



Disability Retirement

For members enrolled in the
Defined Benefit Plan



2023|2024

Table of Contents

| | |
|--|----|
| Is Disability Right For You? | 1 |
| Disability retirement overview | 2 |
| Eligibility requirements..... | 2 |
| Medical criteria | 3 |
| How to apply for disability retirement | 3 |
| Benefit effective date | 6 |
| Important considerations | 6 |
| Estimating a disability retirement benefit..... | 8 |
| Estimate your benefit online..... | 8 |
| Estimate your benefit using this brochure | 8 |
| Contact STRS Ohio directly | 8 |
| Length of disability retirement benefits..... | 9 |
| Account withdrawal in lieu of benefits | 10 |
| Account withdrawal restrictions | 10 |
| Monthly payments vs. account withdrawal | 11 |
| Spousal consent on account withdrawal..... | 12 |
| Withdrawal amount | 12 |
| Items to consider | 12 |
| Important tax considerations..... | 13 |
| Account withdrawal procedures | 14 |
| Purchasing service credit | 14 |
| Taxation of disability benefits..... | 14 |
| Federal income tax | 14 |
| State/Local income tax | 15 |
| Taxable income..... | 15 |
| Health care coverage..... | 15 |
| Other important benefits | 16 |
| Survivor benefits | 16 |
| Cost-of-living adjustment (COLA) | 16 |
| Death benefits | 16 |
| Employment while receiving disability benefits | 17 |
| STRS Ohio Resources..... | 19 |

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.

Is Disability Right For You?

Considerations before applying for disability

- STRS Ohio offers two disability benefit programs (see Page 2) for members who develop a physical or mental condition that prevents them from performing their most recent job duties.
- STRS Ohio does not offer short-term or partial disability benefits.
 - The disabling injury or illness must be expected to last 12 months or more from the date STRS Ohio receives a completed Disability Application Packet.
- Review the Americans with Disabilities Act and discuss your needs with your employer to see if accommodations can be made so you can continue working.
- You cannot perform any paid or volunteer teaching services while receiving disability benefits.
- You have the option to apply for service retirement, if you meet eligibility requirements, instead of applying for disability benefits. You may resume teaching or other public service two months after service retirement.
- You may wish to continue working and seek other employment in the Ohio Public Employees Retirement System (OPERS) or the School Employees Retirement System (SERS) that can be combined with STRS Ohio at service retirement in the future.

If you believe you are no longer physically or mentally able to teach

- Watch the *Disability Benefits* video presentation (available at www.strsoh.org in the Videos section) for an overview of the application process.
- Discuss your situation with your medical specialist and have your specialist's support before applying for disability benefits.
- Speak with an STRS Ohio benefits counselor.
- See "How to apply for disability retirement" on Page 3.

Disability retirement overview

STRS Ohio has two disability benefit programs for members participating in the Defined Benefit Plan — disability allowance and disability retirement.

- Teachers who were members of STRS Ohio on or before July 29, 1992, participate in either the disability allowance or the disability retirement program. Members who chose the disability allowance program should read the *Disability Allowance* brochure for an explanation of their disability benefits.
- Teachers who became members of STRS Ohio after July 29, 1992, participate under the disability allowance program and should read the *Disability Allowance* brochure for an explanation of their disability benefits.

Teachers who are also members of OPERS and/or SERS must apply for disability benefits with the retirement system where they have the most service credit. The system with the most service will determine and pay the disability benefit.

Members who are unsure of their program selection should refer to their *Annual Statement of Account* or contact STRS Ohio toll-free at 888-227-7877.

Eligibility requirements

To qualify for disability retirement benefits, an STRS Ohio member who was an existing member on June 30, 2013, must:

- Have at least 5.00 years of qualifying service credit* on account with STRS Ohio and submit a completed application packet (see Pages 3–6) within two years of the last date of contributing service with STRS Ohio, Ohio Public Employees Retirement System (OPERS) or School Employees Retirement System of Ohio (SERS).
- Not be receiving service retirement benefits.

*Qualifying service credit includes earned credit with STRS Ohio, Ohio Public Employees Retirement System (OPERS) or School Employees Retirement System (SERS); restored withdrawn credit with STRS Ohio, OPERS or SERS; interrupted Ohio public service due to military service; and earned and restored credit that transfers from Ohio Police & Fire Pension Fund, Highway Patrol Retirement System or Cincinnati Retirement System.

- Be younger than age 60 when the disability application is filed.
- Stop teaching before reaching age 60.
- Have the most service credit with STRS Ohio (versus OPERS or SERS). If OPERS or SERS has the most service credit, contact the system with the most service credit for a Disability Application Packet.

In lieu of receiving monthly disability benefits from STRS Ohio, members may terminate employment and withdraw their account. For information about account withdrawal, see Pages 10–14 of this brochure.

Medical criteria

The medical criteria for a disability retirement are:

- A disabling medical condition prevents the individual from performing his or her most recent job duties; and
- The condition is expected to last at least 12 continuous months from the date STRS Ohio receives the completed Disability Application Packet; and
- The disability must have occurred since membership began or, if you previously withdrew your account, since you returned to covered service with STRS Ohio. If your condition existed at the time you became a member, it must have increased in severity since that time as to make the condition disabling under the criteria above.

How to apply for disability retirement

Apply for disability retirement in a timely manner to avoid exhausting sick leave before the application process is complete. If you are also contributing to OPERS and/or SERS, the application must be filed with the retirement system where you have the most service credit. Due to the number of different review processes, allow approximately four to six months for consideration of a disability application. At times, disability applicants may be asked to pursue further

treatment, delaying a decision regarding approval or denial of disability benefits. Listed below and on Pages 5–6 is a summary of steps to follow when applying for disability retirement. For the complete application process, contact STRS Ohio toll-free at 888-227-7877 to request a Disability Application Packet. A video presentation providing an overview of the application process is available in the Videos section of the STRS Ohio website.

1. Contact STRS Ohio to request a Disability Application Packet, which includes the following:
 - *Disability Benefit Application*
 - *Report by Employer*
 - *Attending Physician's Report* to be completed by a medical specialist
 - *Disability Benefit Application Checklist*
 - *Questions and Answers* booklet
2. **The following forms included in the packet must be completed and received by STRS Ohio before processing of the application begins.**

The *Disability Benefit Application* should be completed by the applicant or someone acting on his or her behalf. The *Report by Employer* should be returned to STRS Ohio by the employer with a copy of your most recent official job description.

Attending Physician's Report requirements:

- The report must be completed by a **medical specialist** who is a non-primary care doctor of medicine (M.D.) or doctor of osteopathic medicine (D.O.).
- The physician's medical specialty must be in an area of accepted care for your condition. For example, a neurologist for multiple sclerosis or a stroke, an oncologist for cancer, an orthopedist for degenerative joint disease or a psychiatrist for a mental condition.
- The medical specialist must have an established therapeutic relationship with you and **personally examined** you within the last **two months** before the receipt of the complete application packet.

Your medical specialist is also responsible for submitting medical evidence including your most recent office note including in-person examination and hospital records or test results from the last 12 months that support the disabling condition.

All items in the Disability Application Packet should be sent to STRS Ohio at the same time. You may view the status of your disability application in your Online Personal Account. STRS Ohio will communicate by email when possible and will contact you if additional information is required. Missing information must be submitted by the stated deadline or your application may be canceled.

Note: You must complete the *Authorization for Release of Retirement Account Information* form and submit it to STRS Ohio before the disability application can be discussed with a family member or any other individual representing you. This form is available at www.strsoh.org.

3. An independent medical examiner(s) chosen by STRS Ohio will examine you. Most STRS Ohio examiners are located in the Columbus, Ohio, area. STRS Ohio pays the examiner's fee, but not your travel expenses.
4. STRS Ohio's Medical Review Board may recommend a period of medical treatment for up to six months before a recommendation is made to the State Teachers Retirement Board.
5. The Medical Review Board evaluates your medical records and makes a recommendation to the Retirement Board.
6. If the Medical Review Board recommends approval of the application, you must stop working by the end of that month or at age 60, whichever is earlier. Members who apply for disability retirement benefits must stop working before age 60 even if the processing of the application is not complete.
7. The Retirement Board determines whether the application for disability benefits is approved.
8. STRS Ohio notifies you of the Retirement Board's decision.

9. If the disability application is approved, STRS Ohio requests final average salary* (FAS) and service credit information from your employer to calculate the benefit payments. (Allow at least 90 days from the approval date to receive the first benefit payment.)
10. If the disability application is not approved, information about the appeal process is mailed to you.

Benefit effective date

If approved, the benefit will become effective on the first day of the month following the latter of:

- The last day for which any compensation was paid, or
- The date on which your most recent complete Disability Application Packet was received by STRS Ohio.

A disability application is considered complete when all four of the following items have been received by STRS Ohio: *Disability Benefit Application*, *Attending Physician's Report* from a medical specialist that was completed based on an in-person exam within the last two months and includes medical evidence, most recent official job description from last employer and *Report by Employer*.

Important considerations

- Members applying for disability benefits **should not resign**. A member who was under contract when granted disability retirement and who has not resigned shall be considered on a leave of absence from his or her position during the first five years following the effective date of disability benefits.
- If disability retirement is approved by the Retirement Board and accepted by the member, it is the member's option whether to use remaining sick leave; however, the employer may have guidelines the member must follow. You must stop working before attaining age 60.

- Benefit payments begin on the first day of a month; they are not prorated for partial months. Benefit payments are direct deposited into the banking institution of the recipient's choice.
- Disability benefit recipients are subject to annual medical examinations including requests for medical evidence from your own physicians. These examinations may require travel to Columbus, Ohio. STRS Ohio pays the examiner's fee, but not the member's travel expenses.
- As a condition for receiving a disability benefit, a recipient may be required to agree in writing to obtain medical treatment recommended by the Medical Review Board. If the recipient fails to obtain required treatment or to submit required medical reports, disability benefits will be terminated.
- Disability benefit recipients who have received a benefit for at least 14 months must annually complete a *Disability Statement of Employment and Earnings*. STRS Ohio will notify disability recipients when their statement is available for completion in their Online Personal Account. (To register for an Online Personal Account, go to www.strsoh.org and click "Register" at the top of the home page.) Disability recipients are required to report any employment, earnings and volunteer service performed while receiving disability benefits. If this information is not submitted, disability benefits and health care coverage, if applicable, will be terminated.

*Final average salary (FAS) is the average of your five highest years of Ohio public earnings.

Estimating a disability retirement benefit

To estimate disability retirement benefits, you can use the STRS Ohio website, this brochure or contact us directly.

Estimate your benefit online

To calculate a disability retirement estimate, log in to your Online Personal Account at www.strsoh.org and access a benefit estimate calculator that will use your personal account information. You may also obtain a disability retirement estimate by entering your personal account details in the calculator available at www.strsoh.org under Resources.

Estimate your benefit using this brochure

To estimate the amount of a disability retirement benefit, complete the following:

| | | |
|----|---|-------|
| 1. | Number of years of Ohio service credit | |
| 2. | Subtract your present age from age 60, enter this number | |
| 3. | Add number of years on Lines 1 and 2 | |
| 4. | Multiply years on Line 3 by 2%, enter results on Line 5 | × .02 |
| 5. | This is your disability retirement formula percentage (minimum = 30% of FAS) (maximum = 75% of FAS) | % |
| 6. | Enter your FAS | \$ |
| 7. | Multiply the percentage on Line 5 by the FAS on Line 6 to find your annual disability retirement benefit | \$ |
| | ÷ 12 = monthly | \$ |

Contact STRS Ohio directly

If you would like STRS Ohio to calculate your estimate, call the Member Services Center toll-free at 888-227-7877.

Length of disability retirement benefits

Disability benefits terminate:

- If the recipient performs any teaching service in a public or private setting, school or nonschool setting, on a volunteer basis or for compensation, in or outside the state of Ohio (see Page 17);
- If the recipient’s disability benefit was on a combined basis with OPERS and/or SERS and the recipient becomes employed in a position covered by one of these systems;
- At the request of the recipient;
- If a medical reexamination shows the member is no longer disabled;
- If the recipient is not following an agreed-upon treatment plan or does not submit required medical reports; or
- If the recipient has not submitted the *Disability Statement of Employment and Earnings* noted on Page 7.

If disability benefits terminate, a member may:

1. Apply for service retirement if eligibility requirements have been met.

The percentage used in calculating a member’s service retirement benefit will be based on the total number of years of service credit (excluding years on disability retirement).
2. Become inactive and apply for service retirement when eligible.
3. Return to teaching.
 - A member who was under contract when disability benefits were granted and who has not resigned is considered on a leave of absence from his or her position during the first five years following the effective date of disability benefits. If disability benefits are terminated by the Retirement Board within the five-year period, the member is entitled to employment in the same or a similar position

and at the same salary no later than the next Sept. 1, unless the member was dismissed, resigned or does not hold a valid teaching license.

- A member who returns to public employment following termination of disability benefits and earns two years of Ohio service credit in STRS Ohio, OPERS or SERS receives credit toward service retirement for the time on disability. The total credit granted will be the lesser of the time on disability, five years or credit to match the amount of time the member returned to work.

4. Withdraw the account balance. See below through Page 14 for information.

Account withdrawal in lieu of benefits

Upon termination of public employment in Ohio, you may elect to withdraw your account. It is important to understand that withdrawing your STRS Ohio account is not a type of service retirement.

Withdrawal of your account will cancel your STRS Ohio membership, your accumulated service credit and your eligibility to qualify for STRS Ohio retirement benefits. You will also lose access to health care coverage if eligible.

Once disability benefits begin or if you have ever received disability benefits, a withdrawal of the account by you or your survivors would consist only of your contributions less disability payments received; no interest or 50% matching funds would be payable.

Account withdrawal restrictions

You cannot withdraw your STRS Ohio account if you are:

- Under any form of teaching contract in an STRS Ohio-covered position, including substitute teaching;
- Under any type of verbal or written agreement for future teaching with an STRS Ohio employer under the retirement law;
- On a leave of absence;
- Currently receiving a monthly service retirement or disability benefit from STRS Ohio; or

- Currently contributing to a college or university alternative retirement plan. Only a transfer of STRS Ohio funds to the alternative retirement plan is permitted.

Monthly payments vs. account withdrawal

| Plan Feature | Monthly Payments | Account Withdrawal |
|---|------------------|--------------------|
| Lifetime monthly benefit | Yes | No |
| Survivor benefits | Yes | No |
| Access to health care coverage ¹ | Yes | No |
| Five-year job protection if able to return to work ² | Yes | No |
| Cost-of-living adjustments(COLA) ³ | Yes | No |
| Direct control over funds | No | Yes |
| Possible rollover to a qualified plan | No | Yes |
| Possible tax penalties | No | Yes |
| Death benefits ⁴ | Yes | No |
| Possible investment costs | No | Yes |
| Individual investment risk | No | Yes |
| Subject to reemployment guidelines for Ohio public positions | Yes | No |

Note: Any payments you receive from STRS Ohio may affect your eligibility for Social Security benefits. For more information, contact Social Security toll-free at 800-772-1213.

¹See Page 15 for more information on access to health care coverage.

²Only a member who was under contract when granted disability retirement and who has not resigned shall be considered on leave of absence from his or her position during the first five years following the effective date of disability benefits.

³New STRS Ohio benefit recipients are eligible to receive a COLA beginning on the fifth anniversary of their retirement date. The State Teachers Retirement Board will periodically evaluate whether a cost-of-living increase is payable in accordance with the law in effect at that time (Section 3307.67, Revised Code). If a COLA is granted, you will receive it on the anniversary of your retirement date.

⁴Defined Benefit Plan retirees have a \$1,000 automatic death benefit with the option to purchase an additional \$1,000 or \$2,000.

Spousal consent on account withdrawal

If you are married and meet the age and service requirements for retirement, you can withdraw your account only if your spouse consents to the withdrawal by signing the withdrawal application before a notary public.

Withdrawal amount

The withdrawal amount consists of your contributions plus interest and, with 5.00 or more years of qualifying service credit,* 50% matching funds.

- **With 5.00 or more years of qualifying service credit,*** interest at a current rate of 3% compounded annually will be paid on your member contributions and an additional amount equal to 50% of the sum of your member contributions, plus interest, will also be paid.
- **With at least 3.00 years but less than 5.00 years of qualifying service credit,*** interest at a current rate of 3% compounded annually will be paid on your member contributions.
- **With less than 3.00 years of qualifying service credit,*** interest at a current rate of 2% compounded annually will be paid on your member contributions.

Interest rates are subject to change. To confirm current interest rates, contact STRS Ohio toll-free at 888-227-7877.

Interest for all years to be withdrawn begins to accrue in the fiscal year following deposit. For example, interest on 2023–2024 contributions would begin July 2024 and be payable August 2024 or later. No interest is payable if a member withdraws his or her account in July and contributed to STRS Ohio for only the year just ended. Interest stops accruing the month before account withdrawal.

Items to consider

There are situations in which an account withdrawal in lieu of a disability benefit may be beneficial. For example, if the member has a terminal illness

or shortened life expectancy *and* does not have any survivors who qualify for monthly benefits, a withdrawal may be a good choice.

Keep in mind that you and your survivors give up the opportunity to qualify for STRS Ohio health care coverage, survivor benefits and other potential benefits if your account is withdrawn. For more information about survivor benefits, please see the *Survivor Benefits* brochure.

Important tax considerations

If you choose to withdraw your STRS Ohio account, there are important tax implications.

If you choose to have your withdrawal paid directly to you:

- Your payment will be taxed in the year in which it is issued.
- STRS Ohio will withhold federal tax at a rate of 20%.
- If you receive the payment before age 59-1/2, you may have to pay a 10% tax penalty for an early withdrawal.

You may roll over your withdrawal amount to an eligible retirement account that will accept your rollover and:

- Your payment will not be taxed in the current year and no taxes will be withheld.
- The rolled over funds will be taxed when removed from the account to which they were deposited.

Beginning in the year you reach age 73 or terminate employment, whichever is later, a certain portion of your payment cannot be rolled over because it is a “required minimum payment” that must be paid to you. STRS Ohio can tell you if your payment includes amounts that cannot be rolled over.

*When referring to withdrawals, “qualifying service credit” refers to Ohio teaching service, restored withdrawn credit, purchased service for Ohio public teaching from which no STRS Ohio contributions were withheld, and credit obtained for leaves of absence under Section 3307.77 of the Revised Code.

There are other tax implications if you withdraw your STRS Ohio account. Review our *Account Withdrawal* brochure and consult a professional tax advisor for more information. STRS Ohio cannot provide tax advice.

Account withdrawal procedures

If you want to withdraw your STRS Ohio account, log in to your Online Personal Account at www.strsoh.org to complete the online application. You can also access a paper copy of the *Application for Withdrawal Payment* on the website.

Purchasing service credit

Purchasing service credit *before* disability benefits begin may increase the amount of the disability benefit. Purchasing service credit *after* disability benefits begin does not increase the disability benefit. However, purchasing service credit may be advantageous if the additional credit raises the level of survivor benefits. Because purchasing service credit may or may not be beneficial, individual counseling from STRS Ohio is recommended.

Records used to verify service credit are sometimes difficult to obtain; it is advisable to request certification forms from STRS Ohio to begin the certification process as soon as possible. Certifying credit does not obligate a member to purchase credit, but it does verify the credit amount and current cost.

For more information, refer to the *Purchasing Service Credit* brochure.

Taxation of disability benefits

Federal income tax

Disability benefits are considered regular income and are fully taxable. When you reach minimum retirement age or apply for service retirement, a portion of your benefit may be tax-free. More information will be provided at the time benefits begin.

State/Local income tax

Disability benefits for Ohio residents may be tax-free if the disability is permanent and the recipient is unable to work for pay in any job for which the recipient is qualified. Disability benefits may also be excludable from municipal taxes and school district income taxes. Please consult a qualified tax advisor regarding the taxability of STRS Ohio disability benefits.

Taxable income

Following the end of the calendar year, benefit recipients who have not opted out of receiving paper copies will be mailed a 1099-R form for monthly benefits showing annual gross benefits and taxable amount as computed by STRS Ohio. The 1099-R form is also made available in your Online Personal Account.

For more details about taxation of benefits, contact the Internal Revenue Service, the Ohio Department of Taxation or a qualified tax consultant. STRS Ohio cannot provide tax advice.

Health care coverage

STRS Ohio offers medical, dental and vision coverage to disability benefit recipients and their eligible dependents.* If a disability recipient later applies for service retirement, the recipient must have at least 20 years of service credit to qualify for coverage if granted disability benefits on or after Aug. 1, 2023. At least 15 years of service credit is required if granted disability benefits before Aug. 1, 2023. Please refer to the Health Care section of our website for eligibility requirements, plan information and monthly premiums. You can also use your Online Personal Account to review your plan options and premiums.

STRS Ohio offers a Health Care Assistance Program to help qualified benefit recipients who need financial assistance paying for their STRS Ohio health care plan. Eligibility is based on total family income and total liquid assets. Call toll-free 888-227-7877 for more information.

*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.

Other important benefits

Survivor benefits

Disability benefit recipients have survivor benefits. Qualified survivors may be eligible to receive a monthly benefit or to withdraw the remaining account balance. If a remaining account balance is available, a withdrawal payment would consist of the member's contributions less monthly benefits received; no additional amounts would be payable. For more information regarding survivor benefits, please refer to the *Survivor Benefits* brochure.

Cost-of-living adjustment (COLA)

New STRS Ohio benefit recipients are eligible to receive a COLA beginning on the fifth anniversary of their retirement date. The State Teachers Retirement Board will periodically evaluate whether a cost-of-living increase is payable in accordance with the law in effect at that time (Section 3307.67, Revised Code). If a COLA is granted, you will receive it on the anniversary of your retirement date.

Death benefits

An automatic \$1,000 death benefit is payable to a disability benefit recipient's designated beneficiary. This automatic benefit is considered a nontaxable life insurance payment; therefore, it is a tax-free benefit to the beneficiary.

A disability benefit recipient may purchase an additional \$1,000 or \$2,000 death benefit for a monthly premium. This optional death benefit is subject to a six-month waiting period and is taxable when it is paid. For further information about this benefit, please see the *Death Benefits* brochure.

Employment while receiving disability benefits

Employment on any basis while receiving disability benefits may raise the issue of whether a recipient remains incapacitated from teaching.

A disability benefit terminates if the disability benefit recipient performs any teaching service. Performing teaching service includes any and all teaching service, **as well as any service that you participate in that is similar to the position held as a contributing member of STRS Ohio, whether full time or part time**, in a public or private setting, school or nonschool setting, on a volunteer basis or for compensation, in or outside the state of Ohio. STRS Ohio defines to "perform any teaching service" as follows:

1. All employment, contracted services or volunteer work, that if performed in an Ohio public school would be covered by STRS Ohio; and
2. All teachers, tutors, substitute teachers, electronic classroom instructors, day care teachers, community school instructors and private-lesson providers; and
3. Work that relates to the work of educators, such as but not limited to, writing curriculum; leading workshops; providing training; instructing students of any age; or directing teachers, student teachers or students; and
4. Any other service determined by the Retirement Board to be performing teaching services.

The Retirement Board has the final determination.

A member receiving a disability benefit from STRS Ohio on a combined basis with OPERS, SERS or both, is ineligible for employment covered by any system that participates in the combined disability retirement. In addition, any employment restrictions in those systems will also apply to you.

Disability recipients receiving a disability benefit independent from OPERS, SERS or both, also may not work in any position covered by another Ohio public retirement system for the first two months of benefits. After this two-month waiting period, part-time or full-time employment in a position covered by any other retirement system may be permitted. While this employment is not performing teaching service, it can raise the issue of whether the member remains incapacitated from teaching and result in a reexamination.

Disability benefit recipients who have received a benefit for at least 14 months must annually complete a *Disability Statement of Employment and Earnings*. STRS Ohio will notify disability recipients when their statement is available for completion in their Online Personal Account. Disability recipients are required to report any employment, earnings and volunteer service performed while receiving disability benefits. If this information is not submitted, disability benefits and health care coverage, if applicable, will be terminated.

In addition, STRS Ohio may request disability recipients to be reexamined annually to ensure they are still incapacitated from teaching.

Before becoming reemployed while receiving disability benefits, members should submit a job description to STRS Ohio for evaluation.

STRS Ohio Resources

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, videoconference 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.

- A video presentation of the disability application process
- Benefit information (while teaching and in retirement)
- Online Personal Account information
- Videos and on-demand webinars
- Benefits counseling and seminar information
- STRS Ohio publications and forms
- Benefit calculators

By email:

- Go to www.strsoh.org and select “Contact” from the top menu.

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:

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

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