



# Future Matters

Start Thinking About Tomorrow – Today

August 2025

## WEP and GPO Repealed: Fairness Act Passed

After many years, and lots of advocacy by SERS members and other interested organizations, Congress passed the Social Security Fairness Act at the end of 2024.

The legislation repealed the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), which reduced Social Security benefits for workers and spouses if they were covered by a public employer pension that did not withhold Social Security taxes.

As a result of the new law, Social Security benefits increased for millions of public employees.

## What does this mean for you?

If you were waiting to retire because you were going to be negatively affected by the WEP and GPO, you do not have to wait any longer. Go ahead and retire.

You will not be penalized for your public service work record, and your Social Security benefits will not be reduced due to WEP and GPO.

Passage of the Social Security Fairness Act has no impact on your SERS benefits at retirement.

For more information, contact your local SSA office, visit the SSA website at [www.ssa.gov](http://www.ssa.gov), or telephone the SSA toll-free at 800-772-1213.

SERS cannot answer Social Security questions.

## Reading Your Annual Statement

Your annual statement shows your total employee contributions and service credit as of June 30, 2025. It also gives you a pension estimate.

Your estimate is based on your earliest eligibility, which is an early service retirement, for a monthly pension based on the single life plan, which pays the highest amount to you during retirement and ceases upon your death. It uses your total service credit as of June 30, 2025.

The figures included on this statement are only estimates. If you have service credit or are buying service credit with another Ohio retirement system, it is NOT shown in your total credit.

## About Your Pension

SERS offers two types of service retirement: unreduced service retirement and early service retirement.

For unreduced service retirement, you earn the maximum pension amount based on your service credit, which is how long you have worked in an Ohio public service job, and final average salary, which is the average of your three highest years of salary.

Early service retirement pensions are reduced to cover the cost of providing a pension over a longer period of time.

The Service Retirement Eligibility Requirements chart on your statement includes eligibility requirements for both unreduced service retirement and early service retirement.

To see what your maximum pension might be, create an estimate based on your unreduced pension eligibility through Account Login.

## Questions?

If you have a question about this statement, visit our website at [www.ohsers.org](http://www.ohsers.org) and submit your question using the message feature on Account Login, or call SERS at 800-878-5853. You can also check your current contributions and service credit anytime on our website by using Account Login.



## Countdown to Retirement

Preparing for retirement can seem overwhelming. Information needs to be gathered, factors need to be considered, and forms need to be completed. How do you know what to do and when to do it? The chart below can help simplify the process.

### MONTHS 12 12 MONTHS BEFORE

- ☒ Register for your SERS Account Login
- ☒ Attend a Retirement Conference
- ☒ Schedule an appointment with a SERS counselor

### MONTHS 6 6 MONTHS BEFORE

- ☒ Choose an effective retirement date

### MONTHS 3-6 3-6 MONTHS BEFORE

All districts are different and your severance could be affected. Talk to your district.

- ☒ Notify your employer of your retirement plans
- ☒ If you are on your employer's health care plan, find out when your coverage ends

### DAYS 90 90 DAYS BEFORE

- ☒ Complete your Service Retirement Application

## BE READY

Watch a Retirement Conference video at [www.youtube.com/SERSofOhio](http://www.youtube.com/SERSofOhio) or visit our Video Center at [www.ohsers.org/education/video-center](http://www.ohsers.org/education/video-center) for videos discussing service credit, eligibility, and health care.

## Board Election Update

On March 4, SERS staff counted ballots for the two employee-member seats, with terms beginning July 1, 2025, and ending June 30, 2029.

The ballot counting process was observed by representatives of the Attorney General's Office and the Secretary of State. At the April Board Meeting, election results were certified in favor of Becky Roe and Jeanine Alexander.



Becky Roe



Jeanine Alexander

Roe is the director of human resources administration for Columbus City Schools. Alexander is the treasury services assistant for Rossford Exempted Schools and sits on the finance committee for the Rossford School Board.

## The Value of SERS Benefits

### 3-YEAR FINAL AVERAGE SALARY (FAS)

Other pension systems have moved to a 5-year FAS. Maintaining a 3-year FAS increases benefits by approximately 2.9%.



### SURVIVOR BENEFITS

This ensures that your spouse and/or dependents receive benefits in the event of your premature death. Qualified survivors can receive monthly benefits or the accumulated contributions in your account.

### DISABILITY COVERAGE

Eligibility requirements include 5 years of total service credit in a SERS-covered position, while Social Security requires 5 years of work out of the last 10.



### DEDICATED CUSTOMER SERVICE

Staff is committed to serving members as evidenced by the more than 125,000 calls processed on average per year.



### HEALTH CARE ACCESS

While health care is not guaranteed, SERS provides access to health care coverage for eligible retirees. After 10 years of service, you earn health care eligibility. After 20 years, you are eligible for premium subsidies.



### MEMBER EDUCATION OPPORTUNITIES

In addition to in-person, phone, and virtual counseling sessions, SERS offers regular member education, including webinars and virtual conferences. Staff also travels throughout the state to speak at benefit fairs and member meetings.

### LOWER MEMBER CONTRIBUTION RATES

At 10%, SERS' member contribution rate is one of the lowest of all the Ohio Retirement Systems. This means more money in your pocket.



### ONLINE ACCOUNT

With Account Login, you can access your account any time of the day or night, as well as access applications for disability benefits and refunds.



### LIFETIME PENSION

You receive a pension for your life. With other plans, like a 401(k), your savings can be depleted, and unlike a pension, you do not receive cost-of-living adjustments.



**School Employees Retirement System of Ohio**  
Serving the People Who Serve Our Schools®  
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