Preparation for Retirement

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

2020-2021
Preparing for Retirement

Table of Contents
Career stages and retirement planning steps ..................... 2
Throughout your career ................................................. 4
Early to middle career .................................................. 6
Middle to late career ...................................................... 7
Three years before retirement ........................................... 8
12 to 18 months from retirement ....................................... 9
Six to 12 months from retirement .................................... 9
Three to 12 months from retirement .................................. 10
After STRS Ohio receives your retirement application ............ 12
Receiving benefits ........................................................ 15
During retirement ........................................................... 16
Additional information .................................................... 16
STRS Ohio Resources ..................................................... 18

This brochure is a summary written in plain language for use by STRS Ohio members. It is not intended as a substitute for the Ohio Revised Code or the Ohio Administrative Code or for any state or federal law or regulation, nor will its interpretation prevail should a conflict arise between it and any law or regulation. More information may be obtained by contacting STRS Ohio toll-free at 888-227-7877.
# Career stages and retirement planning steps

Preparation for a financially secure retirement is a career-long process. STRS Ohio suggests taking the actions outlined below to better position yourself for a smooth transition to retirement. We offer many services and retirement education opportunities to help you along the way and hope we can be of assistance with your planning.

**DB = Defined Benefit Plan**  
**DC = Defined Contribution Plan**  
**CO = Combined Plan**

## THROUGHOUT YOUR CAREER

<table>
<thead>
<tr>
<th>Action</th>
<th>DB</th>
<th>DC</th>
<th>CO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Review your Annual Statement of Account</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Review your Quarterly Account Statement</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Contribute to a supplemental retirement plan</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Evaluate your personal finances</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Review and update investment allocations with Nationwide Retirement Solutions</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Certify any purchasable service credit</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Complete deposits on interrupted teaching service</td>
<td></td>
<td></td>
<td>X</td>
</tr>
</tbody>
</table>

## EARLY TO MIDCAREER

<table>
<thead>
<tr>
<th>Action</th>
<th>DB</th>
<th>DC</th>
<th>CO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Register for an Online Personal Account</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Attend the Financial Fitness seminar</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>

## MIDDLE TO LATE CAREER

<table>
<thead>
<tr>
<th>Action</th>
<th>DB</th>
<th>DC</th>
<th>CO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attend the Beyond the Classroom workshop</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Review annuity options for STRS Ohio retirement benefit payment</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Evaluate STRS Ohio health care coverage costs and the impact on retirement income</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
</tbody>
</table>

## THREE YEARS BEFORE RETIREMENT

<table>
<thead>
<tr>
<th>Action</th>
<th>DB</th>
<th>DC</th>
<th>CO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Schedule a benefits counseling appointment</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Obtain a service retirement estimate</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>

## 12 TO 18 MONTHS FROM RETIREMENT

<table>
<thead>
<tr>
<th>Action</th>
<th>DB</th>
<th>DC</th>
<th>CO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attend the Retirement Countdown meeting or webinar</td>
<td>X</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## SIX TO 12 MONTHS FROM RETIREMENT

<table>
<thead>
<tr>
<th>Action</th>
<th>DB</th>
<th>DC</th>
<th>CO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Schedule another benefits counseling appointment</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Request a recalculation of your service retirement estimate</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Schedule meetings with your personal retirement planning advisors</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>View the Retirement Benefits presentation (<a href="http://www.strsoh.org">www.strsoh.org</a>)</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>

## THREE TO 12 MONTHS FROM RETIREMENT

<table>
<thead>
<tr>
<th>Action</th>
<th>DB</th>
<th>DC</th>
<th>CO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Read the Service Retirement and Plans of Payment brochure</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Complete and submit a Service Retirement Application</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Finalize plans to purchase service credit</td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Finalize plans to complete deposits on military service</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Review STRS Ohio reemployment guidelines</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Notify your employer of your intent to retire</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>
Throughout your career
Steps apply to all three STRS Ohio retirement plans unless otherwise indicated.

Review your Annual Statement of Account
Defined Benefit Plan and Combined Plan
The account statement provided by STRS Ohio 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. Your account statement is available in your Online Personal Account at www.strsoh.org and is mailed to those who have not opted out of receiving a paper version.

Review your Quarterly Account Statement
Defined Contribution Plan and Combined Plan
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.

Contribute to a supplemental retirement plan
These voluntary savings accounts allow individuals to save for retirement on a tax-deferred basis or with tax-free growth. Supplemental retirement plans sponsored by your employer may include the 457(b) governmental plan (Ohio Deferred Compensation) or a 403(b) plan (offered by various vendors). Further details about supplemental retirement plans are available at www.strsoh.org in the During Your Career section under Preparing for Retirement.

Evaluate your personal finances
A periodic evaluation of your personal finances — including assets, liabilities, insurance and investments — with a professional 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.

Review and update investment allocations with Nationwide Retirement Solutions
Defined Contribution Plan and Combined Plan
STRS Ohio recommends periodic review of your investment selections for your defined contribution account to evaluate if they continue to be the best options for reaching your financial goals. To discuss your investment choices with a Nationwide Retirement Solutions retirement specialist, call 866-332-3342 (toll-free). You can also establish online access to your account at www.strsoh.org, where an Investment Options Guide and investment performance information are also available.

Certify any purchasable service credit
Defined Benefit Plan and Combined Plan
Defined Benefit Plan: If you think you may qualify to purchase credit for past employment, we recommend you certify this credit as soon as possible. Certification of credit from past employment does not obligate you to purchase credit, but allows STRS Ohio to evaluate eligibility, verify the credit amount and provide you with a cost. Cost statements can be updated at any time. Although the cost may increase because of interest rate or liability factor changes, it is not always best to buy credit early. Circumstances may arise before retirement that would make the investment unwise. Before purchasing credit, an STRS Ohio benefits counseling appointment is strongly recommended.

Combined Plan: You may make contributions on salary not earned if your teaching career is interrupted by military service or leaves of absence, provided you meet the eligibility requirements.
Further purchasing service credit details and certification forms are available at www.strsoh.org under Preparing for Retirement. You may also schedule an appointment to discuss this decision with an STRS Ohio benefits counselor, who can provide a service retirement estimate to help you approximate retirement income. This may help you decide if it is advantageous to purchase credit.

**Complete deposits on interrupted teaching service**

**Defined Contribution Plan**

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

---

**Early to middle career**

**Register for an Online Personal Account**

Registering for online access to your account gives you the ability to obtain your account information any time of day, at your convenience. (Register at www.strsoh.org. Click on “Log in” and then “Register now.”) Features you can access via your online account during your career include: changing contact information, updating beneficiary information, registering for STRS Ohio events, viewing your documents, calculating retirement benefits, and applying for service retirement and STRS Ohio health care coverage. After you retire, you will be able to access features and information applicable to you as a benefit recipient.

**Attend the Financial Fitness: Your Pathway to Retirement seminar**

This seminar provides information about the following topics related to helping you plan for a financially sound retirement: STRS Ohio benefits, budgeting, reducing debt, financial planning and smart investing. Meeting dates, locations and registration information are available at www.strsoh.org or by calling STRS Ohio.

---

**Middle to late career**

**Steps apply to all three STRS Ohio retirement plans unless otherwise indicated.**

**Attend the Beyond the Classroom workshop**

**Defined Benefit Plan**

This workshop provides an overview of STRS Ohio benefits and information on funding your retirement. Meeting dates, locations and registration information are available online at www.strsoh.org or by calling STRS Ohio.

**Review annuity options for STRS Ohio retirement benefit payment**

At retirement, you must select a plan of payment from among several different actuarially equivalent plans. All plans provide you with lifetime benefits but vary in the benefits provided to survivors. To review your payment options, you can access the *Service Retirement and Plans of Payment* brochure at www.strsoh.org in the Publications section or request a copy by calling STRS Ohio.

**Evaluate STRS Ohio health care coverage costs and the impact on retirement income**

**Defined Benefit Plan and Combined Plan**

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 prepare for future health care changes. Premiums, copayments/coinsurance, deductibles and other costs paid by you as a health care plan enrollee may change annually. A Health Care Estimate calculator for estimating costs as an STRS Ohio Health Care Program enrollee is available in the Online Personal Account area at www.strsoh.org.
Three years before retirement

*Schedule a benefits counseling appointment*

It is advisable to schedule a benefits counseling appointment at least three years before you plan to retire. A counselor can prepare a service retirement estimate for you, as well as explain your STRS Ohio benefits. Appointments are available weekdays and can be scheduled using your Online Personal Account or by calling STRS Ohio. Further information can be found at www.strsoh.org.

*Obtain a service retirement estimate*

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

Defined Benefit Plan participants can obtain a service retirement estimate online at www.strsoh.org either by accessing the service retirement calculator in the Online Personal Account area (that populates with your account information) or by using the calculator available on the home page.

Members who would like STRS Ohio to calculate their service retirement estimate can call STRS Ohio to request an estimate. You will need to provide:

- 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)

12 to 18 months from retirement

*Steps apply to all three STRS Ohio retirement plans unless otherwise indicated.*

*Attend the Retirement Countdown meeting or webinar*

**Defined Benefit Plan**

This program reviews the essential retirement information you will want to know leading up to retirement, including: how to complete the online Service Retirement Application, reemployment guidelines, plans of payment and STRS Ohio Health Care Program enrollment. The meeting, as well as a live webinar, are available throughout the year. An on-demand version of the webinar is also available at www.strsoh.org, where meeting dates and locations, a webinar schedule and registration information are also available. Registration can also be completed by calling STRS Ohio.

Six to 12 months from retirement

*Schedule another benefits counseling appointment*

This final appointment with a benefits counselor will help you finalize your retirement plans. This is a good opportunity to recalculate your STRS Ohio retirement benefits and review medical/prescription, dental and vision coverage options. Appointments are available weekdays and can be scheduled using your Online Personal Account or by calling STRS Ohio. Further information can be found at www.strsoh.org.

*Request a recalculation of your service retirement estimate*

Members who have not met with a benefits counselor should request an estimate by calling STRS Ohio no later than six months before retirement so that an updated estimate can be prepared. When making the request, please provide STRS Ohio with the appropriate information. (See “Obtain a service retirement estimate” on Page 8.)
Defined Benefit Plan members may also obtain a service retirement estimate and complete the Service Retirement Application via an Online Personal Account at www.strsoh.org.

Schedule meetings with your personal retirement planning advisors

A periodic evaluation of personal finances with a professional advisor can help maximize the return on your money. A financial planner can be helpful in reviewing and discussing a 403(b), 401(k), IRA, 457(b) or Keogh plan, as well as Social Security accounts. An insurance agent can offer assistance in determining postretirement health and life insurance needs and an attorney can assist 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 available to STRS Ohio members upon retirement, including information about the monthly benefit payment, health care (Defined Benefit and Combined Plan members), death benefits and reemployment restrictions.

Three to 12 months from retirement

Steps apply to all three STRS Ohio retirement plans unless otherwise indicated.

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 payment option. You can access the brochure at www.strsoh.org in the Publications section.

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.

The online application includes step-by-step instructions, helping to ensure complete information is provided and enabling timely processing. The retirement application should be completed at least three months, but no more than 12 months, before your retirement date.

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.

Eligible Defined Benefit and Combined Plan members who want health care coverage to begin on their retirement date must file a Service Retirement Application with STRS Ohio before the actual retirement date.

Finalize plans to purchase service credit

Defined Benefit Plan and Combined Plan

Request final cost statements for any remaining service credit to be purchased and decide your payment method for the purchasable credit. Credit must be certified and a cost statement issued before your retirement date. You have up to three months after your retirement date to purchase credit. Further details about purchasing service credit (and certification forms) are available at www.strsoh.org under Preparing for Retirement.

Finalize plans to complete deposits on military service

Defined Contribution Plan

If you intend to make contributions on salary not earned when your teaching career was interrupted by military service, you must certify that service and have a cost statement issued before your retirement date. You have up to three months following the effective date of your retirement to provide payment to STRS Ohio.
**Review STRS Ohio reemployment guidelines**

Reemployment in a public position in Ohio after retirement is restricted during the first two months after your retirement date. Further guidelines can be found in the Employment After Retirement brochure available at www.strsoh.org in the Publications section.

**Notify your employer of your intent to retire**

Complete any requirements due to your employer. After you submit your Service Retirement Application to STRS Ohio, we will contact your employer two months before the effective date of retirement to obtain information to finalize your benefit.

---

**After STRS Ohio receives your retirement application**

Steps apply to all three STRS Ohio retirement plans unless otherwise indicated.

**STRS Ohio acknowledges your retirement**

- When STRS Ohio receives your retirement application, it is reviewed for accuracy and completion.
- STRS Ohio conducts a final audit of your account records and notifies you of any necessary adjustments or corrections.
- You will receive an acknowledgment letter verifying your effective date of retirement and the plan of payment you selected within 10 business days of STRS Ohio receiving your application and a second acknowledgment letter if you hold one or more positions covered by another public retirement system and are continuing employment in the lower paying position(s) at retirement.
- If you are in the Defined Benefit Plan and 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 — a necessary step before your retirement is finalized.

---

**Changes to and finalization of your retirement**

- **For Defined Benefit Plan or defined benefit portion of Combined Plan:** 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.
- **For Defined Contribution Plan or defined contribution portion of Combined Plan:** Your benefit is final on your effective date of retirement, your account is closed and you cannot change your decision to retire. Your plan of payment can be changed 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.
- Changes in tax withholding or bank information for your direct deposit may be made at any time through your Online Personal Account regardless of your retirement plan.

**Selecting a health care plan**

**Defmed Benefit Plan and Combined Plan**

- Your health care plan selection is made 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/prescription, dental and vision).
- All plans offered by STRS Ohio include hospital, medical and prescription drug coverage. Enrollees

*The STRS Ohio Health Care Program is not guaranteed. STRS Ohio may change or discontinue all or part of the program for all or a class of eligible benefit recipients and covered dependents at any time. 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 qualify for access to the STRS Ohio Health Care Program (medical/prescription, dental and vision).*
are required to pay a portion of the total cost and that monthly premium is based on 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.

**Enroll in dental and/or vision coverage**

**Defined Benefit Plan and Combined Plan**

- STRS Ohio offers dental and vision coverage to benefit recipients with at least 15 years of service credit and their eligible dependents. Members who retire on or after Aug. 1, 2023, will need at least 20 years of service credit to qualify for coverage.

- You will need to indicate on your *Service Retirement Application* whether you want dental and/or vision coverage.

- Enrollment in an STRS Ohio medical plan is not a requirement to enroll in the dental and vision plans.

- Separate monthly premiums apply to the dental and vision plans.

**Medicare enrollment**

**Defined Benefit Plan and Combined Plan**

- STRS Ohio requires all medical plan participants to enroll in Medicare Parts A & B at age 65 or when eligible. If Medicare Part A (hospital insurance) is not premium-free, you do not need to enroll in Part A. However, Medicare Part B (medical insurance) is required.

- If you decline Medicare coverage, you will not be eligible for an STRS Ohio medical plan.

- 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.

- Please see “Additional information” on Page 16.

---

**Receiving benefits**

**Steps apply to all three STRS Ohio retirement plans unless otherwise indicated.**

**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 and the plan of payment you selected. Most members receive three or more partial payments. 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 until we have received information from your employer or another Ohio public retirement system (if you are a Defined Benefit Plan member and are combining your STRS Ohio service credit with credit in another system).

- You need to purchase service credit to attain service retirement eligibility.
Payment of PLOP

Defined Benefit Plan and Combined Plan

A Partial Lump-Sum Option Plan (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.

During retirement

STRS Ohio wants to stay in touch with you during your retirement. Here are a couple ways you can stay abreast of information you’ll want to know:

Benefit recipient newsletter

This publication keeps benefit recipients informed of STRS Ohio news and information, including any benefit changes. STRS Ohio mails this newsletter to the benefit recipient’s address on file and also emails the newsletter to benefit recipients who have provided an email address.

Member education opportunities

STRS Ohio offers educational opportunities for retired members. The Retiree Series offers helpful information related to protecting and maximizing your retirement income and savings, and the Understanding Your Health Care Plan and Medicare Enrollment and STRS Ohio seminars offer important health care-related information. Dates and meeting locations are provided at www.strsoh.org, where you can register through your Online Personal Account. The Medicare seminar is also offered as a webinar.

Additional information

Medicare

Employed teachers eligible for Medicare may delay Medicare enrollment 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 submit proof of Medicare enrollment to STRS Ohio. 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 when eligible, you will not qualify for an STRS Ohio medical plan.

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 at 800-772-1213 (toll-free) 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 monthly benefit or lump-sum payment to a former spouse while the member is living.

STRS Ohio honors court orders (often included in a divorce decree or separation agreement) requiring a member to elect a retirement benefit 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. Further information is available at www.strsoh.org in the Life Events section.
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.

---

**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
DEFINED BENEFIT, DEFINED CONTRIBUTION OR COMBINED PLAN