

Law Enforcement/ Public Safety Officers

what you will find in this booklet

OPERS membership _____	1
Contribution rates _____	1
Age and service retirement benefits _____	1
Service credit _____	2
Calculating your pension benefit _____	2
Limited service-related reduced pension _____	3
Law Enforcement	
<i>Estimating Retirement Benefits</i> _____	3
Public Safety	
<i>Estimating Retirement Benefits</i> _____	4
Benefits for those with both law enforcement and non-law enforcement service _____	5
Purchased service credit _____	5
Plans of payment _____	5
Health care coverage _____	6
Survivor and disability protection _____	7
Death benefit _____	7





Law Enforcement/Public Safety Officers

OPERS membership

Ohio PERS provides special retirement coverage for certain law enforcement and public safety officers who are required to participate in the Traditional Pension Plan.

Law enforcement officers are OPERS members whose primary duties are to preserve the peace, protect life and property and to enforce the laws of Ohio as determined by the officer's employer.

Public safety officers are OPERS members whose primary duties are other than to preserve the peace, protect life and property and enforce the laws of Ohio as determined by the officer's employer. Public safety officers include full-time bailiffs or deputy bailiffs appointed by the Hamilton County Municipal Clerk of Courts under state law and the public safety director of a municipal corporation. The director must be responsible for directing the activities of the municipal corporation's police and fire departments.

The following individuals, who must be identified by their employer as full-time and, in most instances, have a Peace Officer's Training School Certificate, are eligible to contribute as law enforcement or public safety officers:

- Sheriffs and deputy sheriffs
- Township constables or police officers
- Criminal bailiffs or court constables who were deputized by a county sheriff
- State university law enforcement officers
- County narcotics agents
- Undercover drug agents
- Enforcement agents with the Ohio Department of Public Safety
- Park officers, forest officers, wildlife officers, state watercraft officers, natural resources law enforcement officers and preserve officers with the Ohio Department of Natural Resources
- Park district police officers
- Conservancy district officers
- Municipal corporation police officers not covered by the Ohio Police and Fire Pension Fund
- Police employed by the Ohio Veterans Home
- Special police employed by a state mental health institution
- Special police employed by a state institution for the mentally retarded and developmentally disabled
- Ohio House of Representatives sergeant at arms and assistant Ohio House of Representatives sergeant at arms
- Regional transit authority police officers
- State highway patrol police officers

Contribution rates

Law enforcement officers currently contribute to OPERS at a rate of 11.6 percent. Public safety officers contribute at a rate of 11.0 percent.

Age and service retirement benefits

Law enforcement officers may retire with a full benefit as early as age 48 with at least 25 years of law enforcement service.

Public Safety Officers	
Age	Retirement Benefit
52	100%
51	93%
50	86%
49	80%
48	75%

Public safety officers may retire with a full benefit at age 52 or receive a reduced benefit as early as age 48 with at least 25 years of service as a public safety officer (see chart left).

The law also permits that both law enforcement and public safety officers may retire at age 62 with at least 15 years of service credit as a law enforcement or public safety officer, without a reduction.

Law Enforcement/Public Safety Officers

Service credit

The service credit used for calculating a benefit for law enforcement and public safety officers can include up to four years of free military service and up to five years of purchased military service. Full-time out-of-state or federal law enforcement service may also be purchased; however, it may **not** be used in the calculation of a law enforcement or public safety officer benefit.

Purchased or transferred service credit earned as a police or highway patrol officer in Ohio can be included in a benefit provided the credit is not being used to qualify for another pension (see *Purchased service credit* on page 5).

Converted non-law enforcement service

Traditional Pension Plan members are able to convert regular and public safety service credit to law enforcement service credit and regular service credit to public safety service credit. No more than five years of total service may be converted.

Members who have contributed to OPERS as public safety or law enforcement officers may convert service credit if they are:

- Already eligible to retire with a public safety or law enforcement benefit
- Become eligible for retirement by completing the conversion

Cost statements for this conversion will be generated only if the member meets one of these requirements. The cost of the service credit cannot be less than 100 percent of the additional liability resulting from the conversion of the service credit. Members must retire within 90 days from the date of the first payment to convert the service.

Eligible individuals attending a police academy are able to select from one of three OPERS retirement plans. However, when they begin contributing to OPERS as a law enforcement or public safety officer, by law they must contribute to the Traditional Pension Plan.

Calculating your pension benefit

Traditional Pension Plan benefits for law enforcement and public safety officers are determined by a formula that includes 2.5 percent of final average salary (FAS), which is the average of the three highest years of earnings, multiplied by the first 25 years of service, plus 2.1 percent of FAS for each year of service thereafter. The benefit cannot exceed 90 percent of FAS or the limits set by the Internal Revenue Code.

For example, an officer at age 53 with 30 years of service and an FAS of \$30,000 would be entitled to an annual pension of \$21,900 under the *Single Life Benefit (Plan B)* payment plan. The calculation for this is as follows:

Step 1: \$30,000 x 2.5% = \$750 \$750 x 25 years = \$18,750	Step 2: \$30,000 x 2.1% = \$630 \$630 x 5 = \$3,150 (5 years of service over 25)	Step 3: \$18,750 + \$3,150 = \$21,900 (Step 1 total plus Step 2 total)
---	---	--

All or a part of the benefit payment is subject to federal and state income taxation. Consult a tax advisor about how these taxes impact benefits.

Law Enforcement/Public Safety Officers

Limited service-related reduced pension

A law enforcement or public safety officer who has at least 15 years of total service credit (which may include service credit purchased in the law enforcement division) and who voluntarily resigns or is discharged for reasons other than dishonesty, cowardice, intemperance or conviction of a felony may apply at age 52 or later for a reduced pension. The pension will consist of an annual lifetime allowance equal to 1.5 percent of FAS multiplied by the number of years of service credit.

Please refer to the appropriate estimating retirement benefits chart, found below or page 4, to estimate your monthly retirement benefits.

Law Enforcement - Estimating retirement benefits

Refer to the chart below if you are a full-time law enforcement officer whose employer-specified primary duties are to preserve the peace, to protect life and property and to enforce the laws within your jurisdiction. Find your age (across the top) and years of service (far left column). Take the number at the intersection, which is a percentage, and apply it to your final average salary. Then, divide this figure by 12 in order to arrive at the estimated amount of your monthly benefit under a *Single Life Benefit (Plan B)* plan of payment.

Years of Service	Age				
	48-51	52-59	60	61	62+
15		22.5	28.0*	29.0*	37.5
16		24.0	29.9*	30.9*	40.0
17		25.5	31.7*	32.9*	42.5
18		27.0	33.6*	34.8*	45.0
19		28.5	35.5*	36.7*	47.5
20		30.0	37.4*	38.7*	50.0
21		31.5	39.2*	40.6*	52.5
22		33.0	41.1*	42.5*	55.0
23		34.5	43.0*	44.5*	57.5
24		36.0	44.8*	46.4*	60.0
25	62.5	62.5	62.5	62.5	62.5
26	64.6	64.6	64.6	64.6	64.6
27	66.7	66.7	66.7	66.7	66.7
28	68.8	68.8	68.8	68.8	68.8
29	70.9	70.9	70.9	70.9	70.9
30	73.0	73.0	73.0	73.0	73.0
31	75.1	75.1	75.1	75.1	75.1
32	77.2	77.2	77.2	77.2	77.2
33	79.3	79.3	79.3	79.3	79.3
34	81.4	81.4	81.4	81.4	81.4
35	83.5	83.5	83.5	83.5	83.5
36	85.6	85.6	85.6	85.6	85.6
37	87.7	87.7	87.7	87.7	87.7
38	89.8	89.8	89.8	89.8	89.8
39	90.0	90.0	90.0	90.0	90.0
40	91.0*	91.0*	91.0*	91.0*	91.0*

*Percentage calculated higher under non-law enforcement division, see page 5.

Law Enforcement/Public Safety Officers

Public Safety - Estimating retirement benefits

Refer to the chart below if you are a full-time public safety officer whose employer-specified primary duties are *other than* to preserve the peace, to protect life and property and to enforce the laws within your jurisdiction. Find your age (across the top) and years of service (far left column). Take the number at the intersection, which is a percentage, and apply it to your final average salary. Then, divide this figure by 12 in order to arrive at the estimated amount of your monthly benefit under a *Single Life Benefit (Plan B)* plan of payment.

Years of Service	Age							
	48	49	50	51	52-59	60	61	62+
15					22.5	28.0*	29.0*	37.5
16					24.0	29.9*	30.9*	40.0
17					25.5	31.7*	32.9*	42.5
18					27.0	33.6*	34.8*	45.0
19					28.5	35.5*	36.7*	47.5
20					30.0	37.4*	38.7*	50.0
21					31.5	39.2*	40.6*	52.5
22					33.0	41.1*	42.5*	55.0
23					34.5	43.0*	44.5*	57.5
24					36.0	44.8*	46.4*	60.0
25	46.8	50.0	53.7	58.1	62.5	62.5	62.5	62.5
26	48.4	51.6	55.5	60.0	64.6	64.6	64.6	64.6
27	50.0	53.3	57.3	62.0	66.7	66.7	66.7	66.7
28	51.6	55.0	59.1	63.9	68.8	68.8	68.8	68.8
29	53.1	56.7	60.9	65.9	70.9	70.9	70.9	70.9
30	66.0*	66.0*	66.0*	67.8	73.0	73.0	73.0	73.0
31	68.5*	68.5*	68.5*	69.8	75.1	75.1	75.1	75.1
32	71.0*	71.0*	71.0*	71.7	77.2	77.2	77.2	77.2
33	73.5*	73.5*	73.5*	73.7	79.3	79.3	79.3	79.3
34	76.0*	76.0*	76.0*	76.0*	81.4	81.4	81.4	81.4
35	78.5*	78.5*	78.5*	78.5*	83.5	83.5	83.5	83.5
36	81.0*	81.0*	81.0*	81.0*	85.6	85.6	85.6	85.6
37	83.5*	83.5*	83.5*	83.5*	87.7	87.7	87.7	87.7
38	86.0*	86.0*	86.0*	86.0*	89.8	89.8	89.8	89.8
39	88.5*	88.5*	88.5*	88.5*	90.0	90.0	90.0	90.0
40	91.0*	91.0*	91.0*	91.0*	91.0*	91.0*	91.0*	91.0*

*Percentage calculated higher under non-law enforcement division, see page 5.

Law Enforcement/Public Safety Officers

Benefits for those with both law enforcement and non-law enforcement service

Law enforcement and public safety officers who also have non-law enforcement OPERS service credit may have their benefit calculated in one of two ways:

1. Under the provisions for law enforcement and public safety officers, if they have sufficient law enforcement or public safety service they may have their non-law enforcement credit calculated as a separate monthly single-life annuity. This benefit may be taken as a one time lump-sum payment or as a monthly annuity, provided the monthly annuity is at least \$25.
2. Under the regular provisions of the OPERS Traditional Pension Plan using all service credited to them as a public employee in OPERS (law enforcement and non-law enforcement).

The calculation that provides you with the highest benefit amount will be used.

In order to receive a retirement benefit under the regular provisions of the Traditional Pension Plan, a member must have at least five years of service credit (or 60 contributing months) at age 60, 25 years at age 55 or 30 years regardless of age.

The non-law enforcement benefit calculated under the Traditional Pension Plan consists of an annual lifetime allowance equal to 2.2 percent of FAS, multiplied by the first 30 years of service plus 2.5 percent of FAS for each year, or portion thereof, of service over 30; this base allowance is reduced if you retire before age 65 with less than 30 years of service credit. The benefit cannot exceed 100 percent of FAS or the limits set by the Internal Revenue Code.

For those retiring under the provisions for law enforcement and public safety officers who also have non-law enforcement service credit, the single-life annuity is based on the calculation of the sum of employee contributions received for the non-law enforcement service plus allowable interest, multiplied by two. This benefit may be taken as a one time lump-sum payment or as a monthly annuity, provided the monthly annuity is at least \$25.

Purchased service credit

Members may purchase service credit for positions held out-of-state, with the federal government or with an Ohio municipal retirement system, that will not be used to qualify for another pension. While these types of credit will be used in the calculation of a regular OPERS benefit, only certain types of service may be used in the calculation of a law enforcement benefit (see the *Service credit* section found on page 2). The OPERS *Service Credit* booklet describes different types of service members may be eligible to purchase or obtain and how to establish such credit.

Plans of payment

At retirement, law enforcement and public safety officers may select one of the optional payment plans, which include the Partial Lump Sum Option Payment (PLOP). These options and the PLOP are explained in the *Retiring from Public Employment - The Traditional Pension Plan* booklet as well as the *OPERS Member Handbook*.

Law Enforcement/Public Safety Officers

Health care coverage

In 2010, the OPERS health care plan offers participants a single plan for Medicare-eligible retirees and their Medicare-eligible spouses (if applicable), the Humana Medicare Advantage Plan, and a single plan for non-Medicare eligible retirees and their dependents, the Medical Mutual PPO Plan.

Retirees participating in the Humana Medicare Advantage Plan in 2010 can receive services from any provider who will accept Medicare payment terms. This includes physicians and facilities that are not listed in the Humana provider directory. All network and out-of-network services are paid at the same coverage level. Under the Humana Medicare Advantage Plan, Humana serves as a single point of contact for medical coverage and processes all medical claims. Retirees living outside the United States and retirees covering a non-Medicare spouse or a child are not able to participate in this plan.

Non-Medicare retirees participating in the Medical Mutual PPO plan have a choice between three levels of medical coverage - the Enhanced, Intermediate and Basic Plans. These three plans, their coverage levels, and co-pays are described in detail within the 2010 Coverage Guide available on the OPERS Web site. The Medical Mutual plan is a network/PPO plan. This means the plan features a network of doctors and hospitals that have agreed to provide services at discounted fees. These fees tend to be less than the fees of non-network providers.

Enhanced Plan

This is the most expensive medical/pharmacy coverage plan and features the lowest co-pays, annual deductibles and out-of-pocket maximums.

Intermediate Plan

The Intermediate Plan is the medical/pharmacy coverage plan that features a lower price than the Enhanced Plan but also has higher co-pays, annual deductibles and out-of-pocket maximums.

Basic Plan

The Basic Plan features the lowest price but has the highest co-pays, annual deductibles and out-of-pocket maximums.

Allowance Amount

The allowance amount is based on the monthly cost for Ohio PERS to provide you with medical/pharmacy coverage at the Enhanced Plan level. If the cost for the medical/pharmacy, vision and/or dental coverage options you choose for yourself and covered family members exceeds your monthly allowance amount, the difference will be deducted from your pension as a monthly premium.

Retiree Medical Account

If your monthly allowance is more than the cost of the coverage options you select, the remainder of your allowance will be deposited into a Retiree Medical Account (RMA), which can be rolled from one year to the next as needed. Amounts contributed to the RMA may be used only for the payment of qualified health, dental and vision care expenses. The RMA may also be used to pay health care expenses for qualified dependents.

Law Enforcement/Public Safety Officers

Survivor and disability protection

Survivor benefit protection is the same for law enforcement and public safety officers as it is for other OPERS members in the Traditional Pension and Combined Plans with one exception. Survivors of law enforcement and public safety officers are eligible for survivor benefits regardless of how long the officer was contributing to OPERS.

Disability benefit protection and eligibility are also the same with one exception. Law enforcement and public safety officers may apply for disability benefits regardless of the officer's years of service credit if the disabling condition is the result of an on-duty illness or injury.

These benefits are explained in OPERS *Survivor Benefits* and *Disability Benefits* booklets.

Death benefit

At the death of an age and service retiree or a disability benefit recipient who participated in the Traditional Pension or Combined Plan, a lump sum death benefit, based on years of service, is paid to one of the following: the designated beneficiary on an approved Designation of Beneficiary for Lump Sum Death Benefit form or an approved retirement application, the first qualified beneficiary under automatic succession, the person responsible for burial, or the estate of the recipient.

Survivors of certain law enforcement or public safety officers who die as a result of duty-related causes may qualify for additional benefits through the Ohio Public Safety Officers Death Benefit Fund. The Board of Trustees of the Ohio Police and Fire Pension Fund, 140 E Town St., Columbus, Ohio 43215, administers this Fund. Please contact them for further information at www.op-f.org.

Death benefit schedule	
Years of members service credit	Death benefit
at least 5 but less than 10	\$500
at least 10 but less than 15	\$1000
at least 15 but less than 20	\$1500
at least 20 but less than 25	\$2000
25 or more	\$2500

For members participating in the Member-Directed Plan, a death benefit is not available through Ohio PERS. In the event of the member's death, the vested portion of the member's defined contribution account is available to the member's beneficiaries.



The 11-member OPERS Board of Trustees is responsible for the administration and management of OPERS. Seven of the 11 members are elected by the groups that they represent (i.e., college and university non-teaching employees, state, county, municipal, and miscellaneous employees, and retirees); the Director of the Department of Administrative Services for the State of Ohio is a statutory member, and three members are investment experts appointed by the Governor, the Treasurer of State, and jointly by the Speaker of the Ohio House of Representatives and the President of the Ohio Senate.

For a current listing of OPERS Board members, please visit www.opers.org.

It is your responsibility to be certain that OPERS has your current address on file. If OPERS is not made aware of address changes, we cannot guarantee that you will receive important information pertaining to your OPERS account.

This booklet is written in plain language for use by members of the Ohio Public Employees Retirement System. It is not intended as a substitute for the federal or state law, namely the Ohio Revised Code, the Ohio Administrative Code, or the Internal Revenue Code, nor will its interpretation prevail should a conflict arise between it and the Ohio Revised Code, Ohio Administrative Code, or Internal Revenue Code. Rules governing the retirement system are subject to change periodically either by statute of the Ohio General Assembly, regulation of the Ohio Public Employees Retirement Board, or regulation of the Internal Revenue Code. If you have questions about this material, please contact our office or seek legal advice from your attorney.



Ohio Public Employees
Retirement System
277 East Town Street
Columbus, Ohio 43215