



Student Employee Retirement

YOUR DECISION

As a student employee, you have an immediate decision to make¹.

Employees of Ohio University do not pay into Social Security. Instead, you participate in a retirement program through Ohio Public Employees Retirement System (OPERS).

In the coming weeks, you will receive a text and/or email from OPERS (donotreply@opers.org). You MUST respond to this communication to make your retirement election. This communication will contain a link customized specifically to you. Clicking the link will take you to a web page where you can choose to become an OPERS member or choose to exercise your student exemption and opt-out of OPERS membership within 30 days of your hire date. If you do not respond to this communication, you will be required to pay into OPERS.

International student employees that have not yet received a social security number should call Human Resources at (740) 593-1636 to request a unique identifier. This four-digit number will act as a placeholder for the Social Security Number when requesting an exemption from OPERS. Please do not call Human Resources until you have received the email from donotreply@opers.org

When considering your decision to opt out of participation, you should review the plan options through OPERS and consider your long-term financial goals. OPERS offers three retirement plan options for participants to choose from:

- The Traditional Pension Plan or the Member-Directed Plan

Learn more at opers.org.

¹ Newly hired or newly eligible Ohio University student

Factors you should know:

- Your decision to opt out of retirement must be made within **30 days** of your hire date. It is an irrevocable decision while you are continuously employed at Ohio University. Carefully review your OPERS options. You must have a 12-month break in service with Ohio University to make a new retirement election.
- If you opt for exemption, you must continue to be enrolled in the minimum number of credit hours (see sidebar). If at any time, you do not meet the enrollment criteria, OPERS contributions will be withheld from your pay. If you later meet the enrollment criteria again, you will automatically be returned to an exempt status from OPERS contributions. You may apply for a refund of the contributions that are withheld after you terminate from all public employment (visit opers.org).
- It is important that you understand the consequences of your exemption decision. Currently, the retirement systems offers the opportunity to purchase exempted service credit at a later time. You should be aware that this purchase could be quite costly. Consult a financial or personal advisor for guidance.

Student exemption criteria

For an exemption to be in effect, a student must have an approved exemption form and meet all criteria stated below.

	Minimum course credit hours needed to be exempt from OPERS
Undergraduate students	6
Graduate students	5
Non-Ohio University students	Not eligible for exemption