Retirement Eligibility

Summary of Eligibility for Retirement, University Benefits, and Sick Leave Payout

<table>
<thead>
<tr>
<th>Status</th>
<th>Qualifying Service</th>
<th>Age Requirement</th>
<th>Benefit Payout</th>
</tr>
</thead>
<tbody>
<tr>
<td>Faculty</td>
<td>90+ months service</td>
<td>Age 50, no FTE 50%</td>
<td>100% of pre-retirement earnings</td>
</tr>
<tr>
<td>Staff</td>
<td>10+ years of service</td>
<td>Age 55, no FTE 50%</td>
<td>100% of pre-retirement earnings</td>
</tr>
<tr>
<td>OSU Police</td>
<td>5 years of service</td>
<td>Age 55, no FTE 50%</td>
<td>100% of pre-retirement earnings</td>
</tr>
<tr>
<td>Faculty</td>
<td>25+ years service</td>
<td>Age 55, no FTE 50%</td>
<td>100% of pre-retirement earnings</td>
</tr>
<tr>
<td>Staff</td>
<td>30+ years of service</td>
<td>Age 55, no FTE 50%</td>
<td>100% of pre-retirement earnings</td>
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</tbody>
</table>

*This summary is a visual display of eligibility and required years of service and conditions of this optional plan. Services are not engaged in participating, including the University of the plan, and are subject to change. The University reserves the right to change the level of benefit at any time. The sum of OSU Police services is 5 years of service.

About This Booklet

It 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 Ohio State, identify new opportunities, and alert you to information that is necessary for a fulfilling retirement.

University Benefits after Retirement

Premium Payments

The premium payments by the retiree for the continued coverage are based on the group rates negotiated with Ohio National Insurance Company. The annual premium is the same for all retirees. Any retiree who wishes to continue coverage must apply for and be approved for this coverage by OH National Insurance Company. Premium payment is based on the retiree’s age at retirement. The retiree will be responsible for paying any premiums due for the continued coverage. The premium payment is due at the time of retirement and includes any applicable administrative charges. The retiree will receive a bill for the premium payment at the time of retirement.

Coverage Duration/Conversion

This term insurance can continue until you reach age 70, which it automatically terminates. If you are self-employed and have been employed on a regular or part-time basis for a period of 20 years, the continued coverage within a calendar year under the group policy, if you are not eligible to continue your group life insurance enrollment or upon reaching age 70, you may elect to continue the Employee Group Term Life Insurance to a whole life plan provided by the life insurance carrier.

Changing Benefit Designation

To change your beneficiary designation at any time, complete the Beneficiary Change of Beneficiary Form, available at hr.osu.edu/benefits/f3_benefits

Post-Retirement Life Insurance Benefit

The university provides a post-retirement life insurance benefit for faculty and staff who have at least 10 years of continuous Ohio State service at the time of retirement and who do not elect to continue in the Employee Group Life Insurance Program. You will be eligible to purchase a new benefit or purchase the existing benefit with an increase in coverage if you reach age 70 and are no longer eligible to continue in the Employee Group 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 may depend on the years of regular continuous Ohio State service.

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Voluntary Group Term Life Insurance

If you are eligible to receive the Voluntary Group Term Life Insurance under the University Group Term Life Insurance Plan and have elected to continue in the Employee Group Life Insurance Program, you may purchase a voluntary group term life insurance policy. You may purchase a voluntary group term life insurance policy under age 70 by making premium payments by the life insurance carrier.

Changing Beneficiary Designation

To change your beneficiary designation at any time, complete the Beneficiary Change of Beneficiary Form, available at hr.osu.edu/benefits/f3_benefits

Flexible Spending Accounts (FSA)

Your participation in an FSA will terminate on the date your employment ends or the university terminates. You may choose to continue health and dependent care FSA participation on an after-tax basis. For more information, contact TAME Customer Service at 855-FLEX-OSU (353-9678).

Athletic Tickets

For information on athletic tickets, visit OSUathletics.com.
Retiree Health Care

If you retire from Ohio State under either the Ohio Public Employees Retirement System (OPERS) or the Ohio State Teachers Retirement System of Ohio (STRS), an appointment can be made for a second application with the appropriate retirement system.

For OPERS:
- Go to eBenefits or complete a Benefits Application Form and mail it to the OPERS office.
- For STRS:
  - Visit hr.osu.edu/benefits/strs/benefits-application.
  - Complete Benefits Application Form and mail it to the STRS office.

Contact your retirement provider (OPERS or STRS):
If you are a Superannuate who retired on or after July 1, 2005, you may choose to continue your health care coverage.

Contact your ARP provider:
- Refer to the SRA Processing Calendar, online at hr.osu.edu/forms/ben/sraform.pdf or hr.osu.edu/benefits/rb_sra.aspx or via U.S. mail. If you are a Supplemental Retirement Plan (ARP) participant, contact your ARP provider.

Additional Retirement Items

University Benefits After Retirement

Benefit for retired faculty/staff who have 10 years of continuous Ohio State service at a position in OHR.

1. Access to the Recreation and Physical Activity Center (RPAC).
2. Campus parking permit (if applicable).
3. Tuition assistance for dependents (must complete dependent eligibility form). Contact your school/department representative.
5. Free lifetime forwarding of your Ohio State email address.
6. Employee Group Term Life Insurance. Additional Life Insurance can be purchased.
7. Access to the Benefits Center, online at hr.osu.edu/benefits/li_gtli.aspx
9. Annual benefit increase.
10. Optional retirement benefit.

Additional Supplemental Retirement Accounts

If you participated in a Supplemental Retirement Plan (ARP), you must file an application within 90 days of your scheduled retirement date.

Benefits for current employees and former employees who leave for a period of 30 or more days on or after retirement.

University Health Plan

Contact your health plan provider:
- For details about any additional in-state or out-of-state provider, contact OSU Health Plan at (614) 292-4700 or lifetimemail@osu.edu
- For Social Security, visit socialsecurity.gov

University Health Plan:

1. Dental
2. HMO
3. PPO
4. Valued Care Network

Social Security:

1. Social Security is continually amended, so Social Security benefits will only be paid to those who are still employed.
2. Benefits can be claimed at age 62, 70, or 72.

University Soft Benefits

1. The Ohio State BUCK ID card gives you a discount at local and national merchants.
2. Free lifetime forwarding of your Ohio State email address.
3. Additional Group Term Life Insurance.

University Pension:

1. OPERS or STRS health coverage is completely available at age 62 and continues at any age.
2. Benefits can be claimed at age 62, 70, or 72.
3. Benefits are paid to your designated beneficiary.

Terminal Illness Benefit

If you are diagnosed with a terminal illness (defined as life expectancy of less than one year), you must file an application to receive payment of 50% of the life insurance benefit for the loss of two or more limbs or 75% of the life insurance benefit for the loss of one limb.

Accidental Death Benefit

The accidental death benefit will pay the life insurance benefit for the loss of life or loss of limb (hand, foot, or one-limb). The accidental death benefit is 2.5 times your last regular annual salary in the event of a covered accident. The accidental death benefit will not be paid to Dependents.

Accidental Disability Benefit

If you are diagnosed with a terminal illness (defined as life expectancy of less than one year), you may receive payment of 75% of the life insurance benefit for the loss of two or more limbs or 50% of the life insurance benefit for the loss of one limb.

Optional Disability Benefit

If you are diagnosed with a terminal illness (defined as life expectancy of less than one year), you may receive payment of 50% of the life insurance benefit for the loss of two or more limbs or 25% of the life insurance benefit for the loss of one limb.

Social Security Retirement Payments

1. 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, even if for only one day in any month, you must wait until the first day of the following month to receive your retirement benefits.
2. A reduced benefit will begin on the first day of the following month following the month of your last day of service.

Social Security:

1. The Social Security law is continually amended, so Social Security benefits will only be paid to those who are still employed.
2. Benefits can be claimed at age 62, 70, or 72.

Employees Retirement System of Ohio (ERS)
If you retire from Ohio State under the Ohio Public Employees Retirement System (OPERS) or the State Teachers Retirement System of Ohio (STRS), an appointment can be made for a second application with the appropriate retirement system.

For OPERS:
- Go to eBenefits or complete a Benefits Application Form and mail it to the OPERS office.
- For STRS:
  - Visit hr.osu.edu/benefits/strs/benefits-application.
  - Complete Benefits Application Form and mail it to the STRS office.

Additional Retirement Items

1. Access to the Recreation and Physical Activity Center (RPAC).
2. Campus parking permit (if applicable).
3. Tuition assistance for dependents (must complete dependent eligibility form). Contact your school/department representative.
5. Free lifetime forwarding of your Ohio State email address.
6. Employee Group Term Life Insurance. Additional Life Insurance can be purchased.
7. Access to the Benefits Center, online at hr.osu.edu/benefits/li_gtli.aspx
9. Annual benefit increase.
10. Optional retirement benefit.

University Health Plan:

1. Dental
2. HMO
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Social Security:

1. Social Security is continually amended, so Social Security benefits will only be paid to those who are still employed.
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If you retire from Ohio State under the Ohio Public Employees Retirement System (OPERS) or the State Teachers Retirement System of Ohio (STRS), an appointment can be made for a second application with the appropriate retirement system.

For OPERS:
- Go to eBenefits or complete a Benefits Application Form and mail it to the OPERS office.
- For STRS:
  - Visit hr.osu.edu/benefits/strs/benefits-application.
  - Complete Benefits Application Form and mail it to the STRS office.

Additional Retirement Items

1. Access to the Recreation and Physical Activity Center (RPAC).
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Social Security:

1. The Social Security law is continually amended, so Social Security benefits will only be paid to those who are still employed.
2. Benefits can be claimed at age 62, 70, or 72.
Contact your retirement provider (OPERS or STRS)
1. Set up an appointment prior to your intended retirement date with a retirement system counselor to help identify retirement options available and determine your benefits.
2. Complete the applicable benefit form.
3. Submit your completed forms.
4. Gather all applicable paperwork (from your employer).

Monthly benefit, health benefits

If you retire from Ohio State under either the Ohio Flex Plan, Employee Retirement System (SRA) or the State Teachers Retirement System of Ohio (STRS) pursuant to a formal notice and legal agreement with the appropriate retirement system:

For Staff: via online or relocation application or by contacting OPERS at 1-800-222-7778 or online.

For Faculty: via online or relocation application or by contacting STRS at 1-800-222-7778 or online.

Retirement System Counseling
When you call the appropriate system to obtain a retirement application, your counselor will schedule an appointment with one of the systems’ retirement counselors. This person will counsel you on your retirement options available and determine your retirement date.

You will need to contact document yourself with the contact information from your formal notice prior to your appointment to ensure you have the necessary documents.

Note: Make sure you meet the retirement system’s employer plan’s rules and regulations. Do your benefits have restrictions? And how will this change the amount you can elect to contribute to your pension plan at this time?

Retirement Through OPERS or STRS
Vaccination Leave Payout
Find out how much vac leave you have accrued and your dependents’ vac leave counterparties for a non-regular period. 

Final Pay from Ohio State
• You will be paid through the last day worked. Payroll will be made on the scheduled payday for the last regular period for which you have earned vacation leave credits, and all other deductions will be withheld from the paycheck.
• You will be paid for any eligible sick and leave accrued and used.
• Any unused sick and leave accruals will be forfeited.
• Your Ohio State retirement, you will be compensated for your sick leave.
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University Retirement Process

This section will help you plan your retirement. It includes information about benefits that will help you prepare for your retirement.

You need to follow these four steps to ensure a smooth transition:
1. Submit a written statement to your department that describes your intention to retire and states the date of your retirement.
2. Submit a completed benefit election form.
3. Submit a written statement to your department that certifies your intentions.
4. Submit a written statement to your department that certifies your intentions.

1. Submit a written statement to your department that describes your intention to retire and states the date of your retirement.

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 retirement application with the appropriate retirement system.

For OPERS:
1. Submit a completed benefit election form.
2. Submit a written statement to your department that certifies your intentions.
3. Submit a written statement to your department that certifies your intentions.
4. Submit a written statement to your department that certifies your intentions.

For STRS:
1. Submit a completed benefit election form.
2. Submit a written statement to your department that certifies your intentions.
3. Submit a written statement to your department that certifies your intentions.
4. Submit a written statement to your department that certifies your intentions.

Contact your retirement provider (OPERS or STRS)
1. Set an appointment prior to your anticipated retirement date with a retirement system counselor to help identify retirement options available and determine your benefits.
2. Complete the appropriate benefit election form.
3. Submit a written statement to your department that certifies your intentions.
4. Submit a written statement to your department that certifies your intentions.

Monthly benefit:

Contact your Payroll representative to determine if a rollover into another investment type might be more advantageous.

Social Security

1. Contact your retirement provider (OPERS or STRS) to request an application by contacting OPERS at 1-800-222-7377 or STRS at 1-800-222-7377. If you are not interested in withdrawing these funds from your retirement account, you should work with your retirement provider to determine if a rollover into another investment type might be more advantageous.

Pension Benefits

1. Contact your retirement provider (OPERS or STRS) for more information about pension benefits.
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4. Contact your retirement provider (OPERS or STRS) for more information about pension benefits.

University of Human Resources

Office of Human Resources Notification (No direct notification to OHR is needed by you)

1. Once you have submitted the retirement application, your HRP representative will notify OHR of your scheduled retirement date.
2. OHR will notify your department of your retirement date.
3. OHR cannot certify your retirement date or the date on which you will become eligible for retirement.

Sick Leave Payout

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 retirement application with the appropriate retirement system.

For OPERS:
1. Submit a completed benefit election form.
2. Submit a written statement to your department that certifies your intentions.
3. Submit a written statement to your department that certifies your intentions.
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1. Submit a completed benefit election form.
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Monthly benefit:

Contact your Payroll representative to determine if a rollover into another investment type might be more advantageous.

Ohio State Department Notification

Submit a written statement to your department that describes your intention to retire and states the date of your retirement. Your department must notify the Office of the Human Resources Information System (HRIS) within 30 days of your date of retirement.

1. Provide a written statement to your human resources professional (HRP) with your intended date of retirement.
2. Notified the HRP of your intended retirement date.
3. HRP needs to enter the date in the HRP system.
4. Your retirement will be entered into the HRP system.

Vacation Leave Payout

Find out how much vacation leave you have accumulated. Your retirement check and health benefits are adjusted to reflect prorated leave. If you have 10 or more years of service with the University, you will be paid your full vacation accrual.

1. Determine the amount of vacation leave you have accumulated.
2. Calculate the amount of leave you will be paid.
3. Submit a written statement to your department that certifies your intentions.
4. Submit a written statement to your department that certifies your intentions.

Retirement Process

1. Determine the amount of vacation leave you have accumulated.
2. Calculate the amount of leave you will be paid.
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This 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 Ohio State, identify new opportunities, and alert you to information that is necessary for a fulfilling retirement.

University Guide to Retirement

Summary of Eligibility for Retirement, University Benefits, and Risk Loose Payout

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Retirement Eligibility

Premium Payments
The premium payable by the retiree for this continued coverage is based on the group rates negotiated with Minnesota Life (currently $46 per quarter $230 per year) and is subject to change. Annually payments are due to OHR and are due the first of January, April, July and October.

Coverage Duration/Conversion
This term insurance continues until you reach age 90, when it automatically terminates. If you retire and you have coverage under the group policy, you were not eligible to continue your group life insurance enrollment or approximate age 90, you may elect to convert the Employee Group Term Life Insurance to a whole life plan provided by the life insurance carrier.

Changing Beneficiary Designation
To change your beneficiary designation at any time, complete the Beneficiary Group Term Life Insurance Change of Beneficiary Form, available at hr.osu.edu/benefits/group_lifefield.

Post-Retirement Life Insurance Benefit
The university provides a post-retirement life insurance benefit for faculty and staff who have at least 10 years of regular continuous Ohio State service at the time of retirement and who do not elect to continue in the Employee Group Life Insurance Plan. Eligible to receive post-retirement life insurance benefit and have 10 years of State service in the Employee Group Term Life Insurance Plan. Eligible to receive post-retirement life insurance benefit and have 10 years of State service in the Employee Group Term Life Insurance Plan.

Voluntary Group Term Life Insurance
If you have 10 or more years of regular continuous Ohio State service at the time of retirement, your dependent children, spouse, or same-sex domestic partner may qualify for continued participation in the Dependent Tuition Assistance Program when elected at Ohio State within five years of your retirement. Eligibility may continue for the full eight terms or 96 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/memberdirectory.

Flexible Spending Accounts (FSA)
Your participation in an FSA will eliminate on the state your employer contributions. You may continue to continue health flexible spending accounts (HSA) and dependent care flexible spending accounts (DCFSA) after retirement. For more information, contact TASC Customer Service at 1-855-FLEX-OSU (353-9678).

Athletic Tickets
Visit hangonsloopy.com for information on current ticket eligibility for tickets.
About This Booklet

It 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 Ohio State, identify new opportunities available, and alert you to information that is necessary for a fulfilling retirement.

Premium Payments

The premium payments you receive by the retiree for this time (change the retirees) and the group rates negotiated with Minnesota Life (currently $44 per quarter $132 per year) are subject to change. Any premium are sent to Group and are due the first of January, April, July and October.

Coverage Duration/Conversion

This term insurance continues until you reach age 55, while it automatically terminates, and you may elect to convert the Employee Group Term Life Insurance to a whole life policy provided by the life insurance carrier.

Changing Benefit Designation

To change your beneficiary designation at any time, complete the Beneficiary Group Term Life Insurance Change or逸份保障 Form available at hr.osu.edu/benefits/gtli.asv.

Post-Retirement Life Insurance Benefit

The university provides a post-retirement life insurance benefit for faculty and staff who have at least 10 years of regular continuous Ohio State service at the time of retirement and who have not elected life insurance in the Employee Group Term Life Insurance Plan. You also are eligible for this benefit if you have elected to continue in the Employee Group Life Insurance Plan.

Post-Retirement Life Insurance Benefit

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 length of regular continuous Ohio State service.

Voluntary Group Term Insurance

If you have 15 or more years of regular continuous University service 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. If you were not eligible to continue your group life insurance at retirement, or upon reaching age 70, you may elect to convert your Employee Group Term Life Insurance to a whole life policy provided by the life insurance carrier.

Changing Benefit Designation

To change your beneficiary designation at any time, complete the Beneficiary Group Term Life Insurance Change form. You may continue the payment of premium for full 10 years of regular continuous service under age 70 (may be subject to availability) and the current retiree eligibility for tickets.

Athletic Tickets

Hang on Sloopy.com for information on current retiree eligibility for tickets.