Retirement Handbook

Retirement Information and Resources for Ohio State Retirees

Sponsored by:
The Ohio State University Office of Human Resources
The Ohio State University Retirees Association (OSURA)
About This Handbook

This handbook is a resource to help you connect with the many new opportunities you face as a retiree. The following pages review your continued relationship with The Ohio State University, identify new opportunities available, and alert you to information that is necessary for a fulfilling retirement.

This handbook is provided by the university’s Office of Human Resources and volunteers from The Ohio State University Retirees Association (OSURA). It will help you answer many of your questions and make important decisions. Place this handbook among your important papers, so it can serve as a reference when needed.
University Retirement Process

This section will help you prepare for retirement. It includes information about the process and steps you need to follow to ensure that you have a smooth transition to retirement. Refer to Retirement Eligibility and University Guide to Retirement online at hr.osu.edu/benefits/retirementbenefits.

Ohio State Departmental Notification

Submit a written statement to your department that describes your intention to retire and states the last day you intend to work. Ensure that your department enters this date into the Human Resource Information System as soon as possible, so your retirement paperwork can be processed quickly.

Sick Leave Payout

Find out how much sick leave you have accrued. If you have 10 or more years of service with the State or any of its political subdivisions at the time of retirement, you will be compensated for your sick leave at your current rate of pay in an amount not to exceed one-fourth of your accrued but unused sick leave, up to 240 hours.

Vacation Leave Payout

Find out how much vacation leave you have accrued. You are entitled to compensation at your current rate of pay for your unused vacation, subject to the limits of accrual set forth by university policy.

Final Pay from Ohio State

- You will be paid for earnings through the last day worked. Payment will be made on the scheduled payday for the last regular work period if payroll deadlines are met.
Regular retirement plan contributions and all other deductions will be withheld from the last pay.

- You will be paid for any eligible sick leave and vacation accruals as noted earlier; retirement contributions will not be withheld from these payments.
- After your last Ohio State pay is received, all future income will come from your retirement plan.

Getting Your Final W-2

You can retrieve your W-2 online at controller.osu.edu/forms/forms.shtm or via U.S. mail. If you change your permanent home address, you can file the Employee Withholding Exemption Form (W-4) online at controller.osu.edu/forms/forms.shtm or at the Payroll Tax Office (for contact information, see page 26).

Retiring Through OPERS or STRS

If you retire from Ohio State under either the Ohio Public Employees Retirement System (OPERS) or the State Teachers Retirement System of Ohio (STRS), you must complete and file a formal application with the appropriate retirement system.

- OPERS
  277 E. Town St., Columbus, OH 43215
  1-800-222-PERS (7377)

- STRS
  275 E. Broad St., Columbus, OH 43215
  1-888-227-STRS (7877)

Retirement System Counseling

- When you call the appropriate system to obtain a retirement application, you should also schedule an appointment with one of the system’s retirement counselors. This person can help you identify the various retirement options available and determine your approximate benefits. This appointment should be scheduled at least two to three months before your
planned retirement date.

- Take a copy of your birth certificate to the appointment, and, if you plan on selecting an option that includes your spouse, a copy of your spouse’s birth certificate and your marriage certificate.

**Note:** Make sure you consider each retirement payment option very carefully and understand each of them before making a decision. Once your benefits have commenced and you have received and cashed your first retirement check, the opportunity to change your payment plan option is very limited.

**Date of Retirement**

Regular retirement payments will be made to you from the retirement system, commencing on the first day of the month following the month of your last day of service. If you should work or receive compensation for even one day in any month, you must wait until the first day of the following month to begin drawing your retirement benefits. As a result, it is beneficial to work through the last day of any month rather than stopping work earlier in a given month.

**Medical Insurance**

Both OPERS and STRS currently provide access to health care for their retirees. Consult a retirement system counselor for eligibility requirements.

**Note:** OPERS and STRS health coverage is completely separate from the university health plans.

**Retiring Through ARP**

- If you retire from Ohio State under the Ohio Alternative Retirement Plan (ARP), you must contact your ARP vendor to discuss your retirement plan options (see page 28, or visit [hr.osu.edu/benefits/rb_arp](http://hr.osu.edu/benefits/rb_arp)). Your retirement payments and distribution schedule will depend on the payment option you chose with your ARP vendor.
• If you are interested in withdrawing funds in a lump sum, check the tax regulations to determine if a rollover into another investment type might be more advantageous.

Supplemental Retirement Accounts

• If you participated in a Supplemental Retirement Account, contact your account representative (visit hr.osu.edu/benefits/rb_sra) for information concerning the status of your benefits under the plan(s). You may also wish to increase your plan contribution during the month you receive your final university pay, since it may include the payment for any unused leave mentioned earlier.
• If you are interested in withdrawing these funds in a lump sum, check the tax regulations to determine if a rollover into another type of investment might be more advantageous.

Taxes

Since taxes on your retirement plan investments have been deferred, they are due at the time you withdraw funds. In Ohio, pensions are not subject to city income taxes. Other states may have different tax laws regarding pensions. An account representative can clarify your tax questions.

Social Security

In addition to OPERS/STRS/ARP benefits, you may be eligible for Social Security benefits. Social Security law is continually amended, so contact any of the local Social Security offices for assistance to determine your eligibility status. Visit socialsecurity.gov or contact the national office at 1-800-772-1213.
You’ve Retired…
Congratulations Are in Order!

Now What?

How do you plan to spend your retirement? Some dream of never working again, while others want to continue their careers or begin an entirely new vocation. Some prefer to volunteer. Others will devote their time to family. Or, you may have leisure time to pursue hobbies, travel, or go back to school—the possibilities are endless!

Employment After Retirement

If you plan to be re-employed, keep these issues in mind:

• If you are receiving a pension from OPERS or STRS, you are required to be retired for at least two months prior to re-employment with a public employer in Ohio. There are no such requirements for employees receiving a pension through ARP.
• Your state retirement system does not hinder your ability to continue full employment with a private employer. It may be possible to accumulate other retirement benefits (i.e., Social Security or 401k) from another career.

Re-employment at Ohio State

Your re-employment with Ohio State is subject to university policy, departmental needs, and availability of funds. You are required to be off university payroll for at least two months before being re-employed by Ohio State. Refer to Policy 4.25, hr.osu.edu/policy/policy425.pdf, for benefit guidelines. All re-employed retirees must contribute to the appropriate retirement system.

Note: OPERS requires you to enroll in a university medical plan upon re-employment if you are eligible. Refer to university premium rates at hr.osu.edu/benefits/hb_rates.
Volunteering!

Serving as a volunteer can be very rewarding for you, The Ohio State University, and the community. Contact The Ohio State University Retirees Association (OSURA) at osuravolunteer@hr.osu.edu to learn more about volunteer opportunities, which include:

- Tutoring/mentoring students
- Housing a foreign student
- Participating in orientation
- Participating in graduation
- Participating in university outreach programs
- Assisting in a department or college
- Becoming an active OSURA member

Keeping in Touch with Campus Life

You can keep in touch with the happenings on campus by continuing to read Ohio State publications. Perhaps you were a regular reader of The Lantern (thelantern.com), onCampus (oncampus.osu.edu), OSUToday, Resources (hr.osu.edu/resources), or another campus publication. As a retiree, you can:

- Subscribe to the paper version by contacting the publication directly. Phone numbers are listed at osu.edu. Simply search for the publication, then click on “Contact Us.” Or, call the university at (614) 292-OHIO (6446), and ask for the publication’s office. There may be a subscription fee.
- Access electronic versions of some publications through the university website, osu.edu, or The Ohio State University Retirees Association, hr.osu.edu/osura.
• Receive certain publications directly through your Ohio State e-mail. (You may need to activate your forwarding information online at osu.edu/email or by contacting Alumni Development Information Services at lifetimemail@osu.edu). **Note:** If you retired prior to 1997, this forwarding service is not available.

Also, don’t forget about your unit’s newsletter or other publications. Ask the editor how to continue receiving these materials.

The monthly **OSURA Newsletter** at hr.osu.edu/osura/newsletter and website, hr.osu.edu/osura, are other sources of university news.

Attending the many events sponsored by the university on its various campuses are other ways of keeping in touch. The university calendar can be accessed through a link on OSURA’s website. There you can find listings of performances, lectures, sports competitions, and exhibits. Some units publish their own schedules, so you may want to contact a specific college or department to be added to its mailing list.

Membership in the Faculty Club, golf course, and recreation facilities are also excellent ways of keeping in touch.
University Benefits After Retirement

Benefits for Retired Faculty/Staff Who Have 10 Years of Continuous Ohio State Service in at Least a 50% FTE Regular Appointment at the Time of Retirement

Refer to contact information on pages 26–30.
1. The Ohio State Buck ID card gives you a variety of benefits, such as:
   – Use of campus libraries
   – Access with membership to the Recreation and Physical Activity Center (RPAC), 337 W. 17th Ave.
2. Campus parking permit (at a reduced rate for retired staff; free for emeritus faculty).
3. Free lifetime forwarding of your Ohio State e-mail (name.#@osu.edu). To activate or make changes, visit my.osu.edu, or contact Alumni Development Information Services at lifetimemail@osu.edu.
4. Life Insurance Continuation (must meet eligibility requirement).
5. Post-Retirement Death Benefit (if eligible for life insurance).
6. Tuition Assistance for Dependents (must meet eligibility requirement).

For Emeritus Faculty1 Only:
7. Free annual on-campus flu vaccinations. Contact OSU Health Plan at (614) 292-4700 for schedule.
8. Receipt of campus-wide news publications issued by the university and faculty meetings.
9. Attendance, without vote, at senate and other university and faculty meetings.

1Refer to Faculty Rule 3335-5-19c, online at senate.osu.edu (University Rules), for information regarding emeritus status and associated benefits.
Employee Group Term Life Insurance

If you are under age 70 and held at least a 50% FTE eligible regular appointment with 10 years of continuous service at Ohio State at the time of retirement, you can elect to continue the Employee Group Term Life Insurance. Additional information, including a life insurance formula, is at hr.osu.edu/benefits/li_gtli.

- The life insurance benefit is 2.5 times your last regular annual salary, subject to $200,000 maximum and the age reduction formula.
- The accidental death benefit is an additional 2.5 times your last regular annual salary in the event of a covered accident, subject to $200,000 maximum and age reduction formula.
- The accidental dismemberment benefit pays the life insurance benefit for the loss of two or more body parts (hand, foot, or eye) or one-half of the life insurance benefit for the loss of one body part (hand, foot, or eye), subject to $200,000 maximum and the age reduction formula.
- The accelerated death benefit allows you, when diagnosed with a terminal illness (defined as life expectancy of less than one year), to receive early payment of up to 100 percent of the life insurance benefit. If a terminal illness is diagnosed, notify the Office of Human Resources (OHR) immediately. When death occurs, the remaining life insurance benefit amount, if any, will be paid.
- The age reduction formula begins at age 55; the benefit will be reduced each January 1 by three percent.
  - If hired after July 1, 1977, the benefit will not be reduced to less than $7,500.
  - If hired before July 1, 1977, the benefit will not be reduced by more than $13,500, or to less than $7,500.

Premium Payments

The premiums payable by the retiree for this continued coverage are based on the group rates negotiated with Minnesota Life (currently $69 per quarter/$276 per year) and are subject to change annually. Payments are made to OHR and are due the first of January, April, July, and October.
**Coverage Duration/Conversion**

This term insurance can be continued until you reach age 70, when it automatically terminates, unless converted to some type of individual insurance coverage within 31 calendar days of termination of coverage under the group policy. If you were not eligible to continue your group life insurance at retirement, or upon reaching age 70, you may elect to convert the Employee Group Term Life Insurance to a whole life plan provided by Minnesota Life.

**Changing Beneficiary Designation**

To change your beneficiary designation at any time, complete the Retiree Group Term Life Insurance Change of Beneficiary form at [hr.osu.edu/benefits/li_gtli.aspx](http://hr.osu.edu/benefits/li_gtli.aspx).

**Post-Retirement Life Insurance Benefit**

The university provides a post-retirement life insurance benefit for faculty and staff who had at least 10 years of continuous eligible university service in a regular position of at least 50% FTE at the time of retirement from Ohio State and who have not elected to continue in the Employee Group Life Plan. You also are eligible for this benefit if you have reached age 70 and are no longer eligible to continue in the Employee Group Term Life Insurance Plan.

The benefit is based on length of regular continuous Ohio State service and is provided at no cost to you. The benefit amount depends on the years of regular continuous Ohio State service.

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<thead>
<tr>
<th>Years of Service</th>
<th>Benefit Amount</th>
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<tbody>
<tr>
<td>10–14 years</td>
<td>$2,000</td>
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<tr>
<td>15–19 years</td>
<td>$3,000</td>
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<tr>
<td>20–24 years</td>
<td>$4,000</td>
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<tr>
<td>25+ years</td>
<td>$5,000</td>
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</tbody>
</table>

**Changing Beneficiary Designation**

To change your beneficiary designation at any time, complete the Post-Retirement Life Insurance Change of Beneficiary form at [hr.osu.edu/forms/#lifeinsurance](http://hr.osu.edu/forms/#lifeinsurance).
Dependent Group Term Life Insurance

You may convert your Dependent Group Term Life Insurance (DGLI) to an individual whole life policy at the time of retirement. Contact Minnesota Life to convert coverage and make premium payments directly.

Voluntary Group Term Life Insurance

If enrolled in Voluntary Group Term Life Insurance (VGTLI) before retirement, you may continue coverage under the portability clause if you are under age 70 by making premium payments directly to Minnesota Life.

University Disability Coverage

If you have been covered under the university’s Long-Term Disability (LTD) policy for at least one year and your employment ends, you may be eligible to convert LTD to an individual policy. You must apply for conversion coverage within 31 days of losing group coverage and you may be required to provide medical Evidence of Insurability (EOI). Disability conversion forms are available online at hr.osu.edu/forms/#disability, or contact OHR for information.

Dependent Tuition Assistance Program

If you held at least a 50% FTE eligible regular appointment with 10 years of continuous service at Ohio State at the time of retirement, your dependent children, spouse, or same-sex domestic partner may be eligible for continued participation in the Dependent Tuition Assistance Program when enrolled at Ohio State within five years of your retirement. Eligibility may continue for the full eight semesters or 140 semester credit hours available under the program. For a more detailed description of the benefit levels and eligibility requirements under this program, refer to hr.osu.edu/benefits/eb_tuitionassistance, or contact OHR.
Program 60

- Program 60 gives participants a no-cost, non-credit way to be a part of the university community. Eligibility starts when you are 60 years of age and are a one-year resident of Ohio. Program 60 students sit in on classes on a space-available basis.
- To park in designated student areas, participants may purchase a student parking sticker at regular student rates. Campus buses may also be used. A courtesy library card lets participants use the university libraries.

Program 60 Association

The Program 60 Association offers lectures, day trips, picnics, peer interaction, and much more to its members. Many members give back to the university by volunteering for various campus events. Membership is available for an annual fee of $5. To learn more about how you can become a part of Program 60, or to have your information added to the Program 60 mailing list, visit ced.osu.edu/CEd_pro60.php, or contact Continuing Education at (614) 292-8860.

Athletic Tickets

- If you retire from the university, you may be eligible to continue purchasing your football or basketball tickets as a retiree. Visit hangonsloopy.com for more information.
The Ohio State University Retirees Association

The Ohio State University Retirees Association (OSURA) is an organization of retired faculty and staff with the goal of providing a wide range of activities, including educational, informational, cultural, social, travel, and volunteer opportunities. Monitoring benefits information at the university, state, and national levels on behalf of all university retirees is a major function of the association. OSURA representatives work with OPERS/STRS throughout the year to ensure that retirees are kept abreast of changes in pension and health care benefits.

Membership

All retirees have a stake in legislation and policies that may affect economic well-being and health. Many want to continue the relationships they have established with the university and colleagues over the years. As a member of OSURA, you will be on the inside track of supporting and knowing about benefits provided by the university and the government, changes in pension and health care benefits, what’s going on at the university, and other retirees’ news. Membership will also give you contact with those who share similar interests.

OSURA membership is open to all retired faculty and staff, with associate membership available for other interested retirees. Membership includes the monthly OSURA Newsletter and annual directory. Membership is free for the first year following retirement. Membership fees: $15 annually/$170 lifetime (includes spouse/partner), subject to change.

For more information about membership and activities, contact OSURA (see contact information on page 26.)
Organizational Structure

OSURA is administered by an executive board elected by the membership and maintains several committees:

- Benefits
- Budget/Finance
- Bylaws
- Communications
- Cultural
- Endowment
- Friendship
- Membership
- Program coordinating
- Social
- Travel

Service

- OSURA encourages volunteerism. Retirees can be found assisting with anything from highway litter clean-up to volunteering in academic units, university hospitals, and libraries.
- Retirees have the opportunity to support many worthwhile central Ohio environmental, health, and human service agencies during the Bucks for Charity Drive. Annual donor pledge cards and information about these tax deductible pledges are available at hr.osu.edu/special/bucksforcharity.aspx.
- Campus Campaign is Ohio State’s annual fundraising effort. By supporting the area(s) of the university that mean the most to them, retirees make a significant impact on many of the projects, programs, research, and scholarships that make Ohio State a great place to work, learn, and grow. Visit giveto.osu.edu/guidetogiving/annualgiving.html.
Socialization

Socializing with others who have similar interests is an important component in a healthy lifestyle. OSURA offers many opportunities, such as:

**Social Events**
- Tertulia
- Lunch Bunch
- Dinner series
- Holiday celebrations

**Travel**
- Ohio State
- Ohio
- Out-of-state
- Abroad

**Cultural Programs**
- Ballet
- Opera
- Symphony
- Theater

**Special Interest Groups**
- Books
- Bridge
- Card games
- Photography

**Interface**
- Officers meet annually with the university president and the associate vice president for Human Resources.
- OSURA retired faculty person holds membership on the University Senate Faculty Compensation and Benefits Committee (FCBC).
- OSURA retired staff member represents retirees on the Staff Compensation and Benefits Subcommittee (SCBS) of the University Staff Advisory Committee (USAC).
- OSURA sends representatives to various statewide and Big Ten retiree organizations and to coalitions serving retirees to help protect benefits.

**Information**

Communication and education are major commitments to OSURA members, all university retirees, the university, and the greater community of retiree organizations. This is primarily accomplished through the *OSURA Newsletter*, a monthly publication available to members. The newsletter
informs members of OSURA’s activities, including proposed legislation and changes that could affect pension systems or future benefits. Another avenue of communication is the website, hr.osu.edu/osura.

**Educational Programs**

OSURA provides educational resources for its members in several ways:

**Annual Coping with Change Conference**

At its annual fall conference, “Coping with Change,” guest speakers discuss issues such as wellness, resources, estate management, tax preparation, long-term-care insurance, and changes in OPERS/STRS health care and retirement programs.

**Annual Tax Seminar**

This annual tax seminar given by tax experts is a valuable resource when filing income taxes.

**Estate Planning**

This annual spring seminar features a certified specialist in estate planning, trusts, and probate law who presents aspects of estate planning and administration and answers questions.

**Surveys**

OSURA also conducts periodic surveys to gauge the quality of retirement life among its members. It uses this information to develop and provide desired and needed programs.

**Discounts for Retirees**

Ohio State offers a variety of ongoing discounts for retirees. Refer to hr.osu.edu/osura/discounts.aspx for updated listings.
Planning for the Future

Retirement, as all other stages of life, involves continual change and adjustment. Some changes are slow and gradual, while others are very abrupt. Planning in advance can help you maintain your desired quality of life during retirement amidst changes.

Advanced preparation will help lessen your anxiety and ease tension. Often it is more difficult to make sound decisions when circumstances and emotions alter your perspective. Try to take advantage of available advice and resources before an actual decision has to be made. A positive method of making difficult decisions is to draw from your past experiences in dealing with issues. Here are some easy steps when making decisions:

**Assess the Situation**
- Evaluate the situation by listing all the pros and cons. Describe the situation to friends or loved ones to receive their input.

**Set Goals**
- Once the problem has been defined, clearly state your goals.

**Gather Information**
- The library and Internet offer valuable resources. Network with your friends and acquaintances. Compare your options against your goals. How can you satisfy both?

**Develop a Plan**
- Draw up a plan of action. Determine which choice provides the greatest advantages and the fewest drawbacks.
Take Action

- Be sure to have important meetings with family members with whom you can have open, honest discussions about your decisions. This will help you avoid hurt feelings or misunderstandings later.

The best decisions are usually made without time pressure, so prepare early to reduce stress and create a greater sense of comfort for all involved. The following sections address some of the areas you should prepare for.

Health and Leisure

Welcome to your new opportunity for fun and leisure! You have worked hard and deserve this time to do as you please. To make your retirement rewarding, take the necessary steps to stay in good health.

The first step is to establish a relationship with a physician you trust. Be aware of your overall health, any trouble areas, and future vulnerabilities. Many communities offer educational courses on how to maintain good health and stay on top of healthy eating habits. Ohio State is a resource, too. Visit osu.edu for information about its hospitals, sports, and recreational programs. Your state’s department of aging will also have materials and advice available. And remember, it is never too late to begin an exercise program!

To maintain your physical health, keep your mind active and stay involved in your favorite activities. What you do with your time should be rewarding. You can also use retirement as an occasion to develop new interests.

Continued contact with old friends and the development of new support systems are essential. Put the same attention, excitement, and positive outlook into your plans for the future as you have for past experiences. As in all stages of life, the individual with a positive attitude is able to cope more successfully with situations that arise.
Housing Options

Retirement can give you the freedom to do what you’ve always wanted to do, but never had time to accomplish! Some choose to live in a smaller home with less commitment; others choose to travel to many places they call home.

When deciding on housing, the most important factor is to know your likes and dislikes. What is most important in your life? Choose a home that will allow you to continue these interests. Evaluate your needs, desires, and resources, and determine your housing options according to these factors. Visit hr.osu.edu/osura, click on “Links” for information, including the Guide for Evaluating Continuing Care Retirement Communities. Below are some options to consider:

- Vacation home
- Living with family
- Adult day care
- Apartment/condominium
- Residential
- Assisted living
- Home care
- Nursing/rehabilitation
- Continuing care retirement community
- Hospice

Legal, Financial, and Estate Planning Issues

Estate Planning

Big or small, everybody has an estate. Estate planning can be important for you and your heirs. It is advisable to seek advice from an attorney you trust on how to deal with estate planning.

Legal and Financial Issues

As a retiree, it is important to get legal and financial documentation in order. Compile a file that includes information about insurance policies, wills, and financial
documents. Also, be sure someone you trust knows where your important information is kept. It is often advisable to have a lawyer and/or financial planner help reconcile your financial condition with your needs and desires for the future.

**Steps You Can Take to Plan Ahead**

Whether you are estate planning or handling legal and financial issues, you may want to:

- **Establish a power of attorney**: a trusted individual to act on your legal behalf for a set period of time.
- **Establish a durable power of attorney for health care**: name an individual you trust to carry out your health decisions, should you be incapable to decide.
- **Update or make a will**: a written statement, which directs the distribution of your assets after your death.
- **Set up a trust**: allows a trustee to manage your assets.
- **Update your investments**: review and consider whether or not you should rearrange your holdings, make direct rollover to traditional IRAs, change carrier, convert some to Roth IRAs, change beneficiaries, or make any other adjustments now that you have entered a different stage of life.

Some of the above are legal documents that should be prepared and filed by an attorney.

**Long-Term Care (LTC) Insurance**

A decision that many people face is whether or not to carry Long-Term Care (LTC) Insurance. Be aware that each LTC plan has many variables to consider. Identifying your personal needs and preferences in relation to age, timing, location, short- and long-term financial requirements, as well as other options is best achieved through professionals who can objectively compare a range of plans with you. A reasonable beginning is to review your situation with one of the LTC providers that offers coverage to OPERS and STRS members. Seeking multiple opinions when making long-range decisions is always advisable.
Medicare

If you are 65, or if you are disabled, you may be eligible for Medicare Part A and/or Part B and the Medicare Prescription Drug Plan.

**Medicare Part A is the hospitalization insurance portion of the plan.** It will reimburse you or the hospital for covered expenses you might incur while confined in a hospital.

**Note:** You qualify for Medicare Part A at no cost only if you meet certain requirements. For more information, contact Medicare (see Non-University Resources on page 27). If ineligible for Medicare, the OPERS/STRS plans may provide coverage for eligible members.

**Medicare Part B is the comprehensive major medical portion of the plan.** It will generally pay a percentage of approved charges after you pay the annual deductible, if applicable. This portion of Medicare will provide benefits for other covered expenses. **Everyone is eligible to participate in Medicare Part B at age 65.** You do not need to be eligible for Social Security to receive Medicare Part B. The OPERS/STRS plans may reimburse retirees for the basic premiums paid to Social Security for Medicare Part B, but not for spouse or dependents.

**Turning 65**

If you retired before you turned 65, remember to apply for Medicare Part B approximately 90 days prior to your 65th birthday. **If you wait until after age 65 to apply, your coverage will be delayed considerably, and the level of benefits from your other insurance may be sharply reduced.** Medicare will become your primary insurance plan unless you are re-employed and covered under an employer plan. All other insurances will determine their benefits to you based on Medicare’s coverage of your medical expenses. It is strongly recommended that you enroll in Medicare Part B at the appropriate time.
Medicare Part D is the Medicare Prescription Drug Plan. Anyone with Medicare Part A and/or Part B can join a Medicare Prescription Drug Plan offered in their area. However, the health care plans offered through the retirement systems have been actuarially evaluated and deemed to be “creditable coverage,” which means that on average for all participants, the prescription coverage under these plans is at least as good as or better than the standard Medicare prescription benefits.

If you are considering signing up for Medicare Part D, review the drugs you are taking and compare the coverage and cost of those drugs under the retirement systems’ health care plans against the Medicare plans offered in the Columbus area. All plans under Medicare Part D are offered by private companies and the cost of coverage may vary.

At age 65, if you have prescription drug coverage that is comparable (like the coverage under the retirement systems’ health care plans), you will not be penalized for not enrolling in Medicare Part D. You will have 63 days to enroll in Medicare Part D without penalty if you lose your current prescription drug coverage.

Do You Have a Retirement Benefits, Health Care, or Life Insurance Question?

Get the right answer in THREE EASY STEPS:
1. Define your question (write it out clearly and concisely, preferably in one sentence).
2. Determine your best source for the answer:
   – Check for information in this handbook or review a current copy online at hr.osu.edu/osura/resources.aspx.
   – Contact your retirement provider.
   – Consult other relevant sources (i.e., Social Security, Medicare, the university’s Office of Human Resources/ Benefits Services, AARP).
3. Take notes and review them. If more information is needed, call for an appointment.

Many valuable contact resources are listed on pages 26–30.
# Post-Retirement Resources

Listed on pages 26–30 are offices available to handle requests for assistance from you and your family members:

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<tr>
<th>University Resources</th>
<th>Contact Information</th>
<th>Type of Assistance</th>
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<tbody>
<tr>
<td>Alumni Association</td>
<td>(614) 292-2200 ohiostatealumni.org</td>
<td>Alumni Association</td>
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<tr>
<td>Longaberger Alumni House</td>
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<tr>
<td>2200 Olentangy River Rd., 43210</td>
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<tr>
<td>Athletic Ticket Office</td>
<td>(614) 292-2624 1-800-462-8257 hangonsloopy.com</td>
<td>Football and basketball tickets</td>
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<td>Schottenstein Center</td>
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<tr>
<td>555 Borror Dr., 43210</td>
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<tr>
<td>Buck ID</td>
<td>(614) 292-0400 buckid.osu.edu</td>
<td>Identification cards</td>
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<tr>
<td>3040 Ohio Union</td>
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<tr>
<td>1739 N. High St., 43210</td>
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<tr>
<td>Faculty Club</td>
<td>(614) 292-2262 ohio-statefacultyclub.com</td>
<td>Membership</td>
</tr>
<tr>
<td>181 S. Oval Mall, 43210</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office of Human Resources</td>
<td>(614) 292-1050 1-800-678-6010 <a href="mailto:service@hr.osu.edu">service@hr.osu.edu</a> hr.osu.edu</td>
<td>Benefit services, life insurance</td>
</tr>
<tr>
<td>1590 N. High St., Suite 300</td>
<td></td>
<td></td>
</tr>
<tr>
<td>43201-2190</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OSURA</td>
<td>(614) 292-2916 <a href="mailto:osura@hr.osu.edu">osura@hr.osu.edu</a> hr.osu.edu/osura</td>
<td>Membership, networking, travel, volunteering</td>
</tr>
<tr>
<td>1590 N. High St, Suite 300</td>
<td></td>
<td></td>
</tr>
<tr>
<td>43201-2190</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payroll Services</td>
<td>(614) 292-2311 <a href="mailto:payrolloffice@osu.edu">payrolloffice@osu.edu</a> controller.osu.edu/pay/pay-home.shtm</td>
<td>Change of address, W-2, tax information</td>
</tr>
<tr>
<td>901 Woody Hayes Dr., 43210</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Ohio State University</td>
<td>osu.edu</td>
<td></td>
</tr>
<tr>
<td>Transportation and Parking</td>
<td>(614) 292-9341 tp.osu.edu</td>
<td>Parking permits for emeritus faculty, retirees</td>
</tr>
<tr>
<td>160 Bevis Hall</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1080 Carmack Rd., 43210</td>
<td></td>
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</tr>
<tr>
<td>Non-University Resources</td>
<td>Contact Information</td>
<td>Type of Assistance</td>
</tr>
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</tr>
<tr>
<td>American Association of Retired Persons (AARP)</td>
<td>(888) 687-2277 <a href="http://aarp.org">aarp.org</a></td>
<td>Lifestyle information</td>
</tr>
<tr>
<td>601 E. Street NW Washington, DC 20049</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Columbus Bar Association</td>
<td>(614) 221-4112 <a href="mailto:info@cbalaw.org">info@cbalaw.org</a> <a href="http://cbalaw.org">cbalaw.org</a></td>
<td></td>
</tr>
<tr>
<td>175 S. Third St., Suite 1100 Columbus, OH 43215-5193</td>
<td></td>
<td></td>
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<tr>
<td>Columbus Legal Aid</td>
<td>(614) 224-8374 <a href="http://columbuslegalaid.org">columbuslegalaid.org</a></td>
<td></td>
</tr>
<tr>
<td>1108 City Park Ave. Columbus, Oh 43206</td>
<td>1-877-224-8374</td>
<td></td>
</tr>
<tr>
<td>Medicare</td>
<td>1-800-633-4227 1-877-486-2048 TTY <a href="http://medicare.gov">medicare.gov</a></td>
<td>Medicare information/requirements, etc.</td>
</tr>
<tr>
<td>Ohio Department of Aging</td>
<td>(614) 466-6191 1-800-266-4346 TTY <a href="http://goldenbuckeye.com">goldenbuckeye.com</a></td>
<td>Information regarding various programs with the State of Ohio</td>
</tr>
<tr>
<td>50 W. Broad St., 9th Floor Columbus, OH 43215</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ohio Public Employees Retirement System (OPERS)</td>
<td>1-800-222-7377 <a href="http://opers.org">opers.org</a></td>
<td>Retirement benefits</td>
</tr>
<tr>
<td>277 E. Town St. Columbus, OH 43215</td>
<td></td>
<td></td>
</tr>
<tr>
<td>State Teachers Retirement System of Ohio (STRS)</td>
<td>1-888-227-7877 <a href="http://www.strsoh.org">www.strsoh.org</a></td>
<td>Retirement benefits</td>
</tr>
<tr>
<td>275 E. Broad St. Columbus, OH 43215</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Ohio Alternative Retirement (ARP) Providers
Refer to your ARP provider statements or the contact list available online at hr.osu.edu/benefits/rb_arp.

Supplemental Retirement Account (SRA) Providers
Refer to your SRA provider statements or the contact list available online at hr.osu.edu/benefits/rb_sra.

NOTE: The local telephone book is a useful tool to find resources in your area. Begin with headings including: retirement, senior citizens, County Board of Commissioners, and the Government Pages for senior services, or visit yellowpages.com.

To Report a Change of Address
Send a letter to the appropriate offices listed below:
  - OPERS, STRS, or ARP (addresses listed on pages 5 and 27–28)
  - The Ohio State University Office of Human Resources, Benefits Services (address listed on page 26)
  - The Ohio State University Tax Office
    901 Woody Hayes Dr.
    (614) 292-2521  taxoffice@osu.edu
  - Office of Communication Services (onCampus)
    Office of Public Affairs
    190 N. Oval Mall
    Columbus, OH 43210
    (614) 292-2711

For Notification of the Death of Retiree or Spouse/Partner
  - The Ohio State University Office of Human Resources Life Insurance Claims (address listed on page 26)
    (614) 292-1050  service@hr.osu.edu
  - ARP, OPERS, STRS, or SRA (addresses listed on pages 5, and 27–29)

For Questions on Insurance Coverage or Premiums
  - OPERS or STRS (addresses listed on pages 5 and 27)
  - The Ohio State University Office of Human Resources, Benefits Services (address listed on page 26)
Index

AARP (American Association of Retired Persons) .....27
Alternative Retirement Plan .....6, 28
American Association of Retired Persons (AARP) .....27
ARP Providers .....28
Athletic Tickets .....15
Athletics, Department of .....26
Basketball tickets .....15, 26
Beneficiary .....13
Buck ID .....26
Campus Publications .....9
Change of address .....29
Class attendance, See Program 60 .....15
Coping with Change .....19
Counseling .....5
Courses at Ohio State, See Program 60 .....15
Cultural events .....18
Death benefit .....12
Death of retiree or spouse .....30
Dependent Tuition Assistance Program .....14
Dependent Group Term Life Insurance (DGLI) .....14
DGLI .....14
Directory .....2
  OSU Faculty and Staff .....11
  Ohio State University Retirees Association .....16
Disability coverage .....14
Discounts .....19
E-mail .....10
Emeritus Faculty privileges .....11
Employment After Retirement .....8
Estate Planning .....22
Fee Authorization, See Dependent Tuition Assistance Program .....14
Football tickets .....15, 26
Health and Leisure .....21
Housing Options .....22
Human Resources, Office of .....26
Insurance coverage .....12
The Lantern .....9
Library privileges .....11
Life insurance .....12
Long-Term Care Insurance .....23
Medical Insurance .....6
Medicare .....24
Membership .....16
Ohio Public Employees Retirement System (OPERS) .....27
Ohio State Faculty and Staff Web Page Directory ......27
Ohio State University Group Life Insurance ......12
Ohio State University Retirees Association (OSURA) ......16
onCampus ......9
OPERS (Ohio Public Employees Retirement System) ......5, 27
OSUToday ......9
OSURA (The Ohio State University Retirees Association) ......16
Parking permit ......26
Part-time work, See Re-employment ......8
Post-Retirement Life Insurance Benefit ......13
Program 60 ......15
Recreational Facilities ......11
Re-employment ......8
Resources ......26-30
Retirees Association, See OSURA ......16
Sick Leave Payout ......4
Social Events ......18
State Teachers Retirement System of Ohio (STRS) ......5, 28
STRS (State Teachers Retirement System of Ohio) ......5, 28
Social Security ......7
Supplemental Retirement Accounts (SRA) ......7, 29
Tax Seminar ......19
Taxes ......7
Temporary employment at Ohio State ......8
Term insurance ......12
Traffic and Parking, Department of ......26
Travel ......18
Tuition assistance ......14
University ID, Office ......26
University privileges for retirees ......11
Vacation payout ......4
VGTLI ......14
Voluntary Group Term Life Insurance (VGTLI) ......14
Volunteering ......9
W-2 ......5, 26