

THE OHIO RETIREMENT STUDY COUNCIL

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BENEFITS FOR SURVIVORS OF ACTIVE MEMBERS¹

STRS² (RC §3307.66) and SERS² (RC §3309.45)

NUMBER OF QUALIFIED DEPENDENTS ³	MINIMUM MONTHLY BENEFIT	FINAL AVERAGE SALARY RELATED BENEFIT
1	\$96 ⁴	25%
2	\$186	40%
3	\$236	50%
4	\$236	55%
5 or more	\$236	60%

BENEFITS FOR SURVIVORS OF ACTIVE MEMBERS

PERS² (RC §145.45)

NUMBER OF QUALIFIED DEPENDENTS	MINIMUM MONTHLY BENEFIT	FINAL AVERAGE SALARY RELATED BENEFIT
1	\$250	25%
2	\$400	40%
3	\$500	50%
4	\$500	55%
5 or more	\$500	60%

¹ Members are eligible for survivor income protection after establishing one and one-half years of Ohio service with at least one-quarter year of Ohio contributing service within the two and one-half years prior to death. Members of PERS-LE are eligible immediately upon employment. In lieu of the benefits listed above, the surviving spouse or other sole dependent beneficiary of a member who was eligible for service retirement may elect to receive a monthly benefit equal to the actuarially reduced pension the member would have received had he or she retired and selected the 100% joint and survivor plan of payment.

² Qualified spouse or dependent beneficiary must select either the above method or the following method of calculating benefits, which will remain in effect without regard to any change in the number of qualified dependents:

³ Qualified dependents include the following persons: 1) spouse age 62 or age 50 if member had 10 or more years of service, or any age if spouse is physically or mentally incompetent, or any age if spouse is caring for dependent children (or any age if member had 10 or more years of service-STRS only or any age if member was killed in the line of duty-PERS-LE only); 2) unmarried child under age 18 or dependent parent age 65 (or any age if parent is physically or mentally incompetent-PERS only).

⁴ Spouse shall receive at least \$106 per month if member had 10 or more years of service.

YEARS OF SERVICE	ANNUAL BENEFIT AS A PER CENT OF MEMBER'S FINAL AVERAGE SALARY
20	29%
21	33%
22	37%
23	41%
24	45%
25	48%
26	51%
27	54%
28	57%
29	60%

If the benefit is calculated using the second option, in STRS only, the benefit will be equally apportioned, except if there is a surviving spouse the portion allocated to the spouse will be as follows:

NUMBER OF DEPENDENTS	SPOUSE'S SHARE OF TOTAL BENEFIT
2	62.50%
3	50.00%
4	45.45%
5 or more	41.67%

BENEFITS FOR SURVIVORS OF ACTIVE MEMBERS⁵

OP&F (RC §742.37), HPRS (RC §5505.17)

QUALIFIED DEPENDENTS ⁶	OP&F MONTHLY BENEFIT	HPRS MONTHLY BENEFIT
Spouse ⁷	\$599.50 ⁸	\$900
Child(ren)	\$163 ⁹ /per child	\$150/per child
Parents(s)	\$109 ¹⁰ /per parent (if two) \$218 ¹¹ /one parent	\$154/per parent

⁵Members are eligible for survivor income protection from the first day of employment. In OP&F the surviving spouse of contingent dependent beneficiary of a member who was eligible for service retirement shall receive, in addition to the benefits listed above, a monthly benefit equal to one-half of the actuarially reduced pension the member would have received had he or she retired and selected the 50% joint and survivor plan of payment. In HPRS the surviving spouse of a member who was eligible for service retirement shall receive the greater of \$850 per month or one-half of the pension the member would have received.

⁶Qualified dependents include the following persons: 1) spouse at any age; 2) unmarried child under age 18 or under age 22 if child is full-time student (age 23 in HPRS) or any age if child is physically or mentally disabled; and 3) dependent parents at any age if there is no surviving spouse or child.

⁷Spouses who qualify for benefits equal to the full monthly salary of the deceased member under the Ohio Public Safety officers Death Benefit Fund receive \$410 per month.

⁸As of July 1, 2002, the amount is increased by \$16.50 each July 1.

⁹As of July 1, 2002, this amount is increased by \$4.50 each July 1.

¹⁰As of July 1, 2002, the amount is increased by \$3.00 each July 1.

¹¹As of July 1, 2002, the amount is increased by \$6.00 each July 1.