choose Plan A, C, or D and your beneficiary dies before you do, then your benefit will be changed to a Plan B (Single Life Allowance) with an adjustment in your benefit.

If you choose Plan F and a beneficiary dies before you, your benefit will be adjusted on the basis of the remaining beneficiary or beneficiaries.

- **Divorce, annulment, or marriage dissolution after retirement**

If you are married at retirement, select a joint life plan with your spouse as a beneficiary, and then the marriage is terminated after retirement, your plan may be adjusted only if your ex-spouse gives written consent or by order of the court.

If you choose plans A, C, or D, your plan may be adjusted to Plan B. If you choose Plan F and the marriage to your spouse is terminated after retirement, your benefit will be adjusted on the basis of the remaining beneficiary or beneficiaries.

- **Marriage after retirement**

If you are single at retirement, select Plan B, and then marry after retirement, you can select a new plan providing for your new spouse. Or, if you were married at retirement, but you were divorced and able to select Plan B, and then remarried, you can select a new plan providing for your new spouse.

The plan can be Plan A, C, or D. You must make this change within one year of the marriage.

## ■ Partial Lump Sum Option Payment

In addition to selecting a payment plan, you may take part of your retirement allowance in a one-time partial lump sum option payment (PLOP), which will permanently reduce your lifetime monthly allowance.

The PLOP amount:

- May be from 6 to 36 months of your unreduced retirement allowance, but it cannot reduce your original allowance more than 50 percent
- Must be taken at retirement and is irrevocable
- Is available only to a member retiring on service retirement
- Is available to a member who is married only if the member's spouse consents to the PLOP

The amount of the reduction in your lifetime monthly allowance is based on your age at retirement. Some examples of the reduction appear in the following table:

Age	Monthly Reduction for Every \$1,000 of PLOP
55	\$7.48
60	\$7.96
62	\$8.20
65	\$8.62

**Example:** If you are 62 and request a PLOP of \$20,000, your monthly allowance is reduced by \$164 (\$8.20 multiplied by 20).

The PLOP amount may be subject to federal and state income tax for the year received depending on how the allowance was paid. SERS sends an IRS Form 1099-R and Recipient Income Tax Information for the PLOP by January 31 of the year after receipt of the PLOP to assist the retiree in reporting the amount.

## ■ Cost-of-Living Adjustment

Beginning January 2018, the SERS Retirement Board may or may not decide to grant an annual Cost-of-Living Adjustment (COLA). Whether COLAs are granted in any given year is completely at the discretion of the Board.

If granted, COLAs will be based on the increase in the Consumer Price Index and capped at 2.5%.

## ■ Reemployment

You may become reemployed after retirement.

If you accept a job in the private sector, this will not affect your SERS pension and you do not need to notify the retirement system.

However, if you accept a position in Ohio that is covered by SERS, STRS, OPERS, OP&F, or HPRS, SERS must be notified. If you start a job covered by one of these systems before you have received your SERS retirement allowance for two months, you will forfeit your retirement allowance for those two months. Your original SERS retirement allowance will not otherwise be affected after these two months.

If you become reemployed in a SERS position, you will be required to begin contributing to the System. You will accrue a new benefit, but this will be an annuity based on the contributions paid by you and your employer. This is separate from your original SERS retirement allowance.

## ■ Lump Sum Death Benefit

At your death after retirement, your beneficiary is entitled to a one-time lump sum payment of \$1,000 no matter which payment plan you selected. If you have designated multiple beneficiaries, the death benefit is divided equally among them.

## ■ Guaranteed Return

SERS is required to pay an amount of benefits equal to the contributions in your SERS account.

# Disability Benefit

If you become disabled while employed, you may be eligible for a benefit under one of two disability plans.

If you became a SERS member after July 29, 1992, you are covered under the **new disability plan**. If you were a member on or before July 29, 1992, you are covered under the **old disability plan** unless you exercised a one-time election to switch to the new plan. The following describes the common and different features of both plans.

## ■ Eligibility

Under both plans, you are eligible for a disability benefit if you are not receiving benefits from another Ohio retirement system and you:

- Have at least five years of total service credit
- File an application no later than two years from the date that your contributing service stopped
- Are permanently disabled, either physically or mentally, for work in your SERS-covered position as determined by a physician appointed by SERS
- Became disabled after becoming a SERS member
- Did not receive a refund of your contributions
- Do not receive a service retirement allowance
- Did not sustain the injury as the result of the commission of a felony
- Did not sustain the injury after SERS-covered employment ended

Under the **old disability plan**, you also must apply before you are 60 years old. Under the **new disability plan**, a member may apply at any age.

A benefit is effective the first of the month following the later of:

- The last day of compensation, or
- The date the most recent application was filed

## ■ Application Process

You, your employer, or someone acting on your behalf may file an application provided by SERS for a disability benefit. Your personal physician also must provide a report stating the basis of your disability. You will be examined by a SERS-appointed physician. The SERS Retirement Board reviews all medical recommendations for approval or denial of disability benefits and makes the final determination.

A member granted a disability benefit may be required to seek, or continue, medical treatment and/or vocational rehabilitation for the disabling condition as a prerequisite to receiving benefits.

Disability recipients must apply for Social Security disability if they are eligible to apply.

## ■ Benefit Payment

### OLD DISABILITY PLAN

Under the old disability plan, your annual benefit is calculated by the following formula using your total service credit and Final Average Salary (FAS):

1. The value of a year of service credit is determined by multiplying your FAS by 2.2%. If the result is less than \$86.00, then \$86.00 is the value of each year.
2. The number of years of service credit is then multiplied by this value.

Your service credit includes all service credit you have at the time of your application plus the number of years between your current age and age 60. The benefit cannot be less than 30% of your FAS or more than 75%.

## NEW DISABILITY PLAN

Under the new disability plan, the amount of your annual benefit is the greater of: 45% of your FAS; or your total service credit at the time of your application multiplied by 2.2% of your FAS, not exceeding 60% of the FAS. The following chart shows the applicable percentage amounts under this plan.

Total Service Credit	Percentage of the Member's FAS
5-21 years	45.0%
22	48.4
23	50.6
24	52.8
25	55.0
26	57.2
27	59.4
28 or more years	60.0

## ■ Cost-of-Living Adjustment

Beginning January 2018, the SERS Retirement Board may or may not decide to grant an annual Cost-of-Living Adjustment (COLA). Whether COLAs are granted in any given year is completely at the discretion of the Board.

If granted, COLAs will be based on the increase in the Consumer Price Index and capped at 2.5%.

## ■ Termination of Benefits

A disability benefit under either plan stops if any one of the following events occur:

- You return to a SERS-covered job

You must file annual earnings reports and employment information with SERS. If you return to a non-SERS covered position, you may be required to be re-examined by a SERS-appointed physician.

- A subsequent SERS medical re-examination finds that you are no longer disabled

You may be required to have an annual re-examination. If the Retirement Board concurs in the recommendation to terminate the benefit, your benefit ends within three months of the Board's determination. If you received disability benefits for less than three years, unless in treatment or vocational rehabilitation, SERS notifies your last employer before you became disabled, and the employer should restore you to your previous position and salary or a similar position and salary, unless you were dismissed or resigned in lieu of dismissal for dishonesty, misfeasance, malfeasance, or conviction of a felony. If you return to employment covered by SERS, STRS, or OPERS, and contribute for two years, you may receive up to two years of disability credit for the time you received disability benefits. You may purchase any time over two years.

- Your death

If you die while receiving a disability benefit, your qualified beneficiaries are entitled to survivor benefits as described on page 16. In addition, the beneficiary will receive a \$1,000 lump sum death benefit. If you have multiple beneficiaries, the death benefit is divided equally among them.

- You request that benefits end

Under the **new disability plan**, benefits also will end after a specified number of months as shown:

Age at Effective Date	Period Benefits Payable
Younger than 60	Until age 65
60 or 61	60 months
62 or 63	48 months
64 or 65	36 months
66, 67 or 68	24 months
69 or older	12 months

At the end of the period, you can apply for conversion retirement. Your qualified service credit will include the years you received disability benefits. You will be eligible for health care coverage under a conversion retirement if you have at least 10 years of qualified service credit.

# Survivor Benefits

## Eligibility

If you die before you begin receiving a monthly service retirement or while you are receiving a disability benefit, your qualifying survivors are entitled to certain benefits.

Your beneficiary(ies) are determined in the following order:

1. Your surviving spouse
2. Your surviving children
3. Your dependent parent(s) age 65 or older
4. Your surviving parent(s)
5. Your estate

You may designate a beneficiary or beneficiaries by requesting a form from SERS, completing it, and returning it to the System.

Your beneficiary is entitled to a one-time, lump sum payment of only your employee contributions to SERS, or monthly benefits if a qualified survivor. If you are survived by children under age 19, or mentally or physically incompetent children, only a monthly benefit is available to the qualifying survivors.

Monthly benefit payments are available to qualified survivors if you:

1. Had at least one and one-half (1½) years of contributing service credit
2. Had at least one-quarter (¼) year of Ohio service credit earned within two and one-half (2½) years prior to your death
3. Were not receiving a service retirement benefit

The following survivors are eligible for monthly benefits:

1. Surviving spouse at age 62 if you had less than 10 years of service credit
2. Surviving spouse at any age if you have 10 or more years of service credit or if there are qualified children eligible for the benefit
3. Children who have never married and are under age 19, or who are mentally or physically incompetent
4. Dependent parent age 65 or older
5. Surviving spouse or sole dependent beneficiary qualified for the Plan D equivalent if you were eligible to retire

Benefits begin the first of the month after the survivor qualifies. Monthly benefits end if the beneficiary no longer meets any of the above conditions.

## Benefit Payments

The amount of the monthly benefit is determined under one of the following schedules, and the schedule that pays the greater benefit is used.

<b>Number of Qualified Beneficiaries</b>	<b>SCHEDULE I Monthly Benefit Shall Not be Less than</b>	<b>SCHEDULE II As a Percent of the Member's Final Average Salary</b>
1	\$ 96.00*	25%
2	186.00	40
3	236.00	50
4	236.00	55
5 or more	236.00	60

\*Not less than \$106 to spouse if you had 10 or more years of service credit.

## SCHEDULE III

If you had 20 or more years of service credit, the benefit will be calculated as follows:

<b>Years of Service</b>	<b>As a Percent of the Member's Final Average Salary</b>
20	29%
21	33
22	37
23	41
24	45
25	48
26	51
27	54
28	57
29 or more	60

If you were eligible for service retirement at the time of death, your surviving spouse or other sole surviving dependent beneficiary could receive a benefit amount calculated as if you had retired and selected a Plan D payment plan.

A survivor may purchase any service credit the member was eligible to purchase. Any purchase must be made before a monthly benefit can be paid.

If you also have membership in STRS and/or OPERS, and your survivor(s) qualify and/or select a monthly benefit, the accounts will be combined, and the retirement system with the greatest service credit will be the system that calculates and pays the benefit. While your salaries in one year will be added together, if you had service credit in each system for the same year, your service credit cannot be more than one year of the service credit for each of the 12 months in a year. If, however, your survivor(s) elect to receive, or only qualify for a refund of your account balance, the retirement system with the greatest service will calculate the benefit, but each system will issue the payments independently.

### ■ Cost-of-Living Adjustment

Beginning January 2018, the SERS Retirement Board may or may not decide to grant an annual Cost-of-Living Adjustment (COLA). Whether COLAs are granted in any given year is completely at the discretion of the Board.

If granted, COLAs will be based on the increase in the Consumer Price Index and capped at 2.5%.

# Direct Deposit

You must complete a Direct Deposit Form. Retirement benefits are only paid by electronic transfer to savings or checking accounts. Direct deposit is safe, easy to set up, and convenient.

Benefits of using direct deposit include:

- **Dependability** – your money will be in your account on the first business day of the month
- **Peace of mind** – your money will be safely and securely deposited into a bank account on days when you are out of town or unable to get to the bank
- **Value** – it is a free service that saves you time and money, and saves SERS money on printing and mailing costs

# Divorce

## ■ Support Orders

If you are subject to a court order to provide support for your spouse, former spouse, or children, the court can order SERS to withhold from any SERS payment to you the specific amount due, and send it to the Office of Child Support. Regardless of the number of support orders that SERS receives or the total amount of support ordered to be paid, the total amount of support that can be deducted from your payment cannot exceed 50% of your payment after taxes if you are supporting another spouse or child, or 60% after taxes if you are not supporting another spouse or child.

## ■ Division of Property Orders

Your payment can be subject to a Division of Property Order (DOPO), which is an order issued by an Ohio court that requires you to pay a portion of your payment to a former spouse for purposes of dividing your marital property.

Your ex-spouse receives payment in the same manner as you do (lump sum or monthly) and cannot receive payment until you receive your payment. Payment to your spouse will stop when you stop receiving a payment. Regardless of the number of DOPOs SERS receives, the total amount deducted from your benefit cannot exceed 50% of your benefit amount.

## ■ Continuing Benefit Orders

Ohio law allows a court to order you to elect a retirement plan providing for payment of a survivor benefit after your death to a former spouse. The order must be issued as part of your divorce proceedings, specify the amount of the survivor benefit, and be issued prior to the effective date of your retirement. If SERS has received a copy of the order when you apply for retirement, SERS will only accept your application if it complies with the court order.

You should discuss these matters with your attorney if you find yourself going through a divorce.



# Social Security

A SERS retiree or disability benefit recipient who also is eligible for a Social Security benefit may be affected by federal law regulating Social Security benefits. A retiree's or recipient's Social Security benefit may be reduced by either the Government Pension Offset (GPO) or the Windfall Elimination Provisions (WEP).

The federal law does not affect a SERS pension benefit; it affects only the Social Security benefit. A SERS payment is not reduced because of these Social Security laws.

The following is provided as general information. For more detailed information on the GPO and WEP and how they may affect your specific Social Security benefit, you should contact the Social Security Administration (SSA) by contacting the local office, by visiting the SSA website at [www.ssa.gov/gpo-wep/](http://www.ssa.gov/gpo-wep/), or by telephone at 1-800-772-1213.

## ■ The Government Pension Offset (GPO)

The GPO affects SERS' retirees or disability benefit recipients who are, or will be, receiving a Social Security benefit based on their spouse's Social Security account. This includes surviving spouses qualifying on an ex-spouse's account. The GPO does not apply to the spouse's own Social Security benefit. It does not affect Medicare coverage.

### HOW THE GPO WORKS

The amount of a Social Security spousal benefit is reduced by two-thirds of the amount of the retiree's or disability benefit recipient's SERS benefit.

The following is an example:

The SERS monthly benefit is \$600, and the retiree also is entitled to a \$500 Social Security spousal benefit. Two-thirds of the SERS benefit is \$400, which when deducted from the Social Security benefit, results in a \$100 Social Security benefit and a \$600 SERS benefit.

Depending on a retiree's or disability benefit recipient's gross SERS pension amount, the GPO could eliminate the Social Security spousal benefit.

To find out how the GPO might affect you, go to the SSA website or contact SSA.

When a retiree or benefit recipient receives cost-of-living adjustments or other increases in a SERS benefit, it must be reported to the SSA. These increases will result in a new GPO calculation and further reduction in the Social Security benefit. SERS does not report these increases to the SSA. You may report the increase by sending a copy of the SERS notification sent to you when the increase is effective; or you may request a verification letter from SERS which you can submit to the SSA.

## ■ The Windfall Elimination Provision (WEP)

The WEP affects SERS' retirees or disability recipients who are, or will be, receiving a Social Security benefit based on their own Social Security employment record. If a retiree or disability benefit recipient had a private sector job and was contributing to Social Security for that job, the WEP will affect the Social Security benefit the retiree or recipient would receive based on the private sector job.

If the retiree or recipient has 30 years or more of substantial earnings under Social Security, or was eligible for either the Social Security or SERS benefit before 1986, the WEP will not affect the Social Security benefit.

The following chart shows what earnings make a qualified year.

HOW TO FIGURE YOUR YEARS OF COVERAGE					
You are credited with a year of coverage if your earnings equal or exceed the figures shown for each year in the following chart.					
Year	Substantial earnings	Year	Substantial earnings	Year	Substantial earnings
1937–1954	\$ 900	1983	\$ 6,675	1999	\$13,425
1955–1958	\$1,050	1984	\$ 7,050	2000	\$14,175
1959–1965	\$1,200	1985	\$ 7,425	2001	\$14,925
1966–1967	\$1,650	1986	\$ 7,875	2002	\$15,750
1968–1971	\$1,950	1987	\$ 8,175	2003	\$16,125
1972	\$2,250	1988	\$ 8,400	2004	\$16,275
1973	\$2,700	1989	\$ 8,925	2005	\$16,725
1974	\$3,300	1990	\$ 9,525	2006	\$17,475
1975	\$3,525	1991	\$ 9,900	2007	\$18,150
1976	\$3,825	1992	\$10,350	2008	\$18,975
1977	\$4,125	1993	\$10,725	2009–2011	\$19,800
1978	\$4,425	1994	\$11,250	2012	\$20,475
1979	\$4,725	1995	\$11,325	2013	\$21,075
1980	\$5,100	1996	\$11,625	2014	\$21,750
1981	\$5,550	1997	\$12,150	2015-2016	\$22,050
1982	\$6,075	1998	\$12,675	2017	\$23,625

Source: <http://www.socialsecurity.gov/pubs/EN-05-10045.pdf>

### HOW THE WEP WORKS

The WEP modifies the formula that SSA uses in calculating a Social Security benefit depending on the number of years a person has under Social Security.

To find out how the WEP might affect you, go to the SSA website or contact SSA.

# Health Care

SERS offers health care coverage to qualifying benefit recipients. To the extent that resources permit, SERS intends to continue offering access to health care coverage. However, SERS reserves the right to change or discontinue any plan or program at any time.

Currently, a **service retiree** qualifies for health care coverage if the retiree has 10 years of qualified service credit at retirement. Qualifying service credit does not include:

- Military other than free or interrupted military service credit
- Other government and school service credit
- Exempted service credit
- Service credit purchased by an employer under an Early Retirement Incentive plan

An eligible service retiree or disability benefit recipient may provide health care coverage to a spouse, and children up to age 26, as dependents.

**A surviving spouse and dependent children of a deceased retiree** who qualified for health care coverage are eligible for coverage if the surviving spouse is receiving a benefit under a joint life retirement plan. Service retirees must select Plan A, C, D, or F to ensure access to health care coverage for a spouse in the event of the retiree's death.

**Disability benefit recipients** qualify for SERS' health care coverage upon receipt of a disability benefit.

**A surviving spouse and eligible dependent children of a deceased member** are eligible for SERS' health care coverage if they are receiving a monthly survivor benefit.

The surviving spouse of a deceased retiree or member who remarries cannot cover a new spouse or children of the new spouse.

More information on SERS' current health care coverage, including premiums, is available on the SERS website at [www.ohsers.org](http://www.ohsers.org).

## ■ Dental and Vision Coverage

SERS offers dental and vision coverage. To participate, you do not have to be enrolled in SERS' health care coverage, you only need to be eligible.

***SCHOOL EMPLOYEES RETIREMENT SYSTEM OF OHIO***

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