

**OPERS Retirees  
Medical Benefits & Pension Payments  
for Reemployed Retirees and Independent Contractors**

When you return to The Ohio State University following your retirement from OPERS, it is important that you understand the university's policies, the impact of the Affordable Care Act (ACA) on your eligibility for medical coverage, and your retirement system's rules for reemployed retirees and independent contractors.

➤ ***Reemployed OPERS Retiree***

**Break in service requirements** - OPERS and the university require a two-month break in service between retirement and reemployment. You must notify Ohio State upon hire or rehire that you receive an OPERS retirement benefit.

- If you return to employment during the first two months of your retirement, your OPERS retirement allowance and health coverage are forfeited for each month during which you are employed.

**Medical coverage** - At any point that you are reemployed at Ohio State as an OPERS retiree and you are eligible for any level of university medical coverage, *you are not eligible to participate in OPERS medical coverage.*

- ***Most retirees who return to work within 26 weeks of their retirement are eligible for coverage under The Ohio State University Faculty and Staff Health Plan*** due to the ACA. Even if you return to work in a position that is not eligible for medical coverage under the university's eligibility rules, the ACA requires the university to offer you medical coverage if you averaged at least 30 hours per week during a measurement period. When you are eligible for university coverage and do not enroll, you need a source other than OPERS for your medical coverage.
  - Refer to the university's Benefits Eligibility Chart at <https://hr.osu.edu/wp-content/uploads/benefits-eligibility.pdf> to determine your eligibility for medical coverage under the university's eligibility rules. If you are ineligible under the university's rules, it is likely you are ACA eligible after your return to work from retirement.
  - Because the university does not provide a subsidy to employees whose medical eligibility is due only to the ACA, these employees pay the higher, full-cost rate for medical coverage. See rates at <https://hr.osu.edu/benefits/aca/rates/>.
- If you wish to avoid the impact of ACA medical eligibility, it is suggested that you wait more than 26 weeks before returning to work at the university following your retirement. When you return to employment, make sure you work less than 30 hours per week.

➤ **OPERS Retiree as Independent Contractor**

An OPERS retiree who performs services as an independent contractor for the public employer from which they retired forfeits the pension portion of their retirement benefit and the retiree health care coverage for the period in which they work as an independent contractor.

OPERS retirees who are engaged by the university as an independent contractor must complete the Independent Contractor/Worker Acknowledgement (PEDACKN) form <https://hr.osu.edu/wp-content/uploads/form-opers-independent-worker.pdf> and submit it to the Office of Human Resources no later than 30 days after their services as an independent contractor begin.

**What you need to do:**

- Understand the university's Reemployment of Faculty and Staff Policy at <https://hr.osu.edu/public/documents/policy/policy425.pdf>
- Understand your retirement system's rules, particularly the impact on your pension and retiree health benefits
  - "Returning to Work After Retirement" OPERS booklet at <https://www.opers.org/pubs-archive/leaflets/ISL-D.pdf>
  - "OPERS Re-employment and Health Care Coverage Fact Sheet at <https://www.opers.org/pubs-archive/healthcare/reemployment-factsheet.pdf>
- For questions, contact the appropriate entity:

Ohio State benefits	HR Customer Service at 614-292-1050 or <a href="mailto:hr@osu.edu">hr@osu.edu</a>
OPERS benefits	1-800-222-PERS (7377)