



# Member Education Connection



School Employees Retirement System of Ohio

April 7, 2026

We want to partner with you as a resource to help your employees learn about SERS, their retirement system.

Whether you are onboarding new employees or helping current employees prepare for retirement, we offer a wide range of informational materials that serve as valuable resources for members at every stage of the employment process.

These include the:

- *Welcome New Member* handout (mailed to new members)
- [Employer Checklist for Onboarding New Employees](#) handout
- [Top 10 Things You Should Know About Your SERS Retirement](#) handout
- [10 Steps Toward a Secure Retirement](#) handout
- [Reaching the Retirement You've Worked to Achieve](#) handout
- [Checklist: Applying for Retirement](#) handout

## How Well Do Your Employees Know SERS?

Some of your employees may not know that SERS is their retirement system.

As members of SERS, they contribute 10% of their pay to help fund their retirement, and you, as their employer, contribute 14%.

Your employees also may not realize how fortunate they are to be SERS members and have such a valuable commodity as a SERS pension.

## The Value of SERS Benefits



### THE VALUE OF SERS BENEFITS

SERS is a defined benefit retirement plan.

Members are guaranteed a pension payment for the rest of their life. No matter how long they live, they will have a retirement income every month with their SERS pension.

Fewer employers today are offering defined benefit plans. Many employers have switched to defined contribution plans, such as a 401(k), because those plans are less expensive to run and have no ongoing obligation to the employee.

With a defined benefit plan, members are paid for life. Unlike a SERS pension, a 401(k) can run dry. This is not so with a defined benefit plan; a SERS pension does not run out.

Additionally, defined benefit plans like a SERS pension may be eligible for Cost-of-Living Adjustments (COLA). With a defined contribution plan, there are no COLA increases.

## Investing in Retirement Security: Save Today for Tomorrow's Future



A SERS pension gives members a foundation for retirement, but in today's economy, more than one source of income is necessary for retirement security.

While a SERS pension is valuable, it may not be enough to carry members into retirement. Your employees might want to start boosting their retirement savings now with supplemental savings. Small steps can have a big impact.

As public employees, SERS members have access to additional retirement savings, including being eligible to participate in Ohio Deferred Compensation, a voluntary retirement savings plan that supplements a SERS pension.

Ohio Deferred Compensation is an employer-sponsored supplemental 457(b) retirement plan offered exclusively to Ohio public employees.

Since its inception in 1976, Ohio Deferred Compensation has become one of the largest supplemental 457(b) plans in the country, and because of its size, plan expenses are low.

Created and governed by Ohio Revised Code 148, it provides a supplemental retirement plan administered exclusively for public employees. It allows SERS members to make tax-deferred investments through payroll contributions.

This means a portion of a member's salary is set aside for retirement on a tax-advantaged basis to help them build a more secure financial future.

Encourage your employees to invest in their future. Ohio Deferred Compensation is a solid step.

For more information, visit [www.ohio457.org](http://www.ohio457.org).

## Preparing Your Employees for Retirement

As the school year begins to wind down, some of your staff might be starting to think about retirement. If your employee is considering retiring this summer, we recommend they start planning **now**. For you as the employer, we recommend discussing these key topics with them:

- **Retirement Notification:** Your district's notification deadline (i.e., three to six months or 30 to 90 days' notice)
- **Severance Package Details:** PTO payouts, stretch pay for nine-month employees
- **Health Care Coverage:** If they are a stretch pay employee, will they continue on your district's plan throughout the summer months? If so, they may choose to delay their retirement until the end of that coverage period, or they can retire with SERS and delay the start of their retirement health care coverage until their coverage with your plan ends.
- **Health Care for Those Approaching Age 65:** These employees will need to enroll in Medicare Part B.

## Checklist for Your Retiring Employee

For the employee planning to retire, we recommend the following:

1. **Register** for [Account Login](#).
2. **Visit** the SERS [website](#). Our [Step Toward Retirement page](#) includes a comprehensive list of topics for members to consider when planning for their retirement.
3. **Watch** the [Retirement Conference Video series](#) on the SERS YouTube channel.
4. **Create** an Estimate of Benefits in Account Login. If they have service credit with one of the other Ohio Retirement Systems (OPERS, STRS, OP&F), they will need to call us to request an estimate with their total service included.
5. **Make** a retirement counseling appointment. These are available in-person at our Columbus office, as well as via phone or video. Caution: these appointments are typically booked 4-6 weeks in advance year-round.
6. **Call** our Member Support Team with questions. The team is available Monday through Friday, from 8:00 a.m. to 4:30 p.m. at 1-800-878-5853.
7. **Complete** the Service Retirement Application using Account Login.

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