

Ohio Retirement Study Council

**Benefits Provided by  
Ohio's Public Pension Systems**

**Comparative Tables of the Five Statewide Pension  
Systems**

July 2008

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## TABLE OF CONTENTS

	<u>Page</u>
Preface .....	i
Section I - Age and Service Retirants and Their Survivors	
A - Eligibility Requirements for Members .....	1
B - Benefit Formulas and Allowances .....	2
C - Cost of Living .....	6
D - Benefits for Survivors of Retirants .....	8
E - Benefit Rights .....	10
F - Early Retirement Incentive Plans .....	12
G - Reemployment of Retirants by a Public Employer .....	13
H - Conversion to Age and Service Benefit Upon Termination of Disability Allowance .....	16
Section II - Disability Retirants	
A - Definitions .....	18
B - Eligibility Requirements .....	20
C - Benefits and Allowances .....	21
D - Cost of Living .....	25
E - Application and Determination Procedures .....	27
F - Grounds for Termination .....	30
G - Employment Rights .....	32
H - Coordination of Benefits .....	34

**Page**

Section III - Survivors of Active Members

A - General Provisions . . . . .	35
B - Eligibility Requirements for Spouses Only . . . . .	36
C - Eligibility Requirements for Spouse with Dependents . . . . .	37
D - Eligibility Requirements for Orphans or Children Whose Surviving Parent has Remarried . . . . .	38
E - Eligibility Requirements for Dependent Parents . . . . .	39
F - Allowance for Spouse Only . . . . .	40
G - Allowances for Spouse With Dependents . . . . .	41
H - Allowances for Orphans or Children Whose Surviving Parent has Remarried . . . . .	42
I - Allowances for Dependent Parents . . . . .	43
J - Cost of Living . . . . .	44
K - Police and Safety Force Death Benefits . . . . .	46
Section IV - Defined Contribution Plans . . . . .	47

## PREFACE

This report provides a broad overview and comparison of the benefit programs of the five statewide public pension plans in Ohio: the Public Employees Retirement System (PERS), the State Teachers Retirement System (STRS), the School Employees Retirement System (SERS), the Police and Firemen's Disability and Pension Fund (OP&F) and the Highway Patrol Retirement System (HPRS).<sup>1</sup>

Each section of the report covers a distinct set of benefits offered by the public pension plans:

- I. Age and Service Benefits and Survivor Benefits of Retirants
- II. Disability Benefits
- III. Survivor Benefits of Active Members
- IV. Defined Contribution Plans

The tabular format of the report is designed to make readily apparent the similarities and differences in the benefits offered by the public pension plans and to permit a detailed, point-by-point analysis of such benefits.

As the reader will see, the benefit programs of PERS, STRS and SERS (a.k.a. the non-uniformed employees systems) are generally similar to one another. The benefit programs of OP&F and HPRS (a.k.a. the uniformed employee systems) are also similar to one another.

However, the benefit programs of the non-uniformed employee systems are generally different from the uniformed employee

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<sup>1</sup>PERS covers state and local government employees and miscellaneous public employees who do not fall within the membership of one of the other four public pension plans. STRS covers teachers at public schools, colleges and universities. SERS covers non-teaching employees employed by boards of education. OP&F covers full-time municipal police officers and full-time firefighters employed by any public entity in Ohio. HPRS covers state highway patrol troopers.

systems in most respects. The earlier retirement age and higher benefit formulas of the uniformed employee systems are among the most significant differences between the two groups.

Each section of the report also includes a column labeled PERS Law Enforcement (PERS-LE), a special benefit program within PERS for certain law enforcement officers.<sup>2</sup> It is, however, only with respect to age and service and on-duty disability benefits that these law enforcement officers receive "special" benefits. All other benefits for law enforcement officers are identical with those for all other PERS members.

Survivor benefits are covered in sections I and III of the report. The first section covers survivor benefits of retired members and the third section covers survivor benefits of active members (a.k.a. non-retired members). This distinction between survivor benefits is most relevant in the non-uniformed employee systems where a different set of benefits applies to each group.

As used throughout the report, "YOS" means years of service, which determines eligibility for and the amount of most benefits. "FAS" stands for final average salary, which is generally the average of the member's three highest years' earnings, regardless of when they were earned. "AAS" stands for average annual salary, which is the average of the member's three highest years' earnings, regardless of when earned.

Since the report is intended to provide a broad overview and comparison of the benefit programs of Ohio's public pension plans, the reader would not rely upon it as a substitute for the statutory laws governing these benefit programs. A review of the laws is necessary for complete details. As such, the statutory citations are included for those interested in further study.

The report incorporates all statutory amendments to the benefit programs enacted by the 121st Ohio General Assembly.

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<sup>2</sup>PERS-LE covers sheriffs, deputy sheriffs, township constables and police officers, drug agents, municipal public safety director, department of public safety enforcement agents, park officers, forest officers, game protectors, state water craft officers, preserve officers, natural resources law enforcement staff officers, park district police officers, conservancy district officers, municipal police officers, Ohio veterans' home police officers, special police officers for mental health institutions, and for institutions for the mentally retarded and developmentally disabled, state university law enforcement officers, and Hamilton County Municipal Court bailiffs, House Sergeant-at-arms, assistant sergeant-at-arms, regional transit authority police officers, and state highway patrol officers.

**SECTION I**  
**AGE AND SERVICE RETIRANTS AND THEIR SURVIVORS**

**A. Eligibility Requirements for Members**

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE*
1. Normal retirement (no reductions)	Age 65 with 5 or more YOS, any age with 30 or more YOS  §145.32, §145.33	Same as PERS  §3307.58	Membership prior to 5-14-08: same as PERS Membership on or after 5-14-08: Age 65 with 10 or more YOS, age 55 with 30 or more YOS §3309.34, §3309.36	Age 48 with 25 or more YOS, age 62 with 15 or more YOS  §742.37(C)(1),(7)	Age 48 with 25 or more YOS, age 52 with 20 or more YOS  §5505.16(A)(B)	PERS-Law A**: Age 52 with 25 or more YOS, age 62 with 15 or more YOS  PERS-Law B**: age 48 with 25 YOS. §145.33(B)(1),(2)
2. Early retirement (normal benefit reduced)	Age 60 with 5 or more YOS §145.32, §145.33 ****  Age 55 with 25 or more YOS §145.32, §145.34	Same as PERS §3307.58  ****  Same as PERS  §3307.58	Membership prior to 5-14-08: same as PERS Membership on or after 5-14-08: Age 62 with 10 or more YOS  §3309.34, §3309.36 ****  Membership prior to 5-14-08: same as PERS Membership on or after 5-14-08: Age 60 with 25 or more YOS  §3309.34, §3309.38	Not applicable	Age 48 with 20 but less than 25 YOS    §5505.16(B)	PERS-Law A: Age 48 with 25 or more YOS  PERS-Law B: not applicable  §145.33(B)(4)
3. Alternate retirement (benefit formula reduced)	Not applicable	Not applicable	Not applicable	Age 48 with 15 or more YOS, provided 25 years have elapsed from the date of employment §742.37(C)(6)	Age 55 with 15 or more YOS   §5505.17	Age 52 with 15 or more YOS   §145.33(C)

\*Law enforcement personnel may qualify for benefits under PERS when they do not qualify for benefits under the law enforcement division of PERS.

\*\*PERS-Law A consists of Hamilton County municipal court bailiffs and all law enforcement officers whose primary duties are other than to preserve the peace, protect property, and enforce the laws. PERS-Law B consists of all other law enforcement members.

**AGE AND SERVICE RETIRANTS AND THEIR SURVIVORS**

**B. Benefit Formulas and Allowances**

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE																																													
1. Final average salary (FAS) related*	<p><b>Normal retirement:</b></p> <p>Annual benefit = 2.2% x FAS x first 30 YOS; 2.5% x FAS x YOS over 30</p>	<p>Annual benefit = Mbrs. with &lt;35 YOS: 2.2% x FAS x first 30 years plus</p> <table border="0"> <tr> <td>YOS</td> <td>x</td> <td>%</td> </tr> <tr> <td>31</td> <td>x</td> <td>2.5%</td> </tr> <tr> <td>32</td> <td>x</td> <td>2.6%</td> </tr> <tr> <td>33</td> <td>x</td> <td>2.7%</td> </tr> <tr> <td>34</td> <td>x</td> <td>2.8%</td> </tr> </table> <p>Mbrs. with 35 or more YOS: 2.5% x FAS x first 30 YOS plus</p> <table border="0"> <tr> <td>YOS</td> <td>x</td> <td>%</td> </tr> <tr> <td>31</td> <td>x</td> <td>2.5%</td> </tr> <tr> <td>32</td> <td>x</td> <td>2.6%</td> </tr> <tr> <td>33</td> <td>x</td> <td>2.7%</td> </tr> <tr> <td>34</td> <td>x</td> <td>2.8%</td> </tr> <tr> <td>35</td> <td>x</td> <td>2.9%</td> </tr> <tr> <td>36</td> <td>x</td> <td>3.0%</td> </tr> <tr> <td>37</td> <td>x</td> <td>3.1%</td> </tr> <tr> <td>38</td> <td>x</td> <td>3.2%</td> </tr> <tr> <td>39</td> <td>x</td> <td>3.3%</td> </tr> </table>	YOS	x	%	31	x	2.5%	32	x	2.6%	33	x	2.7%	34	x	2.8%	YOS	x	%	31	x	2.5%	32	x	2.6%	33	x	2.7%	34	x	2.8%	35	x	2.9%	36	x	3.0%	37	x	3.1%	38	x	3.2%	39	x	3.3%	<p>Annual benefit = 2.2% x FAS x first 30 YOS; 2.5% x FAS x YOS over 30</p>	<p>Annual benefit = 2.5% x FAS x 20 YOS; 2% x FAS x next 5 YOS; 1.5% x FAS x YOS over 25</p>	<p>Annual benefit = 2.5% x FAS x 20 YOS; 2.25% x next 5 YOS; 2% x YOS over 25</p>	<p>Annual benefit = 2.5% x FAS x 25 YOS; 2.1% x FAS x YOS over 25</p>
YOS	x	%																																																	
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32	x	2.6%																																																	
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39	x	3.3%																																																	
-or-	<p>§145.33(A)(5)</p> <p><b>Early retirement:</b></p> <p>Normal benefit reduced by 25 to 3% from age 55 to 64 if less than 30 YOS</p> <p>§145.33(A)(5)</p> <p><b>Alternate retirement:</b></p> <p>Not applicable</p>	<p>§3307.58(B)</p> <p>Same as PERS</p> <p>§3307.58(C)</p> <p>Not applicable</p>	<p>§3309.36(E)</p> <p>Membership prior to 5-14-08: same as PERS</p> <p>Membership on or after 5-14-08: Normal benefit reduced to actuarial equivalent from age 60 to 64 if less than 30 YOS</p> <p>§3309.36(E)</p> <p>Not applicable</p>	<p>§742.37(C)(1),(7)</p> <p>Not applicable</p> <p>Annual benefit = 1.5% x FAS x YOS</p> <p>§742.37(C)(6)</p>	<p>§5505.17(A)(1)</p> <p>Normal benefit reduced by 25 to 7% from ages 48 to 51 if less than 25 years of contributing service</p> <p>§5505.16(B)</p> <p>Same as OP&amp;F</p> <p>§5505.17(A)(2)</p>	<p>§145.33(B)</p> <p>PERS-Law A: Normal benefit reduced by 25 to 7% from ages 48 to 51.</p> <p>PERS-Law B: not applicable</p> <p>§145.33(B)</p> <p>Same as OP&amp;F</p> <p>§145.33(B)</p>																																													

\*The member receives the greater of 1, 2 or 3.

## AGE AND SERVICE RETIRANTS AND THEIR SURVIVORS

### B. Benefit Formulas and Allowances (continued)

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
2. Flat dollar related*  -or-	Annual benefit = \$86 x YOS  145.33(A)	Same as PERS  3307.58(B)	Same as PERS  3309.36(E)	Not applicable	Not applicable	Not applicable
3. Money purchase benefit*	Annual benefit = member's accumulated contributions, including compound interest, plus matching amount from employer funds, plus amounts for prior and military service  §145.33(A) (1)-(4)	Same as PERS  §3307.58 (D)(1)-(4)	Membership prior to 5-14-08: same as PERS Membership on or after 5-14-08: Annual benefit=member's accumulated contributions, plus matching amount from employer funds §3309.36(A)-(D)	Not applicable	Not applicable	Not applicable
4. Maximum benefit	100% of FAS §145.33(A)(6)	Same as PERS §3307.58	Same as PERS §3309.36(E)	72% of FAS §742.37(C)	79.25% of FAS §5505.17(A)	90% of FAS §145.33(B)
5. Minimum benefit	Annual benefit = \$86 x YOS  §145.33(A)(5)	Same as PERS  §3307.58(B)	Same as PERS  §3309.36(E)	Annual benefit = \$6600 for those retired on a normal pension prior to 7/1/99  §742.3718(C)	Annual benefit = \$12,600 for those retired on a normal pension prior to 6/30/00; \$10,800 for those retired on a reduced pension as of 6/5/96  §5505.171(B)(C)	Not applicable

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
6. Deferred Retiremt Option Plan (DROP)	Not applicable	Not Applicable	Not Applicable	Annual benefit based on normal retirement frozen while member continues to work. Upon retirement member receives normal retirement benefit plus the amount in the member's DROP account.  §743.44, §742.441, §742.442, §742.443	Same as OP&F  §5505.52, §5505.53, §5505.54, §5505.56	Not Applicable

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\*The member receives the greater of 1, 2 or 3.

## AGE AND SERVICE RETIRANTS AND THEIR SURVIVORS

### B. Benefit Formulas and Allowance (continued)

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
7. Death benefit	5 but less than 10 YOS, \$500; 10 but less than 15 YOS, \$1000; 15 but less than 20 YOS, \$1500; 20 but less than 25 YOS, \$2000; 25 or more YOS, \$2500  §145.451	\$1000; optional supplementary death benefit of \$1000 or \$2000 paid for by participant  §3307.392	\$1000  §3309.50	\$1000  §742.58	\$5000  §5505.30	Same as PERS  §145.451
8. Attachment/garnishment of benefit	Court withholding order for payment of alimony or child support or as restitution for theft in public office or for a felonious sex offense committed in the context of employment, or as division of marital property upon divorce  §145.56, §145.57	Same as PERS  §3307.41, §3307.37	Same as PERS  §3309.66, §3309.67	Same as PERS  §742.461, §742.47	Same as PERS  §5505.22, §5505.26	Same as PERS  §145.56, §145.57
9. Forfeiture of Benefit	Forfeiture of any benefit other than member's accumulated contributions if convicted of or pleads guilty to bribery, engaging in patten of corruption, theft in office, or conspiracy to commit any of those crimes while serving in a position of honor, trust, or profit.  §145.46, §145.572	Same as PERS  §3307.41; §3307.372	Same as PERS  §3309.66, §3309.672	Same as PERS  §742.47; §742.463	Same as PERS  §5505.22; §5505.262	Same as PERS  §145.56; §145.572

## AGE AND SERVICE RETIRANTS AND THEIR SURVIVORS

### C. Cost of Living

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
1. Ad hoc post retirement increases granted from time to time	Annual amount of benefit payable prior to 12/31/79 increased by variable percentage determined by year benefit became effective  §145.3213	Annual amount of benefit increased to 85% of original benefit, as indexed for inflation  §3307.6914	Annual amount of benefit which was payable prior to 2/1/83 increased by 2%; annual amount of benefit which was payable on or after 2/1/83 but before 9/9/88 increased by 5% (Eff. 10/1/88)  §3309.354	Annual amount of benefit payable prior to 7/1/99 that is less than \$6600 increased to \$6600 (Eff. 7/1/99)  §742.3718	Benefit based on more than 25 YOS granted prior to 9/16/98 recalculated (Eff. 9/16/98)  §5505.176	Same as PERS  §145.3211
2. Annual cost-of-living increase	Increase of 3% annually after 12 months of benefits  §145.323	Same as PERS  §3307.67	Same as PERS  §3309.374	Same as PERS  §742.3716	Same as PERS, except payable at age 53  §5505.174	Same as PERS  §145.323

**AGE AND SERVICE RETIRANTS AND THEIR SURVIVORS**

**C. Cost of Living (continued)**

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
3. Variable lump sum supplemental benefit (13th check)	Not applicable	Amount of benefit based upon the number of years of Ohio service credit and the effective date of the benefit; payable after 12 months of benefits at the discretion of the board  §3307.671	Not applicable	Not applicable	Not applicable	Not applicable



**AGE AND SERVICE RETIRANTS AND THEIR SURVIVORS**

**D. Benefits for Survivors of Retirants (continued)**

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
1. Joint and survivor annuity (continued)	Plan E - Full amount of retirant's allowance paid to surviving designated beneficiary for remainder of a certain guaranteed period selected by retirant §145.46	Option 5 - Plan of payment combining any of the features of options 1, 2, or 4 §3307.60				
2. Flat dollar survivor benefit	Not applicable	Not applicable	Not applicable	Same benefit as that for survivors of active members §742.37	Same benefit as that for survivors of active members §5505.17	Not applicable

## AGE AND SERVICE RETIRANTS AND THEIR SURVIVORS

### E. Benefit Rights

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
1. Retirant is permitted to change from joint and survivor annuity to single life annuity	Upon death of designated beneficiary; upon termination of marriage with written consent of spouse or pursuant to court order  §145.46(D)	Same as PERS, provided retirant elects option 3  §3307.60(A)(3),(D)	Same as PERS  §3309.46(E)(1),(2)	Same as PERS; in addition, upon the consent of the designated beneficiary not later than 1 year after first payment  §742.3711(B),(E), §742.3715	Same as OP&F  §5505.162	Same as PERS  §145.46(D)
2. Retirant is permitted to change from single life annuity to joint and survivor annuity	Upon marriage or remarriage, not later than one year after date of marriage or remarriage  §145.46(E)	Same as PERS  §3307.60(G)	Same as PERS  §3309.46(E)(3)	Same as PERS  §742.3711(C)	Same as PERS  §5505.162(C)	Same as PERS  §145.46(E)
3. Member who was eligible for retirement but who had not retired as of the time of death	Benefit provided under Plan D available to spouse or other sole dependent beneficiary  §145.45(A)	Benefit provided under Option 1 available to spouse or other sole dependent beneficiary  §3307.66(C), §3307.60(B)	Same as PERS  §3309.45(A)	Benefit provided under Option 2 available to spouse or other sole dependent beneficiary  §742.3714	Greater of \$900 or ½ of the monthly pension the member would have received  §5505.17(A)(3)	Same as PERS  §145.45(A)

## AGE AND SERVICE RETIRANTS AND THEIR SURVIVORS

### E. Benefit Rights (continued)

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
4. Guarantee that benefit payments shall at least equal accumulated member contributions	Yes § 145.46(C)	Yes § 3307.60(C)	Yes § 3309.46(D)	Yes § 742.50	Yes § 5505.19	Yes § 145.46(C)
5. Guarantee that spouse shall receive at least ½ of retirant's benefit	Yes, unless spouse gives written consent to retiree's selection of single life annuity or option that provides less than 1/2, or board waives consent due to absence or incapacity of spouse § 145.46(B)	Same as PERS § 3307.60(F)	Same as PERS § 3309.46(B)	Same as PERS § 742.3711	Yes, if member was eligible to receive a pension § 5505.17	Same as PERS § 145.46(B)
6. Continuation of optional benefit to surviving spouse following remarriage	Yes § 145.46	Yes § 3307.60	Yes § 3309.46	Yes § 742.3711	Yes § 5505.162	Yes § 145.46

## AGE AND SERVICE RETIRANTS AND THEIR SURVIVORS

### F. Early Retirement Incentive Plans

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
1. Authority	Permissive for employer; mandatory upon closing or massive layoff at state institution  §145.297, §145.298	Permissive for employer  §3307.54	Same as STRS  §3309.33	Not applicable	Not applicable	Not applicable
2. Amount of service that can be purchased	Lesser of 5 years or 1/5 of member's total service credit  §145.297	Same as PERS  §3307.54	Same as PERS  §3309.33	Not applicable	Not applicable	Not applicable
3. Cost	Employer pays total actuarial cost of the purchased service  §145.297	Same as PERS  §3307.54	Same as PERS  §3309.33	Not applicable	Not applicable	Not applicable
4. Anti-discriminatory provisions	Participation available to all eligible employees, except employer must offer plan to at least 5% of employees based on seniority  §145.297	Same as PERS  §3307.54	Same as PERS  §3309.33	Not applicable	Not applicable	Not applicable

## AGE AND SERVICE RETIRANTS AND THEIR SURVIVORS

### G. Reemployment of Retirants by a Public Employer

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
1. Waiting period (reemployment with employer covered by same system)	2 months*  §145.38	Same as PERS  §3307.35	Same as PERS  §3309.341	Same as PERS  §742.26	Not applicable (persons age 35 or older are ineligible to become state troopers)	Same as PERS  §145.38
2. Waiting period (reemployment with employer covered by different system)	2 months  §145.38	Same as PERS  §3307.35	Same as PERS  §3309.341	Same as PERS  §742.26	Not applicable	Same as PERS  §145.38
3. Forfeiture of original benefit	Monthly benefit forfeited for each month in which public retirant is employed prior to the expiration of the applicable waiting period  §145.38	Same as PERS  §3307.35	Same as PERS  §3309.341	Same as PERS  §742.26	Not applicable	Same as PERS  §145.38

\*Elected officials who retire from PERS and are re-elected or appointed for the same office for the remainder of their term or the term immediately following are prohibited from receiving their retirement allowance while drawing a salary for that office. Upon reemployment the elected official becomes a new member of PERS. Upon termination of reemployment the official receives a refund of accumulated contributions, plus interest or a supplemental retirement allowance based on the reemployment period. However, if the elected official files a notice of an intent to retire at least 90 days prior to the primary election, the official is treated the same as all other PERS members. §145.38

**AGE AND SERVICE RETIRANTS AND THEIR SURVIVORS**

**G. Reemployment of Retirants by a Public Employer (continued)**

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
4. Mandatory contributions (member contributions made prior to the expiration of the applicable waiting period are refunded upon separation from employment, without interest)	Member and employer contributions are required from the first day of employment, though only contributions made after the expiration of the applicable waiting period are used to determine benefit §145.38	Same as PERS §3307.35	Same as PERS §3309.341	Same as PERS §742.26	Not applicable	Same as PERS §145.38
5. Money purchase benefit	Single life annuity having a reserve equal to member's total contributions for the period of employment plus an amount from employer contributions as determined by the board, plus interest §145.384	Same as PERS §3307.352	Same as PERS §3309.344	Single life annuity having a reserve equal to member's contributions for the period of employment plus an equal amount from employer contributions, plus interest. §742.26	Not applicable	Same as PERS §145.384

## AGE AND SERVICE RETIRANTS AND THEIR SURVIVORS

### G. Reemployment of Retirants by a Public Employer (continued)

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
6. Method of payment	Monthly annuity, provided the amount equals at least \$25, or lump sum discounted to present value  §145.384	Same as PERS  §3307.352	Same as PERS  §3309.344	Same as PERS  §742.26	Not applicable	Same as PERS  §145.384
7. Effective date of benefit	First day of the month following the last day for which compensation was paid, attainment of age 65, 12 months since the effective date of the last benefit, or a date specified by the retirant, whichever is later  §145.384	First day of the month following the last day for which compensation was paid, attainment of age 65, or 12 months since the effective date of the last benefit, whichever is later.  §3307.352	Same as STRS  §3309.344	Same as STRS, except age 60  §742.26	Not applicable	Same as PERS  §145.384
8. Refund of Contributions	Prior to age 65  §145.384	Same as PERS  §3307.352	Same as PERS  §3309.344	Prior to age 60  §742.26	Not applicable	Same as PERS  §145.384

**AGE AND SERVICE RETIRANTS AND THEIR SURVIVORS**

**H. Conversion to Age and Service Benefit Upon Termination of Disability Allowance**

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE												
1. Disability allowance benefit period	<p>Later of the last day of the month in which recipient attains age 65 or benefit period ends as follows:</p> <table border="0"> <tr> <td>Attained age</td> <td>Period</td> </tr> <tr> <td>60 or 61</td> <td>60 mos.</td> </tr> <tr> <td>62 or 63</td> <td>48 mos.</td> </tr> <tr> <td>64 or 65</td> <td>36 mos.</td> </tr> <tr> <td>66, 67 or 68</td> <td>24 mos.</td> </tr> <tr> <td>69 or older</td> <td>12 mos.</td> </tr> </table> <p>§145.361</p>	Attained age	Period	60 or 61	60 mos.	62 or 63	48 mos.	64 or 65	36 mos.	66, 67 or 68	24 mos.	69 or older	12 mos.	Same as PERS          §3307.631	Same as PERS          §3309.401	Not Applicable	Not Applicable	Same as PERS          §145.361
Attained age	Period																	
60 or 61	60 mos.																	
62 or 63	48 mos.																	
64 or 65	36 mos.																	
66, 67 or 68	24 mos.																	
69 or older	12 mos.																	

## AGE AND SERVICE RETIRANTS AND THEIR SURVIVORS

### H. Conversion to Age and Service Benefit Upon Termination of Disability Allowance (continued)

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
2. Age and service benefit	<p>Greater of one of the following:</p> <p>2.2% x FAS x YOS (including service credit for disability period), provided benefit does not exceed 45% of FAS or Normal age and service allowance (excluding service credit for disability period) <u>plus</u> Any COLA or ad hoc increases the recipient would have received had the recipient retired as of the effective date of the previous disability allowance</p> <p>§145.331</p>	<p>Same as PERS</p> <p>§3307.59</p>	<p>Same as PERS.</p> <p>§3309.381</p>	Not applicable	Not applicable	<p>Same as PERS</p> <p>§145.331</p>
3. Method of Payment	<p>Joint and survivor annuity providing at least one-half of the benefit to surviving spouse, unless individual is single, or spouse consents in writing that individual has selected single life annuity or other plan of payment providing less than one-half of the benefit, or board waives the spousal consent due to absence or incapacity of spouse</p> <p>§145.331, §145.46</p>	<p>Same as PERS</p> <p>§3307.59, §3307.60</p>	<p>Same as PERS</p> <p>§3309.381, §3309.46</p>	Not applicable	Not applicable	<p>Same as PERS</p> <p>§145.331, §145.46</p>
4. Effective date	<p>First day of the month following the last day for which the disability allowance is paid</p> <p>§145.331</p>	<p>Same as PERS</p> <p>§3307.39</p>	<p>Same as PERS</p> <p>3309.381</p>	Not applicable	Not applicable	<p>Same as PERS</p> <p>§145.331</p>

**SECTION II**  
**DISABILITY RETIRANTS**

**A. Definitions**

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
1. Total disability	Mentally or physically incapacitated for performance of present or similar duty  §145.35(E)	Mentally or physically incapacitated for performance of duty  §3307.62(C)	Mentally or physically incapacitated for performance of last assigned primary duty  §3309.39(G)	Unable to perform duties of gainful occupation for which member is fitted by training, experience, or accomplishment  §742.38(D)	Totally and permanently incapacitated for duty in State Highway Patrol  §5505.18	Mentally or physically incapacitated for performance of present or similar duty  §145.38(E)
2. Partial disability	No such classification	No such classification	No such classification	Unable to perform official duties and impairs earning capacity  §742.38(D)	No such classification	No such classification
3. Permanent disability	Permanent or presumed to be permanent for 12 continuous months  §145.35(E), Board Rule 145-11-01	Same as PERS  §3307.62(C)	Same as PERS  §3309.39(C)	No present indication of recovery  §742.38(D)	Incapacity is permanent or will probably be permanent  §5505.18	Same as PERS  §145.35(E)
4. Temporary disability	No such classification in pension plan but the state offers this benefit for state employees under other law  §145.296, §124.385	Same as PERS  §3307.261, §124.385	Same as PERS  §3309.471, §124.385	No such classification in pension plan	Same as PERS  5505.151, 124.385	Same as PERS  145.296,

## DISABILITY RETIRANTS

### A. Definitions (continued)

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
5. On-duty/off-duty disability	No distinction made	No distinction made	No distinction made	<p>On-duty disability: Disabled as a result of the performance of official duties. Heart, chronic cardiovascular and respiratory disease presumed on-duty unless revealed at time of employment</p> <p>Off-duty disability: not caused by performance of official duties or caused by own negligence</p> <p>§742.38(D)</p>	<p>On-duty disability: Incurred in line of duty. Heart and chronic cardiovascular disease presumed on-duty unless revealed at time of employment</p> <p>Off-duty disability: incurred not in line of duty</p> <p>§5505.18(A),(B)</p>	<p>On-duty disability: Illness or injury that occurred during or resulted from performance of duties under the direct supervision of member's appointing authority</p> <p>§145.35</p>

## DISABILITY RETIRANTS

### B. Eligibility Requirements

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
1. Service credits	5 years  §145.35	5 years  §3307.62	5 years  §3309.39	a. Immediate eligibility for on-duty partial to total disability  §742.38(D)  b. 5 years for off-duty disability  §742.38(D)	Immediate eligibility  §5505.18	a. Immediate eligibility for on-duty disability  §145.35  b. 5 years for off-duty disability  §145.35
2. Age limit	Old plan: Applicant must not have attained age 60; if age 60 or more, disability benefits are not available, but age and service benefits are  New plan: No age limits; benefits payable for a limited time, then recipient may apply for service retirement  §145.35	Same as PERS  §3307.62	Same as PERS  §3309.39	Applicant may be any age either above or below normal retirement age; no mandatory retirement age  §742.38	Same as OP&F except that retirement mandatory at age 60  §5505.16, §5505.18	Same as PERS  §145.35
3. Ineligibility	Age and service retirants, and terminated employees who have withdrawn contributions  §145.35	Same as PERS  §3307.62	Same as PERS  §3309.39	Same as PERS  §742.38	Same as PERS  §5505.01(J), (K), §5505.20	Same as PERS  §145.35

## DISABILITY RETIRANTS

### C. Benefits and Allowances

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
1. Benefit*	<p><b>Old plan:</b> Greater of 2.2% x FAS x (YOS + projected YOS to age 60) or \$86 x (YOS + projected YOS to age 60)</p> <p>§145.36</p> <p><b>New plan:</b> Greater of 45% x FAS or 2.2% x FAS x YOS, up to 60% of FAS</p> <p>§145.361</p>	<p><b>Old plan:</b> Greater of 2.0% x FAS x (YOS + projected YOS to age 60) or \$86 x (YOS + projected YOS to age 60)</p> <p>§3307.63(B)</p> <p><b>New plan:</b> Same as PERS</p> <p>§3307.631(A)</p>	<p><b>Old plan:</b> Same as PERS</p> <p>§3309.40(B)</p> <p><b>New plan:</b> Same as PERS</p> <p>§3309.401(A)</p>	<p><b>a.</b> Permanent and total on-duty disability benefit is 72% AAS</p> <p>§742.39(A)</p> <p><b>b.</b> Permanent and partial on-duty disability benefit is fixed by board at not more than 60% of AAS if less than 25 YOS. Normal age and service benefit formula is used if more than 25 YOS**</p> <p>§742.39(B)</p> <p><b>c.</b> Off-duty disability benefit is fixed by board at no more than the greater of \$5000 or not more than 60% AAS**</p> <p>§742.39(C)</p>	<p><b>a.</b> Permanent and total on-duty disability benefit is same as normal age and service benefit - 25 YOS deemed</p> <p>§5505.18(B)(1)</p> <p><b>b.</b> Permanent and total off-duty disability benefit is same as normal age and service benefit - 20 YOS deemed</p> <p>§5505.18(B)(2)</p>	<p>Same as PERS</p> <p>§145.36(B), §145.361(A)</p>

\*Each member as of 7/29/92 had a choice of coverage under §145.36 or §145.361; §3307.43 or §3307.431; §3309.40 or §3309.401 (choice expired 4/7/93). Members after 7/29/92 are automatically covered under §145.361, §3307.431, §3309.401.

\*\* For partial and off-duty disability the OP&F board has the authority to adjust the benefits if the recipient's "earning capacity" changes. §742.39.

## DISABILITY RETIRANTS

### C. Benefits and Allowances (continued)

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
2. Maximum benefit	<b>Old plan:</b> 75% of FAS  §145.36(B)	Same as PERS  §3307.63(B)	Same as PERS  §3309.40(B)	Permanent and total on-duty: 72% of AAS. Permanent and partial on-duty: 72% of FAS with more than 25 YOS	On-duty: 79.25% of FAS	Same as PERS  §145.36(B)
	<b>New plan:</b> 60% of FAS  §145.361(A)	Same as PERS  §3307.631(A)	Same as PERS  §3309.401(A)	Off duty: 60% of FAS*  §742.39	Off-duty: 79.25% of FAS  §5505.18(B)(1),(2)	Same as PERS  §145.361(A)

\* For partial and off-duty disability the OP&F board has the authority to adjust the benefits if the recipient's "earning capacity" changes. §742.39.

## DISABILITY RETIRANTS

### C. Benefits and Allowances (continued)

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
3. Minimum benefit	<p><b>Old plan:</b> 30% of FAS</p> <p>§145.36(B)</p>	<p>Same as PERS</p> <p>§3307.63(B)</p>	<p>Same as PERS</p> <p>§3309.40(B)</p>	<p>Permanent and total on-duty: 72% of AAS. Permanent and partial on-duty: No minimum.</p>	<p>On-duty: 61.25% of FAS</p>	<p>Same as PERS</p> <p>§145.36(B)</p>
		<p>§3307.631(A)</p>	<p>§3309.401(A)</p>	<p>Off-duty: No minimum</p> <p>§742.39</p>	<p>Off-duty: 50% of FAS</p> <p>§5505.18(B)(1),(2)</p>	<p>§145.361(A)</p>
	<p><b>New plan:</b> 45% of FAS</p> <p>§145.361(A)</p>			<p>Annual benefit = \$6,600 for those retired on a permanent and total on-duty prior to 7/1/99 or an off-duty disability benefit prior to 9/16/98</p> <p>§742.39</p>	<p>Annual benefit = \$7,200 for those retired on an on-duty disability benefit prior to 11/2/89; \$12,000 for those retired on an on-duty disability benefit prior to 9/21/94</p> <p>§5505.171(C)(D)</p>	

## DISABILITY RETIRANTS

### C. Benefits and Allowances (continued)

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
4. Death benefit	5 but less than 10 YOS, \$500; 10 but less than 15 YOS, \$1000; 15 but less than 20 YOS, \$1500; 20 but less than 25 YOS, \$2000; 25 or more YOS, \$2500  §145.451	\$1000; optional supplementary death benefit of \$1000 or \$2000 paid for by participants  §3307.392	\$1000  §3309.50	Same as SERS  §742.58	\$5000  §5505.30	Same as PERS  §145.451
5. Survivor benefit*	Same coverage as active members  §145.45	Same coverage as active members  §3307.66	Same coverage as active members  §3309.45	Same coverage as active members  §742.37(D),(E),(F)	Same coverage as active members  §5505.17(A)	Same coverage as active members  §145.45
6. Attachment/garnishment of benefits	Court withholding order for payment of alimony or child support or as restitution for theft in public office or for a felonious sex offense committed in the context of employment or as division of marital property  §145.56, §145.57	Same as PERS  §3307.41, §3307.37	Same as PERS  §3309.66, §3309.67	Same as PERS  §742.461, §742.47	Same as PERS  §5505.22, §5505.26	Same as PERS  §145.56, §145.57

\*See Section III regarding benefits for the survivors of active members.

## DISABILITY RETIRANTS

### D. Cost of Living

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
1. Ad hoc post retirement increases granted from time to time	Annual amount of benefit which was payable prior to 12/31/79 increased by variable percentage determined by year benefit became effective  §145.3213	Annual amount of benefit increased to 85% of original benefit as indexed for inflation  §3307.6914	Annual amount of benefit which was payable prior to 2/1/83 increased by 2%; annual amount of benefit which was payable on or after 2/1/83 but before 9/9/88 increased by 5% (Eff. 10/1/88)  §3309.354	Annual amount of benefit for those retired on a permanent and total on-duty disability benefit prior to 7/1/99 or an off-duty disability benefit prior to 9/16/98 which is less than \$6600 increased to \$6600 (Eff. 7/1/99)  §742.39	Annual amount of benefit payable prior to 6/30/00 which is less than \$12,600 increased to \$12,600  §5505.171	Same as PERS  §145.3212
2. Annual 3% cost-of-living increase	Increase equal to the actual change in the Consumer Price Index or such change plus prior accumulations in the retiree's bank up to a maximum of 3% when the CPI is less than 3%; first payment after 12 months of benefits  §145.323	Same as PERS  §3307.67	Same as PERS  §3309.374	Same as PERS  §742.3711, §742.3716, §742.3717	Same as PERS except payable at age 53 or regardless of age if on disability retirement for 5 years  §5505.174	Same as PERS  §145.323

**DISABILITY RETIRANTS**

**D. Cost of Living (continued)**

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
3. Variable lump sum supplemental benefit (13th check)	Not applicable	Amount of benefit based upon the number of years of Ohio service credit and the effective date of the benefit; payable after 12 months of benefits at the discretion of the board  \$3307.671	Not applicable	Not applicable	Not applicable	Not applicable

## DISABILITY RETIRANTS

### E. Application and Determination Procedures

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
1. Application	<p>Must be made within 2 years from the date employment ceased, unless disability has existed prior to cessation of employment</p> <p>§145.35(C)</p>	<p>Same as PERS</p> <p>§3307.62(D)</p>	<p>Same as PERS</p> <p>§3309.39(D)</p>	<p>Must be made within 1 year from the date employment ceased; member may waive benefit granted and later reapply for a benefit which shall be treated as a new application</p> <p>§742.01(E), §742.38(D)(5) Board Rule 742-3-05</p>	<p>No specified time limit on application for disability retirement after employment ceased; application procedure established by board rule</p> <p>Board Rule 5505-3-02</p>	<p>Same as PERS</p> <p>§145.35(C)</p>
2. Employer initiated disability retirement	<p>Employer may file an application to retire an employee on disability retirement; if the board denies disability retirement, the employer must restore the member to his previous position and salary</p> <p>§145.35(C)</p>	<p>Same as PERS</p> <p>§3307.62(B)</p>	<p>Same as PERS</p> <p>§3309.39(B)</p>	<p>Person acting on member's behalf if member is incapacitated may file an application to retire an employee on disability retirement</p> <p>§742.38(B)</p>	<p>Superintendent of State Highway Patrol or person acting on member's behalf may file an application to retire an employee on disability retirement</p> <p>§5505.18(A)</p>	<p>Same as PERS</p> <p>§145.35</p>
3. Medical examination	<p>By board appointed physicians</p> <p>§145.35(E)</p>	<p>Same as PERS</p> <p>§3307.62(C)</p>	<p>Same as PERS</p> <p>§3309.39(C)</p>	<p>Same as PERS</p> <p>§742.38(C)</p>	<p>Same as PERS</p> <p>§5505.18(A)</p>	<p>Same as PERS</p> <p>§145.35(E)</p>

## DISABILITY RETIRANTS

### E. Application and Determination Procedures (continued)

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
4. Administrative appeals procedures	None specified by statute; however, by board rule members denied disability retirement may appeal the decision to the board or reapply provided additional evidence from a "specialist" is submitted to the board  Board Rule 145-11-02	Appeal procedure required by statute; under board rule a pre-denial meeting by the member before the medical review board is available, and if the STRS board denies the benefit, a post-denial procedure before the board is available (new evidence is not mandatory)  Board Rule 3307-1-15, R.C. 3307.62	None specified by statute; however, by board rule an appeals procedure is specified wherein the applicant has the right to present additional evidence at a hearing before the retirement committee of the SERS board  Board Rule 3309-1-41	None specified by statute; however, by board rule a member denied disability retirement may file an appeal and a hearing before the board is scheduled at which additional evidence may be presented by the claimant  Board Rule 742-3-05	None specified by statute; however, by board rule a member denied disability retirement may request a reconsideration and the board shall hear the request (new evidence is not mandatory)  Board Rule 5505-3-02	Same as PERS  Board Rule 145-11-03

## DISABILITY RETIRANTS

### E. Application and Determination Procedures (continued)

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
5. Medical reexamination after disability retirement granted	Annual medical reexamination required, with board authority to waive this requirement based on board physician's recommendation  §145.362	Same as PERS  §3307.64	Same as PERS  §3309.41	Same as PERS, except discretionary for members age 48 with 25 YOS; also annual statement of earnings required  §742.40	Same as PERS for disability retirees under age 55  §5505.18	Same as PERS  §145.362
6. Annual earnings statements after disability retirement granted	Annual statement of earnings required; board has authority to waive this requirement if board physician certifies disability is ongoing.  §145.362	Same as PERS  §3307.64	Same as PERS  §3309.41	Same as PERS  §742.40	Same as PERS  §5505.18	Same as PERS  §145.362

## DISABILITY RETIRANTS

### F. Grounds for Termination

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE	
1. Grounds for discontinuing benefits	<b>a.</b> Refusal to submit to medical reexamination  §145.362	Same as PERS	Same as PERS	Same as PERS	Same as PERS	Same as PERS	
		§3307.64	§3309.41	§742.40	Board Rule 5505-3-03	§145.39	
	<b>b.</b> Medical reexamination fails to substantiate disability status  §145.362	Same as PERS	Same as PERS	Same as PERS	Same as PERS	Same as PERS	Same as PERS
		§3307.64	§3309.41	§742.40	§5505.18(C) Board Rule 5505-3-03	§145.39	
	<b>c.</b> Retirant requests termination of disability retirement  §145.362	Same as PERS	Same as PERS	Same as PERS	Retirant requests return to active duty	Same as OP&F	Same as PERS
		§3307.64	§3309.41	§3309.41	§124.50, §742.40 §742.3721 (in lieu of partial disability benefits)	Board Rule 5505-3-03	§145.39

## DISABILITY RETIRANTS

### F. Grounds for Termination (continued)

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
1. Grounds for discontinuing benefits (continued)	<p><b>d.</b> Retirant is restored to employment covered by the system</p> <p>§145.362</p>	<p>Same as PERS</p> <p>§3307.64</p>	<p>Same as PERS</p> <p>§3309.41</p>	<p>Same as PERS</p> <p>§124.50, §742.40 §742.3720(C)</p>	<p>Same as PERS</p> <p>§5505.18(C)</p>	<p>Same as PERS</p> <p>§145.39</p>
	<p><b>e.</b> Member is on a combined benefit from two or more non-uniformed systems and becomes an employee under any system contributing to the joint benefit*</p> <p>§145.37(C), §145.362</p>	<p>Same as PERS</p> <p>§3307.57(C), §3307.64</p>	<p>Same as PERS</p> <p>§3309.35(C), §3309.41</p>	<p>Not applicable</p>	<p>Not applicable</p>	<p>Same as PERS</p> <p>§145.37(C), §145.39</p>
	<p><b>f.</b> Failure, for one year, to file annual earnings statement and medical condition.</p> <p>§145.362</p>	<p>Same as PERS</p> <p>§3307.64</p>	<p>Same as PERS</p> <p>§3309.41</p>	<p>Same as PERS</p> <p>§742.40</p>	<p>Same as PERS</p> <p>§5505.18</p>	<p>Same as PERS</p> <p>§145.362</p>

\*Service credit in PERS, STRS, and SERS may be combined to provide a joint benefit.

## DISABILITY RETIRANTS

### G. Employment Rights

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
1. Reemployment rights when disability status ceases	A rehabilitated disability retiree must be rehired at previous salary and position or similar salary and position during first 5 years unless recipient was dismissed or resigned in lieu of dismissal for dishonesty, misfeasance, malfeasance, or conviction of a felony.  §145.362	Same as PERS provided the member was under contract at time of disability  §3307.64	Same as PERS  §3309.41	Same as PERS  §124.50, §742.40	Same as PERS, except no time limitation  §5505.18(C)	Same as PERS  §145.362
2. Employment status while on disability retirement:						
a. In position covered by system not administering the benefit	No language preventing this	Same as PERS	Same as PERS	Same as PERS*	Same as PERS	Same as PERS
b. In position in private industry or non-Ohio governmental unit	No language preventing this	Same as PERS, except employment as a teacher in private school or institution in this state or elsewhere §3307.64	Same as PERS	Same as PERS, except employment as a police officer or firefighter §742.40	Same as PERS	Same as PERS

\*For partial and off-duty disability the OP&F board has the authority to adjust the benefits if the recipient's "earning capacity" changes. 742.39.

**DISABILITY RETIRANTS**

**G. Employment Rights (continued)**

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
3. Employer liability if employed while on disability	If disability retiree is hired by employer under system and employer fails to notify system, employer is liable for amount of pension paid after employment  §145.362	Same as PERS  §3307.63	Same as PERS  §3309.41	Not applicable	Not applicable	Same as PERS  §145.39

## DISABILITY RETIRANTS

### H. Coordination of Benefits

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
1. With Workers' Compensation	If member qualifies for benefits under both programs, each pays the appropriate benefit without offset (relevant in cases where disability is occupationally related)	Same as PERS	Same as PERS	Same as PERS	Same as PERS	Same as PERS
2. With Social Security	If member qualifies for benefits under both programs, S.S. disability benefit may be offset against non-S.S. public pension benefit	Same as PERS	Same as PERS	Same as PERS	Same as PERS	Same as PERS
3. With Pension Funds	Service credit in PERS, STRS and SERS may be combined to provide a joint benefit  \$145.37	Same as PERS  \$3307.57	Same as PERS  \$3309.35	Not applicable	Not applicable	Same as PERS  \$145.37

## SECTION III

### SURVIVORS OF ACTIVE MEMBERS\*

#### A. General Provisions

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
1. Service credits required of <u>members</u> for benefit coverage	18 months of service credit §145.45(B)	Same as PERS §3307.66(C)	Same as PERS §3309.45(B)	None (immediate coverage) §742.37(D),(E),(F)	None (immediate coverage) §5505.17(A)(3),(4),(7)	None (immediate coverage) §145.45(B)(7)
2. Period for which member retains benefit coverage after ceasing employment	27 months §145.45(B)	Same as PERS §3307.66(C)	Same as PERS §3309.45(B)	12 months §742.01(E)	None (coverage ceases immediately upon termination of employment)	Same as PERS §145.45(B)
3. Member who was eligible for retirement but who had not retired as of the time of death	The surviving spouse or other sole dependent beneficiary may elect to receive regular survivor benefits or joint and survivor annuity providing the same amount the member would have received under Plan D. §145.45(A)	Same as PERS (Option 1) §3307.66(C)	Same as PERS §3309.45(A)	The surviving spouse or contingent dependent beneficiary may receive a joint and survivor annuity providing ½ of the amount the member would have received under Option 2, in addition to regular survivor benefits §742.3714	The surviving spouse shall receive the greater of \$900 per month or ½ of the monthly pension the member would have received §5505.17(A)(3)	Same as PERS §145.45(A)

\*Survivor benefits for active members in PERS, STRS, and SERS differ from those for age and service retirees. Disability retirees in PERS, STRS, and SERS maintain the same survivor benefit coverage as active members.

## SURVIVORS OF ACTIVE MEMBERS

### B. Eligibility Requirements for Spouses Only

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
1. At any age	No, unless spouse is adjudged mentally or physically incompetent or member had 10 or more YOS  §145.45(B)(2)(a)	Same as PERS  §3307.66(B)	Same as PERS  §3309.45(B)(2)(a)	Yes  §742.37(D)	Yes  §5505.17(A)(3)	Same as PERS  §145.45(B)(2)(a)
2. At age 62	Yes  §145.45(B)(2)(a)	Yes  §3307.66(B)(1)	Yes  §3309.45(B)(2)(a)	Not applicable	Not applicable	Yes  §145.45(B)(2)(a)
3. Spouses' benefits terminate following remarriage prior to age 55 on or after 2/15/95	No remarriage penalty	No remarriage penalty	No remarriage penalty	No remarriage penalty	No remarriage penalty	No remarriage penalty

## SURVIVORS OF ACTIVE MEMBERS

### C. Eligibility Requirements for Spouse with Dependents

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
1. At any age	Yes, if the spouse is caring for unmarried child(ren) under age 18 (age 22 if in school), or regardless of age if adjudged mentally or physically incompetent  §145.45(B)(2)(b)	Same as PERS  §3307.66(B)	Same as PERS  §3309.45(B)(2)(b)	Same as PERS  §742.37(E)	Same as PERS, except age 23 if in school  §5505.17(A)(4)	Same as PERS  §145.45(B)(2)(b)
2. Children's benefits terminate upon abandonment, adoption or during military service	Yes  §145.45(B)(4)	Yes  §3307.66(E)	Yes  §3309.45(B)(4)	Not applicable	Not applicable	Yes  §145.45(B)(4)

## SURVIVORS OF ACTIVE MEMBERS

### D. Eligibility Requirements for Orphans or Children Whose Surviving Parent Has Remarried

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
1. Unmarried child(ren) under age 18 (age 22 if in school)	Yes §145.45(B)(2)(b)	Yes §3307.66(B)(2)(a)	Yes §3309.45(B)(2)(b)	Yes §742.37(E)	Yes §5505.17(A)(4) (age 23 if in school)	Yes §145.45(B)(2)(b)
2. At any age if adjudged mentally or physically incompetent	Yes §145.45(B)(2)(b)	Yes §3307.66(B)(2)(b)	Yes §3309.45(B)(2)(b)	Yes §742.37(E)	Yes §5505.17(A)(4)	Yes §145.45(B)(2)(b)
3. Benefits terminate upon adoption, abandonment, or during military service	Yes §145.45(B)(4)	Yes §3307.66(E)	Yes §3309.45(B)(4)	Not applicable	Not applicable	Yes §145.45(B)(4)

## SURVIVORS OF ACTIVE MEMBERS

### E. Eligibility Requirements for Dependent Parents\*

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
1. At any age if there are no surviving spouse or children	Not applicable	Not applicable	Not applicable	Yes §742.37(F)	Yes §5505.17(A)(7)	Not applicable
2. At age 65 or more only	Yes §145.45(B)(2)(c)	Yes §3307.66(B)(3)	Yes §3309.45(B)(2)(c)	Not applicable	Not applicable	Yes §145.45(B)(2)(c)
3. At any age if adjudged physically or mentally incompetent	Yes §145.45(B)(2)(c)	No	No	Not applicable	Not applicable	Yes §145.45(B)(2)(c)

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\*In PERS, STRS, and SERS a dependent parent is one, age 65 or more, who received at least one-half support during the twelve-month period preceding the member's death. In OP&F a dependent parent is one who is dependent for support. In HPRS the parent must be solely dependent upon the member at the time of death.

## SURVIVOR OF ACTIVE MEMBERS

### F. Allowance for Spouse Only

	PERS*	STRS*	SERS*	OP&F	HPRS	PERS-LE*
1. At any age	Minimum Monthly Benefit -or- % FAS \$250 25% (If member had 10 or more YOS)** §145.45(B)(1)(a)	Minimum Monthly Benefit -or- % FAS \$106 25% (If member had 10 or more YOS)** §3307.66(D)	Minimum Monthly Benefit -or- % FAS \$106 25% (If member had 10 or more YOS)** §3309.45(B)(5)	Monthly Benefit \$550 except spouses receiving or eligible for benefit from Death Benefit Fund receive \$410. §742.37(D)	Monthly Benefit \$900 §5505.17(A)	Minimum Monthly Benefit -or- % FAS Same as PERS §145.45(B)(1)(a)
2. At any age if adjudged mentally or physically incompetent	\$250 25% §145.45 (B)(1)(a)	\$96 25% §3307.66(C)(2)	\$96 25% §3309.45(B)(1)	Not applicable	Not applicable	Same as PERS §145.45(B)(1)
3. At age 62	\$250 25% §145.45 (B)(1)	\$96 25% §3307.66 (C)(2)	\$96 25% §3309.45 (B)(1)	Not applicable	Not applicable	Same as PERS §145.45 (B)(1)

\*In lieu of these benefits, a surviving spouse of a member who was eligible for retirement but who had not retired may elect to receive a joint and survivor annuity providing the same amount the member would have received. A joint and survivor annuity does not terminate upon remarriage.

\*\*If the member had 20 or more YOS, a surviving spouse could choose a monthly benefit based on a percentage of the member's FAS determined by the number of YOS the member had accumulated as follows: 20 YOS - 29%, 21 YOS - 33%, 22 YOS - 37%, 23 YOS - 41 %, 24 YOS - 45%, 25 YOS - 48%, 26 YOS - 51%, 27 YOS - 54%, 28 YOS - 57%, 29 YOS - 60%. In STRS only, if there is more than one dependent, the surviving spouse's share of the total benefit is as follows: 62.50% (2 dependents), 50% (3 dependents), 45.45% (4 dependents), 41.67% (5 or more dependents)

## SURVIVORS OF ACTIVE MEMBERS

### G. Allowances for Spouse With Dependents\*

	PERS			STRS			SERS			OP&F	HPRS	PERS-LE		
1. With one dependent	Minimum Monthly Benefit	-or-	% FAS	Minimum Monthly Benefit	-or-	% FAS	Minimum Monthly Benefit	-or-	% FAS	Monthly Benefit**	Monthly Benefit	Minimum Monthly Benefit	-or-	% FAS
	\$400		40%	\$186		40%	Same as STRS			A-\$763 B-\$573.50	\$1050	Same as PERS		
2. With two dependents	\$500		50%	\$236		50%	Same as STRS			A-\$926.50 B-\$737	\$1200	Same as PERS		
3. With three dependents	\$500		55%	\$236		55%	Same as STRS			A-\$1090 B-\$900.50	\$1350	Same as PERS		
4. With four dependents	\$500		60%	\$236		60%	Same as STRS			A-\$1253.50 B-\$1064	\$1500	Same as PERS		
5. With five dependents***	\$500		60%	\$236		60%	Same as STRS			A-\$1417 B-\$1227.50	\$1650	Same as PERS		
	§145.45(B)(1)(a)			§3307.66(C)(2)(a)			§3309.45(B)(1)(a)			\$742.37(D),(E)	\$5505.17(A)	§145.45(B)(1)(a)		
6. Alternative Benefit****	YOS		% FAS	Same as PERS			Same as PERS			Not applicable	Not applicable	Same as PERS		
	20		29%											
	21		33%											
	22		37%											
	23		41%											
	24		45%											
	25		48%											
	26		51%											
	27		54%											
	28		57%											
	29 or more		60%											
	§145.45(B)(1)(b)			§3307.66(C)(2)(b)			§3309.45(B)(1)(b)					§145.45(B)(1)(b)		

\*A dependent includes child(ren) and/or parent(s) in PERS, STRS, and SERS. In OP&F and HPRS a dependent parent is eligible only if there are no other survivors.

\*\*Group A includes surviving spouses receiving \$599.50 per month as of July 1, 2002 (this amount is increased by \$16.50 each July 1); Group B includes surviving spouses receiving \$410 per month.

\*\*\*In HPRS the survivor allowance is increased by \$150 for each additional child. In OP&F the survivor allowance is increased by \$163.50 for each additional child (beginning July 1, 2003, this amount is increased annually by \$4.50 for each child).

\*\*\*\*The member receives the greater of 1-5 or 6. If the benefit is calculated using the method based on the member's YOS (minimum 20), the benefit would be apportioned equally among the qualified dependents, except in STRS where a surviving spouse receives 62.5% of the total benefit if 2 survivors, 50.0% if 3 survivors, 45.45% if 4 survivors and 41.67% if 5 or more survivors.

## SURVIVORS OF ACTIVE MEMBERS

### H. Allowances for Orphans or Children Whose Surviving Parent has Remarried

	PERS		STRS		SERS		OP&F	HPRS	PERS-LE	
1. One orphan	Minimum Monthly - or- Benefit	% FAS	Minimum Monthly -or- Benefit	% FAS	Minimum Monthly - or- Benefit	% FAS	Monthly Benefit	Monthly Benefit	Minimum Monthly -or- Benefit	% FAS
	\$250	25%	\$96	25%	Same as STRS		\$163.50	\$150	Same as PERS	
2. Two orphans	\$400	40%	\$186	40%	Same as STRS		\$327	\$300	Same as PERS	
3. Three orphans	\$500	50%	\$236	50%	Same as STRS		\$490.50	\$450	Same as PERS	
4. Four orphans	\$500	55%	\$236	55%	Same as STRS		\$654	\$600	Same as PERS	
5. Five or more orphans*	\$500	60%	\$236	60%	Same as STRS		\$817.50	\$750	Same as PERS	
	§145.45(B)(1)(a)		§3307.66(C)(2)(a)**		§3309.45(B)(1)(a)		§742.37(E)	§5505.17(A)(4)	§145.45(B)(1)	
6. Alternative Benefit***	YOS	% FAS	Same as PERS		Same as PERS		Not applicable	Not applicable	Same as PERS	
	20	29%								
	21	33%								
	22	37%								
	23	41%								
	24	45%								
	25	48%								
	26	51%								
	27	54%								
	28	57%								
	29 or more	60%								
	§145.45(B)(1)(b)		§3307.66(C)(2)(b)		§3309.45(B)(1)(b)					

\*In OP&F and HPRS the survivor allowance is increased by \$150 for each additional child. In OP&F, the survivor allowance is increased by \$163.50 for each additional child (beginning July 1, 2003 this amount is increased annually by \$4.50 for each child). There is no limit on the number of children in OP&F and HPRS.

\*\*If the benefit is calculated using the method based on the member's YOS (minimum 20), the benefit would be apportioned equally among the qualified dependents.

\*\*\*Member receives the greater of 1-5 or 6.

## SURVIVORS OF ACTIVE MEMBERS

### I. Allowances for Dependent Parents

	PERS		STRS		SERS		OP&F	HPRS	PERS-LE	
1. One parent	Minimum Monthly Benefit	-or- %	Minimum Monthly Benefit	-or- % FAS	Minimum Monthly Benefit	-or- % FAS	Monthly Benefit*	Monthly Benefit	Minimum Monthly Benefit	-or- % FAS
	\$250	25%	\$96	25%	Same as STRS		\$218	\$154	Same as PERS	
2. Two parents	\$400	40%	\$186	40%	Same as STRS		\$218	\$308	Same as PERS	
	§145.45(B)(1)		§3307.66(C)(2)(a)		§3309.45(B)(1)(a)		§742.37(F)	§5505.17(A)(7)	§145.45(B)(1)	
3. Alternative Benefit**	YOS	% FAS	Same as PERS		Same as PERS		Not applicable	Not applicable	Same as PERS	
	20	29%								
	21	33%								
	22	37%								
	23	41%								
	24	45%								
	25	48%								
	26	51%								
	27	54%								
	28	57%								
	29 or more	60%								
	§145.45(B)		§3307.66(C)(2)(b)		§3309.45(B)(1)(b)				§145.45(B)	

\*Beginning July 1, 2003, these amounts are increased annually by \$6.00.

\*\*Member receives the greater of 1-2 or 3. If the benefit is calculated using the method based on the member's YOS (minimum 20), the benefit would be apportioned equally among the qualified dependents.

## SURVIVORS OF ACTIVE MEMBERS

### J. Cost of Living

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
1. Ad hoc post retirement increases granted from time to time	Annual amount of benefit which was payable prior to 12/31/79 increased by variable percentage determined by year benefit became effective  \$145.3212	Annual amount of benefit increased to 85% of original benefit, as indexed for inflation  \$3307.6914	Annual amount of benefit which was payable prior to 2/1/83 increased by 2%; annual amount of benefit which was payable on or after 2/1/83 but before 9/9/88 increased by 5% (Eff. 10/1/88)  \$3309.354	Surviving child monthly benefit increased from \$150 to \$163.50; dependent parent monthly benefit increased from \$100 to \$106. (Eff. 7-1-02)  \$742.37	Surviving spouse benefit increased to \$900 per month; Surviving child benefit increased to \$150 per month  \$5505.17(A)(6)(a)(b)	Same as PERS  \$145.3212
2. Annual cost-of-living increase	Annual increase of 3%; first payment after 12 months of benefit  \$145.323	Same as PERS  \$3307.67	Same as PERS  \$3309.374	Surviving spouse monthly benefit increased \$16.50 each July 1*, surviving child monthly benefit increased by \$4.50 each July 1; dependent parent monthly benefit increased by \$3.00 if two parents or \$6 if one parent.  \$742.37	Same as PERS  \$5505.174	Same as PERS  \$145.323

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\*Spouses eligible to receive benefits from the Death Benefit Fund remain at \$410 per month.

**SURVIVORS OF ACTIVE MEMBERS**

**J. Cost of Living (continued)**

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
3. Variable lump sum supplemental benefit (13th check)	Not applicable	Amount of benefit based upon the number of years of Ohio service credit and the effective date of the benefit; payable after 12 months of benefits at the discretion of the board §3307.671	Not applicable	Not applicable	Not applicable	Not applicable

**SURVIVORS OF ACTIVE MEMBERS**

**K. Police and Safety Force Death Benefits**

	PERS	STRS	SERS	OP&F	HPRS	PERS-LE
1. Death benefit for survivors of certain police and safety force employees <u>killed in line of duty</u> ; benefit is equal to the salary of the deceased member, plus any increase in salary that would have been granted, less any survivor benefit paid by state or local pension system	No, except for correction officers  §742.63(A), (B)	Not applicable	Not applicable	Yes  §742.63(A), (B)	Yes  §742.63(A), (B)	Yes, except for county narcotics agents, municipal public safety director, veterans, home police officers, special police officers for mental health institution or an institution for the mentally retarded and developmentally disabled, house sergeant at arms and assistant sergeant at arms, regional transit authority police officer, highway patrol police officer, and Hamilton county municipal court bailiff.  §742.63(A), (B)
2. Benefits terminate when spouse remarries	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
3. Benefits terminate when child reaches age 18 (22 if student) unless mentally or physically incompetent	Yes  §742.63(C)	Not applicable	Not applicable	Yes  §742.63(C)	Yes  §742.63(C)	Yes  §742.63(C)

## Section IV

### Defined Contribution Plans\*

	PERS Member Directed Defined Contribution Plan	PERS Combined Plan	STRS Defined Contribution Plan	STRS Combined Plan
1. Service Retirement Eligibility	Eligible after age 55	Any age with 30 YOS; age 55 with 25 YOS; age 60 with 5 YOS (Same as traditional DB plan)	Eligible at age 50	Eligible to take DC payments at age 50; DB payments at age 60 with 5 YOS
2. Annual Benefit	Based on investment performance	DC portion: Based on investment performance  DB portion: YOS x 1.0% x FAS for each of the first 30 YOS, plus 1.25% x FAS for each YOS in excess of 30	Based on investment performance	DC portion: Based on investment performance  DB portion: 1.0% x FAS x YOS
3. Cost of Living Allowance	Not applicable`	3% annually (Same as traditional DB plan)	Not applicable	Not applicable

\*Only PERS and STRS offer their members the option of a defined contribution plan. The STRS defined contribution plan was authorized by S.B. 190 (eff. 7-13-00) and went into effect on July 1, 2001. The PES defined contribution plan was authorized by H.B. 628 (eff. 9-21-00) and went into effect on January 1, 2003. The SERS defined contribution plan was authorized by S.B. 270 (eff. 4-9-01), but has not gone into effect.

**Defined Contribution Plans (continued)**

	PERS Member Directed Defined Contribution Plan	PERS Combined Plan	STRS Defined Contribution Plan	STRS Combined Plan												
4. Survivor Benefits	None. Account balance is available to beneficiaries	Benefits are based on member YOS and number of qualified survivors, Member must have at least 18 months of service credit. (Same as traditional DB plan)	None. Account balance is available to beneficiaries	<p>Eligible with 1.5 YOS</p> <p>Dependent-based: ranges from 25% to 60% of FAS based on number of eligible survivors</p> <p>Service-based: ranges from 20% of FAS with 20 YOS to 60% of FAS with 29 or more YOS at time of member's death.</p> <p>Retirement-based: if member had 30 or more YOS, was age 55 with 25 YOS or age 60 with at least 5 YOS, benefit same as if member had retired and selected a same-to-beneficiary J&amp;S annuity.</p>												
5. Refund	<p>Member portion of individual account, plus a percentage of employer contributions based on years of participation as follows:</p> <table border="1"> <thead> <tr> <th>Years</th> <th>Contributions</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>20%</td> </tr> <tr> <td>2</td> <td>40%</td> </tr> <tr> <td>3</td> <td>60%</td> </tr> <tr> <td>4</td> <td>80%</td> </tr> <tr> <td>5</td> <td>100%</td> </tr> </tbody> </table>	Years	Contributions	1	20%	2	40%	3	60%	4	80%	5	100%	Member portion of individual account, plus employer contributions equal to 33% of member's eligible contributions if member has at least 5 YOS or 67% of member's eligible contributions if member has at least 10 YOS (Same as traditional DB plan)	<p>Prior to 1 year of membership; employee contributions, plus any gains or losses</p> <p>After 1 year of membership: employee and employer contributions, plus any gains or losses</p>	<p>DC amount: employee contributions, plus any gains or losses</p> <p>DB amount: 5 or more YOS; present value of future benefits</p> <p>&lt;5 YOS: DB account has no value</p>
Years	Contributions															
1	20%															
2	40%															
3	60%															
4	80%															
5	100%															

**Defined Contribution Plans (continued)**

	PERS Member Directed Defined Contribution Plan	PERS Combined Plan	STRS Defined Contribution Plan	STRS Combined Plan																				
6. Disability Benefits	None. Account balance is available.	Benefits are based on YOS and FAS. Member must have at least 5 YOS. (Same as traditional DB plan)	None. Account balance is available	Eligible with 5 YOS																				
7. Health Care	<p>A Portion of employer contributions is allocated to Retiree Medical Account (RMA) to pay for qualified health care expenses. RMA contributions available to members as follows:</p> <table border="0" style="margin-left: 40px;"> <thead> <tr> <th>Years</th> <th>Contributions</th> </tr> </thead> <tbody> <tr><td>1-2</td><td>0%</td></tr> <tr><td>3</td><td>30%</td></tr> <tr><td>4</td><td>40%</td></tr> <tr><td>5</td><td>50%</td></tr> <tr><td>6</td><td>60%</td></tr> <tr><td>7</td><td>70%</td></tr> <tr><td>8</td><td>80%</td></tr> <tr><td>9</td><td>90%</td></tr> <tr><td>10</td><td>100%</td></tr> </tbody> </table>	Years	Contributions	1-2	0%	3	30%	4	40%	5	50%	6	60%	7	70%	8	80%	9	90%	10	100%	Comprehensive hospital and medical benefits, prescriptions, long-term care, plus dental and vision care. Member must have 10 YOS to qualify for health care plan. (Same as traditional DB plan)	Not available	Subsidized comprehensive coverage based on recipient's YOS (Same as under DB plan)
Years	Contributions																							
1-2	0%																							
3	30%																							
4	40%																							
5	50%																							
6	60%																							
7	70%																							
8	80%																							
9	90%																							
10	100%																							
8. Ability to Switch Plans	Once before attaining 5 YOS; once after attaining 5 but not more than 10 YOS; once at any point after attaining 10 YOS. (Same as traditional DB plan)	Same as traditional DB and DC plans	Once when member attains 5 YOS	Once when member attains 5 YOS																				