Preparing FOR Retirement

For members enrolled in the
Defined Benefit Plan
Defined Contribution Plan
Combined Plan

2017|2018
Preparing for Retirement

Retirement planning timetables
There are steps you can take early in and throughout your career to prepare for a comfortable transition to retirement. We offer many services to help you make this transition.

Below are retirement planning timetables and recommended actions for members enrolled in the STRS Ohio Defined Benefit, Defined Contribution or Combined Plan. Beginning on Page 3, further guidelines for each of these action steps are provided.

Throughout your career
- Review your Annual Statement of Account (Defined Benefit and Combined Plan members).
- Review your Quarterly Account Statement (Defined Contribution and Combined Plan members).
- Evaluate your personal finances.

Early to middle career
- Attend a Benefit Information Meeting or a Dollars and Sense workshop.
- Certify any purchasable service credit (Defined Benefit and Combined Plan members).
- Review your allocation of investment choices with Nationwide Retirement Solutions and change if necessary (Defined Contribution and Combined Plan members).

Middle to late career
- Attend a Beyond the Classroom workshop (Defined Benefit Plan members).
- Attend a Financial Fitness: Your Pathway to Retirement seminar (Defined Benefit and Combined Plan members).
- Review your allocation of investment choices with Nationwide Retirement Solutions and change if necessary (Defined Contribution and Combined Plan members).
- Review your annuity payment options with STRS Ohio.
• Certify any purchasable service credit (Defined Benefit and Combined Plan members).

• Evaluate the impact of health care costs on retirement.

**Three years before retirement**

• Request a service retirement estimate.

• Review your allocation of investment choices with Nationwide Retirement Solutions and change if necessary (Defined Contribution and Combined Plan members).

• Schedule an individual conference with an STRS Ohio benefits counselor.

• Certify any purchasable service credit (Defined Benefit and Combined Plan members).

**12 to 18 months from retirement**

• Attend a Retirement Countdown meeting or webinar (Defined Benefit Plan members).

• Certify any purchasable service credit (Defined Benefit and Combined Plan members).

**Six to 12 months from retirement**

• Schedule another individual conference with an STRS Ohio benefits counselor.

• Request a recalculation of your service retirement estimate.

• Schedule meetings with your retirement planning advisors.

• View the Retirement Benefits presentation at www.strsoh.org.

**Three to 12 months from retirement**

• Read the Service Retirement and Plans of Payment brochure.

• Complete and submit a Service Retirement Application.

• Finalize plans to purchase service credit (Defined Benefit and Combined Plan members).

• Finalize plans to complete deposits on military service (Defined Contribution Plan members).

• Review STRS Ohio reemployment guidelines.

• Notify your employer of your intent to retire.

---

**Retirement planning guidelines**

**Throughout your career**

**Review your Annual Statement of Account (Defined Benefit and Combined Plan members)**

The account statement you receive each fall can be invaluable in your personal financial planning. This personalized statement reports your earnings, contributions, years of service credit and lists all certified service that is eligible for purchase. The statement does not include service credit you may have with other Ohio retirement systems. In addition, STRS Ohio provides estimates of service retirement, disability and survivor benefits if you are eligible for those benefits. You should review the account statement every year to ensure the correct service credit and contributions have been reported from your current and past employers. Notify STRS Ohio of any discrepancies so that adjustments can be made before retirement. STRS Ohio will audit your account at retirement.

**Review your Quarterly Account Statement (Defined Contribution and Combined Plan members)**

This statement includes an account summary that reflects the balance, deposits, and market gains or losses for your investment choices. The statement also breaks down the allocation of investment choices, contribution allocation, summary by investment choice and activity for the period.

**Evaluate your personal finances**

A periodic evaluation of your personal finances — including assets, liabilities, insurance and investments — with a credible financial advisor can help maximize the return on your money. Early planning and knowing the value of your STRS Ohio account can provide a solid start on retirement financial planning.

**Early to middle career**

**Attend a Benefit Information Meeting or Dollars and Sense workshop**

The Benefit Information Meeting provides an overview of STRS Ohio benefits such as service retirement, benefit payment options, purchasable...
service credit, disability benefits and survivor benefits. The Dollars and Sense workshop provides an overview of STRS Ohio benefits, as well as information on investment basics.

The STRS Ohio benefits information included in the Dollars and Sense workshop duplicates the content of the Benefit Information Meeting. In other words, if you attend a Dollars and Sense workshop, there is no need to also attend a Benefit Information Meeting. Both of these programs are sponsored by employers or teacher associations. Your in-service coordinator can schedule one of these opportunities by contacting STRS Ohio.

**Attend the Financial Fitness: Your Pathway to Retirement seminar (Defined Benefit and Combined Plan members)**

This seminar, offered at locations throughout the state, addresses the steps you can take to help build a financially sound retirement, including budgeting, reducing debt, financial planning, smart investing and understanding your STRS Ohio benefits. Meeting dates, locations and registration information are available online at www.strsoh.org or by calling STRS Ohio toll-free at 888-227-7877.

**Certify any purchasable service credit (Defined Benefit and Combined Plan members)**

If you think you may qualify to purchase credit for past employment, we recommend that you certify this service as early as possible. Certification of service on the appropriate STRS Ohio forms by past employers can be a lengthy process. Certification does not obligate you to purchase credit, but it does allow STRS Ohio to evaluate the service for eligibility, verify the credit amount and provide you with a cost to purchase the credit. Cost statements can be updated at any time. Although the cost of credit may increase because of interest rates or a change in the liability factor, **it is not always best to buy credit early.** In fact, a variety of circumstances may arise before retirement that would make such an investment unwise. An STRS Ohio benefits counselor can provide a service retirement estimate, which can help you approximate how much you can expect to receive in retirement and may help you decide if it is advantageous to purchase credit.

Members who plan to purchase credit should review the Purchasing Service Credit brochure and talk to an STRS Ohio benefits counselor for further details on purchasing service credit, certification of credit and payment options.

Defined Contribution Plan members are not eligible to purchase service credit. However, they may make contributions on salary not earned if their teaching career is interrupted by military service, provided they meet the eligibility requirements.

Combined Plan members may make contributions on salary not earned if their teaching career is interrupted by military service or leaves of absence, provided they meet the eligibility requirements.

**Review your allocation of investment choices with Nationwide Retirement Solutions and change if necessary (Defined Contribution and Combined Plan members)**

Take a close look at your account to be sure your allocations meet your retirement planning needs. Nationwide Retirement Solutions (NRS) retirement specialists can discuss your investment choices with you by phone. Call NRS toll-free at 866-332-3342. You can also establish online access to your account at www.strsoh.org.

**Middle to late career**

**Attend a Beyond the Classroom workshop (Defined Benefit Plan members)**

This workshop, offered at locations throughout the state, includes an overview of STRS Ohio benefits and information on funding your retirement years. Meeting dates, locations and registration information are available online at www.strsoh.org or by calling STRS Ohio toll-free at 888-227-7877. You may also request this workshop through your employer.

**Attend a second Benefit Information Meeting**

In addition to attending this meeting during the early to middle stage of your career (see Pages 3–4), it is a good idea to attend this meeting again in the later stage of your career to keep abreast of any STRS Ohio benefit or health care coverage changes that may affect your retirement planning.
Review your allocation of investment choices with Nationwide Retirement Solutions and change if necessary (Defined Contribution and Combined Plan members)

Take a close look at your account to be sure your allocations meet your retirement planning needs. Nationwide Retirement Solutions (NRS) retirement specialists can discuss your investment choices with you by phone. Call NRS toll-free at 866-332-3342. You can also establish online access to your account at www.strsoh.org.

Review your annuity payment options with STRS Ohio

To review your payment options, you can access the Service Retirement and Plans of Payment brochure for your specific retirement plan online at www.strsoh.org or you can request a copy by calling STRS Ohio toll-free at 888-227-7877.

Certify any purchasable service credit (Defined Benefit and Combined Plan members)

If you think you may qualify to purchase credit for past employment, we recommend that you certify this service as early as possible. Certification of service on the appropriate STRS Ohio forms by past employers can be a lengthy process. Certification does not obligate you to purchase credit, but it does allow STRS Ohio to evaluate the service for eligibility, verify the credit amount and provide you with a cost to purchase the credit. Cost statements can be updated at any time. Although the cost of credit may increase because of interest rates or a change in the liability factor, it is not always best to buy credit early. In fact, a variety of circumstances may arise before retirement that would make such an investment unwise. An STRS Ohio benefits counselor can provide a service retirement estimate, which can help you approximate how much you can expect to receive in retirement and may help you decide if it is advantageous to purchase credit. Please review the Purchasing Service Credit brochure and consult an STRS Ohio benefits counselor for further details on purchasing service credit, certification and payment options.

Defined Contribution Plan members are not eligible to purchase service credit. However, they may make contributions on salary not earned if their teaching career is interrupted by military service, provided they meet the eligibility requirements. Combined Plan members may make contributions on salary not earned if their teaching career is interrupted by military service or leaves of absence, provided they meet the eligibility requirements.

Evaluate the impact of health care costs on retirement

STRS Ohio understands that health care in retirement is important to you. You may not know in advance what your health care needs in retirement will be, but it is important to focus on potential health care costs and develop a strategy to deal with future changes in health care. Premiums, copayments/coinsurance, deductibles and all other charges or fees paid by you as a health care plan enrollee may change annually.

Three years before retirement

Request a service retirement estimate

This information is critical to your financial planning. Please note that estimates are approximate; an exact calculation of your benefit will be made at retirement.

For Defined Benefit Plan members, a service retirement estimate can be calculated online at www.strsoh.org. You can access a benefit estimate calculator using your Online Personal Account or the benefit estimate calculator available on the home page.

The secure calculator in the Online Personal Account area will use your account information. The calculator that is accessible via the website’s home page does not pull information from your personal account and will require that you enter your retirement date, birth date, years of service at retirement and final average salary.

The secure calculator in the Online Personal Account area will use your account information. The calculator that is accessible via the website’s home page does not pull information from your personal account and will require that you enter your retirement date, birth date, years of service at retirement and final average salary.

Defined Contribution and Combined Plan members, as well as Defined Benefit Plan members who would like STRS Ohio to calculate their estimate, can contact STRS Ohio toll-free at 888-227-7877 to request a service retirement estimate. You will need to provide the following information:
• Projected date of retirement
• Present contract salary (plus any supplemental earnings)
• Estimated account balance (Defined Contribution and Combined Plan members)
• Assumed last day of teaching (or last day of paid sick leave)
• Birth date of your beneficiary, or beneficiaries, and each beneficiary’s relationship to you
• Projected rate of return for investment choices (Defined Contribution and Combined Plan members)

**Review your allocation of investment choices with Nationwide Retirement Solutions and change if necessary (Defined Contribution and Combined Plan members)**

Take a close look at your account to be sure your allocations meet your retirement planning needs. Nationwide Retirement Solutions (NRS) retirement specialists can discuss your investment choices with you by phone. Call NRS toll-free at 866-332-3342. You can also establish online access to your account through the STRS Ohio website at www.strsoh.org.

**Schedule an individual conference with an STRS Ohio benefits counselor**

It is advisable to schedule an individual conference — at our office in Columbus, at a location near your home or school, or by phone through an individual teleconference — at least three years before you plan to retire. A list of upcoming counseling dates and locations is available at www.strsoh.org, where you can also schedule your appointment using your Online Personal Account. To schedule an appointment in our Columbus office or by teleconference, call STRS Ohio toll-free at 888-227-7877. Counselors can prepare a service retirement estimate for you, as well as explain your STRS Ohio benefits.

**12 to 18 months from retirement**

**Attend a Retirement Countdown meeting or webinar (Defined Benefit Plan members)**

This program reviews all the essential retirement information. Covered topics include how to complete the Service Retirement Application, reemployment guidelines, plans of payment and STRS Ohio Health Care Program enrollment. The meeting is offered at various locations throughout the state. A live webinar is available January through September at www.strsoh.org. An on-demand version of the webinar is also available. Meeting dates, locations, webinar schedule and registration information are available online or by calling STRS Ohio toll-free at 888-227-7877.

**Certify any purchasable service credit (Defined Benefit and Combined Plan members)**

Certification of past service credit on the appropriate STRS Ohio forms can be a lengthy process. Certification does not obligate you to purchase credit, but does allow STRS Ohio to evaluate the service for eligibility, verify the credit amount and provide you with a cost to purchase the credit. Purchasable service must be certified and a cost statement issued before your retirement date. In most cases, certifying service before your retirement date will enable you to purchase credit up to three months following your retirement effective date. Defined Benefit Plan members should review the Purchasing Service Credit brochure that explains the types of purchasable service credit.

Defined Contribution Plan members are not eligible to purchase service credit. However, they may make contributions on salary not earned if their teaching career is interrupted by military service, provided they meet the eligibility requirements.

Combined Plan members may make contributions on salary not earned if their teaching career is interrupted by military service or leaves of absence, provided they meet the eligibility requirements.

Before purchasing credit, please speak with an STRS Ohio benefits counselor to determine how the purchase will affect your retirement benefit.
Defined Benefit, Defined Contribution or Combined Plan

Six to 12 months from retirement

Schedule another individual conference with an STRS Ohio benefits counselor

This final appointment with a benefits counselor — in Columbus, at a field location or by teleconference — will help you finalize your retirement plans. This is a good opportunity to recalculate your STRS Ohio retirement benefits and review health, dental and vision coverage options. A list of upcoming counseling dates and locations is available at www.strsoh.org, where you can also schedule your appointment using your Online Personal Account. To schedule an appointment in our Columbus office or by teleconference, call STRS Ohio toll-free at 888-227-7877.

Request a recalculation of your service retirement estimate

Members who do not meet with a benefits counselor should request an estimate no later than six months before retirement so that an updated estimate can be prepared. When making the request, please provide us with the appropriate information. (See “Request a service retirement estimate” on Pages 7–8.) Defined Benefit Plan members may also obtain a service retirement estimate and complete the Service Retirement Application via an Online Personal Account.

Schedule meetings with your retirement planning advisors

A periodic evaluation of personal finances with a credible advisor can help maximize the return on your money. A financial planner can be helpful in reviewing and discussing 403(b), 401(k), IRA and 457(b) governmental plans, as well as Social Security accounts. An insurance agent can offer assistance in determining postretirement health and life insurance needs. An attorney can offer assistance with estate planning and developing a will.

View the retirement benefits presentation at www.strsoh.org

This presentation provides an overview of the retirement benefits STRS Ohio makes available to its members upon retirement, including information about the monthly benefit payment, health care (Defined Benefit and Combined Plan members), death benefits, reemployment restrictions and other important information pertaining to your retirement plan.

Three to 12 months from retirement

Read the Service Retirement and Plans of Payment brochure

Reading this brochure will help you choose a plan of payment option that suits your retirement needs as well as evaluate the Partial Lump-Sum Option Plan (PLOP) payment option. It is available in the Publications section of the STRS Ohio website.

Complete and submit a Service Retirement Application

Defined Benefit Plan members may complete and submit their Service Retirement Application through their Online Personal Account at www.strsoh.org. (To access the application, log in to your Online Personal Account and click on “Apply Online for Service Retirement” under Retirement. You may create an Online Personal Account with your initial login.) The online application walks members through the form and helps ensure complete information is provided, which allows for timelier processing of the application. A Service Retirement Application should be completed at least three months, but no more than 12 months, before your retirement date.

Members can also obtain a paper application by contacting STRS Ohio toll-free at 888-227-7877 or by email (contactus@strsoh.org).

Defined Contribution Plan and Combined Plan members will need to complete and submit a paper Service Retirement Application. Combined Plan members will need to submit a separate application for both the defined benefit and defined contribution portions of the account. These applications are available at www.strsoh.org in the Forms section or by calling STRS Ohio toll-free at 888-227-7877.

Eligible Defined Benefit and Combined Plan members who want health care coverage to begin on their retirement date must file a Service
After STRS Ohio receives the retirement application

Accepting service retirement

Service retirement is official

For Defined Benefit Plan members (or Combined Plan members receiving the defined benefit portion of their plan), any changes to your effective date of retirement and plan of payment must be submitted in writing and received by STRS Ohio by the 15th day of the month of your first regular monthly benefit payment. You will be notified of the exact date.

For Defined Contribution Plan members and Combined Plan members receiving the defined contribution portion of their plan, your benefit is final on your effective date of retirement. At this time, your account is closed and you cannot change your decision to retire. However, you may change your plan of payment if the request is submitted in writing and received by STRS Ohio by the 15th day of the month of your first regular monthly benefit payment. You will be notified of the exact date.

Other changes in your selected options for tax withholding or a change in the bank information for your direct deposit may be made at any time, regardless of the retirement plan you are enrolled in.

STRS Ohio acknowledges your retirement

When STRS Ohio receives your retirement application, it is reviewed for accuracy and completion of the appropriate sections. At the same time, STRS Ohio conducts a final audit of your account records including earnings and service credit. If any adjustments or corrections are necessary, STRS Ohio will notify you. Any changes made at this point may cause a delay in processing your benefits.

Within 10 business days after STRS Ohio receives your retirement application, you will receive an acknowledgment letter verifying your effective date of retirement and the plan of payment you selected.

If you hold one or more positions covered by another public retirement system and you plan to continue employment in the lower paying position(s) at retirement, you will receive a second acknowledgment letter.
**STRS Ohio will request OPERS and SERS retirement information (Defined Benefit Plan members)**

If you retire on a combined basis with Ohio Public Employees Retirement System (OPERS) or School Employees Retirement System (SERS), or both, STRS Ohio will request information from the appropriate system to finalize your benefit calculation. The information from the other systems is needed before we can finalize your retirement.

**Select a health care plan (Defined Benefit and Combined Plan members)**

You will need to make your health care plan selection when you submit your Service Retirement Application. Currently, members must have at least 15 years of service credit, or 20 years of service credit for retirement on or after Aug. 1, 2023, to have access to the STRS Ohio Health Care Program (medical, dental and vision).*

All health plans offered by STRS Ohio include hospital, medical and prescription drug coverage. You will be required to pay a portion of the total cost. Premiums are currently based on your years of service credit, Medicare status and health care plan selected.

You may also enroll your spouse, eligible children and other eligible dependents, but you pay the full cost of their monthly health care premium.

If you need assistance making your health care plan selection, contact STRS Ohio toll-free at 888-227-7877. Health care and prescription drug plan identification cards and coverage information will be mailed to you after your selection is made.

**Medicare enrollment (Defined Benefit and Combined Plan members)**

STRS Ohio requires all eligible health care plan participants to enroll in Medicare Part B (medical insurance) and pay a monthly premium to Medicare. Participants must also enroll in Medicare Part A (hospital insurance) if it is available at no cost from Medicare. If you or your spouse is still employed and covered by a group health plan through the employer, you may choose to delay your enrollment in Medicare. Even if you aren’t yet age 65, you may qualify for Medicare coverage if you have a disability or end-stage renal disease. Contact Medicare toll-free at 800-633-4227 or www.medicare.gov for eligibility determination. After you’ve enrolled in Medicare, you must send STRS Ohio a copy of your Medicare card or submit your Medicare information through your Online Personal Account. Your Medicare status determines your health care plan eligibility, the cost of your health plan and the percentage you will be responsible for paying when your medical claims are processed.

**Apply for dental and/or vision coverage (Defined Benefit and Combined Plan members)**

STRS Ohio offers dental and vision coverage to members with at least 15 years of service credit, or 20 years of service credit for retirement on or after Aug. 1, 2023, and their eligible dependents. You will need to indicate on your Service Retirement Application whether you want dental and/or vision coverage. Following receipt of your retirement application, we will send you an enrollment packet with coverage, premium and enrollment information.

Enrollment in an STRS Ohio health care plan is not a requirement to enroll in the dental or vision plans. Separate monthly premiums apply to the dental and vision plans. For more information, contact STRS Ohio toll-free at 888-227-7877.

**Receiving benefits**

**STRS Ohio issues partial benefit payments**

If your fully completed application is received by STRS Ohio at least 30 days before your retirement date, STRS Ohio may issue a benefit payment on your retirement date. If the actual benefit amount is not calculated by your retirement date, STRS Ohio may issue a partial payment if you are eligible for retirement based on current information available on
your account. Most members receive three or more partial payments. If you need to purchase additional credit to be eligible for retirement, a partial payment will not be issued. If a Partial Lump-Sum Option Plan (PLOP) payment is selected, payment will be calculated on your retirement amount after adjusting for the PLOP payment. Once exact information is available, any balance will be retroactive to your effective date of retirement and paid as a catch-up payment, which is the difference paid to you after receiving partial payments and before your regular payments begin. Benefits are automatically deposited to your bank account on the first banking day of each month.

If your fully completed application is not received at least 30 days before the retirement date, your partial payment will begin the first of the second month following receipt of your retirement application.

No partial payments or regular payments will be made if:

- STRS Ohio is waiting for clarification of a court order providing for payment of a continuing benefit to a former spouse after the member’s death.
- STRS Ohio is unable to determine service retirement eligibility before we have received information from your employer or another Ohio public retirement system (if you are combining your STRS Ohio service credit with credit in another system).
- You need to purchase service credit to attain service retirement eligibility.

**PLOP payment (Defined Benefit and Combined Plan members)**

A PLOP payment, if selected, will be paid 91 days after your retirement date or the date all necessary information is received and your retirement benefit is finalized, whichever is later. Please see the Service Retirement and Plans of Payment brochure for more information.

---

**After retirement**

Enjoying retirement can be a whole new career! We offer retirees other services in addition to the monthly benefit and access to health care coverage (if eligible) including:

**Publications**

**Benefit recipient newsletter**

This publication keeps benefit recipients informed about plan changes, as well as STRS Ohio news and information. STRS Ohio mails this newsletter to the benefit recipient’s address on file. Those who have an email address on file with STRS Ohio will also receive an electronic copy of the newsletter. Please keep us informed of changes in your permanent (or temporary) mailing address and email address so that important communications reach you without delay. The latest issue is also available at www.strsoh.org under Publications.

**Educational opportunities**

STRS Ohio offers the following educational opportunities for retired members at locations throughout the state. Dates and meeting locations are provided on the STRS Ohio website (www.strsoh.org), where you can also register for the meetings.

**Retiree Series**

This series, with meetings throughout the year, offers helpful information related to protecting and maximizing your retirement income and savings. Meeting topics change annually. Past topics have included *Estate Planning*, Long-Term Care, Social Security, Community Resources for Seniors, and Identity Theft and Senior Fraud.

**Health Care Program Highlights Meeting**

This meeting offers a review of the upcoming calendar year’s health care plan changes, features and premiums. Members can gain a better understanding of health care plans provided under the STRS Ohio Health Care Program.

**Understanding Your Health Care Plan**

This meeting, offered early in the calendar year, offers information about how to use your health care, prescription drug, dental and vision coverage.
**Medicare Enrollment and STRS Ohio**

This program provides an overview of the “parts” of Medicare, the importance of signing up, when and how to enroll, how Medicare enrollment affects your STRS Ohio health care plan options and how to select a new STRS Ohio health care plan after Medicare enrollment. This presentation is also available as a live webinar January through September. Date and registration information is available at www.strsoh.org.

**STRS Ohio on the Internet**

Valuable information regarding your retirement benefits is provided on our website at www.strsoh.org. STRS Ohio publications, forms on-demand videos and webinars, a federal tax withholding calculator and more are available. Defined Benefit and Combined Plan members may also register for an Online Personal Account that will enable them to view their:

- Annual Statement of Account,
- Service retirement estimate,
- Beneficiaries,
- Plan of payment selected at retirement,
- Amount payable to beneficiaries should you die,
- Direct deposit information,
- Cost-of-living adjustment (COLA)* information (if applicable),
- Death benefit information (if applicable), and
- Benefit payment details including deductions.

With an Online Personal Account, you may also change your beneficiaries, make bank and tax withholding changes, update your address, register for seminars and indicate preferences for electronic communications.

---

*Ohio law gives the State Teachers Retirement Board the authority to grant a COLA to benefit recipients. New benefit recipients are eligible to receive a COLA beginning on the fifth anniversary of their retirement date. Cost-of-living increases granted on or after July 1, 2017, are currently set at 0%. No later than the next actuarial experience review, anticipated to be completed in 2022, the Retirement Board will evaluate whether an upward adjustment to the cost-of-living increase is payable without materially impairing the fiscal integrity of the retirement system.

---

**Reminders**

**Medicare**

Employed teachers eligible for Medicare may delay Medicare Parts A & B or Part B-only while covered under an employer health plan. If you have waived Medicare coverage, you are required to sign up for Medicare by the date coverage begins under your STRS Ohio health care plan and send STRS Ohio a copy of your Medicare card or a copy of a letter from Social Security confirming Medicare enrollment. This also applies to a spouse or any other dependents you plan to cover through an STRS Ohio health care plan.

If you discontinue your employer health coverage and fail to enroll in Medicare Parts A & B or Part B-only, your claims will be paid by your STRS Ohio plan as if you were enrolled in Medicare. This means higher expenses for you since you do not have Medicare coverage.

**Social Security**

Many STRS Ohio retirees have potential benefits as the spouse of a Social Security wage earner or because of their own employment under Social Security.

Social Security may reduce or eliminate its benefits because of your eligibility for STRS Ohio benefits.

We cannot calculate your Social Security benefit or predict future legislative changes regarding Social Security. For more information, contact Social Security toll-free at 800-772-1213 or visit www.ssa.gov.

**Divorce**

STRS Ohio will retain and honor a division of property order (DOPO) that meets legal requirements. DOPOs require payment of a portion of a member’s benefit or payment to a former spouse while the member is living.

STRS Ohio also honors court orders often included in a divorce decree or separation agreement that require a member to elect a retirement plan of payment that provides a continuing benefit to a former spouse upon the member’s death. A copy of the order must be provided to STRS Ohio and the member must elect a retirement plan of payment that complies with the order.

STRS Ohio must comply with orders for withholding of child support if the member is receiving a monthly benefit.
Contacting STRS Ohio

By phone: **888-227-7877 (toll-free)**

Our dedicated team of member service representatives is available to answer your questions when you need them.

- Call Monday–Friday, 8 a.m.–5 p.m.

When you need more detailed information, our benefits counselors can provide you with one-on-one consultation in our Columbus office, through a teleconference or during field counseling sessions held throughout the state each year.

---

**On the Internet: www.strsoh.org**

A quick way to access information is through STRS Ohio’s website, where you will find the items below and much more.

- Benefit information (while teaching and in retirement)
- Online Personal Account information
- Videos and on-demand webinars
- Counseling and seminar information
- STRS Ohio publications and forms
- Benefit calculators

---

**By email: contactus@strsoh.org**

---

**Email news service**

STRS Ohio updates members about legislation, benefits and other issues affecting the STRS Ohio membership through our email news service — eUPDATE. All members with an email on file receive the eUPDATE.

---

**Publications available**

The following STRS Ohio publications are available on the STRS Ohio website at www.strsoh.org or by calling toll-free 888-227-7877:

- Account Withdrawal
- Comprehensive Annual Financial Report
- Death Benefits
- Disability Allowance
- Disability Benefits (Combined Plan)
- Disability Retirement
- Educational Opportunities
- Employment After Retirement
- Preparing for Retirement
- Purchasing Service Credit
- Service Credit Guidelines
- Service Retirement and Plans of Payment
- Survivor Benefits
- Understanding Your STRS Ohio Benefits — Plan Summary