

HR CONNECTION

Serving Employees of the Board of Commissioners

May 17, 2016

Policy Corner ~ Personal Appearance Policy



It is the policy of Delaware County that each employee's dress, grooming, and personal hygiene should be appropriate to the work situation. All employees are expected at all times to present a professional, businesslike image to the public and co-workers. Business casual attire is appropriate in most situations. Hair should be clean, combed, and neatly trimmed or styled. Sideburns, mustaches, and beards should be neatly trimmed. Certain employees may be required to meet special dress, grooming, and/or hygiene standards depending on the nature and/or the safety requirements of their job.

Although individuality and personal expression is recognized, Delaware County's goal is efficient and courteous service to the public. Part of that service is to meet the expectations of the public and to appear professional. Excessive body piercings, tattoos, or extreme hair colors appear contrary to these objectives. For that reason, body piercings (other than minimal numbers of earrings), tattoos on the face, head, shoulders or neck or excessively covering the arms or hands; and extreme or unusual hair colorings will not be permitted to be revealed in the workplace. Employees will need to remove excessive jewelry, cover tattoos, and color their hair with a more natural coloring at work.

At the discretion of the appointing authority, supervisors may allow employees to dress in a more casual fashion than normally required. Employees in certain offices and departments may be permitted to wear denim jeans on a pre-approved workday, typically Friday's. On such occasions, employees are still expected to present a neat appearance and are not permitted to wear ripped excessively faded, tight or disorderly clothing, athletic wear (to include, but not limited to sweat pants, running shorts, spandex etc.), logo or advertisement items, or similarly inappropriate clothing.

Guidelines for APPROPRIATE Business Casual Attire Include: Slacks (e.g. khakis, chinos, twills), Open/Banded Collared Shirts, Knit Shirts, Sweaters, Dress Sandals (not "flip-flop" or beach sandals), Denim Skirts/Dresses, Denim / Chambray Shirts, Capri or Mid Calf Pants (no denim with the exception of a pre-approved day to wear denim), Skirts, skorts, split legged and other dresses no shorter than 4 inches above the knee, and small designer, school or sport related logo's.

Guidelines for INAPPROPRIATE ATTIRE that will not be permitted: Shorts of any kind (with the exception of employee uniforms), Tube tops, Halter Tops or Tops showing the midriff, Spandex, Bibs/Overalls, Colored Jeans (with the exception of a pre-approved day to wear denim), Tank tops that aren't covered with a shirt, jacket or sweater, Flip Flops, See Through, Low Cut, Tight Revealing Clothing, Sweats or Exercise clothing, Muscle Shirts, Athletic or Tennis Shoes, Offensive/Obscene Graphics or wording and/or promotion of drugs, alcohol or tobacco on apparel, Tee shirts with graphics, and Athletic wear of any kind.

The examples above are to be used as a guide and may not be inclusive of specific styles and trends. Any employee who does not meet the standards of this policy will be required to take corrective action, which may include leaving the premises. Non-exempt employees (those employees subject to the minimum wage and overtime requirements of the Fair Labor Standards Act) will not be compensated for any work time missed because of failure to comply with this policy. Violations of this policy will result in disciplinary action for insubordination.

An appointing authority may wish to delegate authority to his/her supervisors to allow more casual dress.

An employee who wears the uniform of Delaware County is a representative of Delaware County government. Because Delaware County wishes to maintain a positive appearance to the public, employees provided with and required to wear uniform items shall wear the prescribed uniform while on duty and only during assigned work hours. No employee shall use his/her uniform for personal use or gain or in any manner that will bring negative appearance to Delaware County. Please refer to the Uniform Policy.

HR CONNECTION

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LEARNING AND DEVELOPMENT

Developing Positive Relationships

Unite around a Common Mission

Abraham Lincoln's approach to developing and managing positive relationships (Note: These come primarily from *Team of Rivals* by Doris Kearns Goodwin and *Lincoln on Leadership* by Donald T. Phillips.)

- Steadfastness of purpose:** The Constitution and Declaration of Independence were Lincoln's inspiration and the source of his mission. This steadfastness of purpose motivates others to overcome petty rivalries.
- Value diversity of opinions and temperaments:** Surround yourself with people who can argue with you and question your assumptions. In addition, creating relationships with people whose temperaments differ from your own will contribute to a comprehensive perspective.
- Rise above personal slights:** Put personal feelings aside and don't allow wounds to fester. William Seward, Lincoln's secretary of state, challenged Lincoln, but instead of dismissing him, Lincoln asserted his position, wrote it down and then decided to speak to Seward about it rather than simply sending him a letter (email in today's world).
- Share credit for success** with others so that they feel part of the mission. This also creates a reservoir of good feeling.
- Acknowledge your errors and take responsibility for your actions.** Find a way to fix mistakes. Most importantly, learn from them.
- Connect to the larger public:** This may be other groups or units in your organization and/or the community.

For ongoing, important relationships, it can be worthwhile to spell out your common purpose and how you will work together. In addition, you may consider relationships between various groups or departments.

"What makes you trust someone?"

Some thoughts: Trust may come from spending time with someone and hearing your instinct telling you the person is trustworthy. Trust may come from talking and sharing enough information to know you share common values. Trust may come from looking up to someone in a position of authority or status. Trust may come from looking at someone's credentials or qualifications and so on.

Integrity

- You say what you mean and mean what you say.
- You are transparent. You show that you don't have anything to hide.
- You maintain confidentiality when appropriate.
- You know what your values are, and your daily habits and actions support them.

Consistency

- Your behavior is predictable.
- Your intent, words and actions are congruent.

Confidence

- You give others more responsibility and autonomy.

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LEARNING AND DEVELOPMENT

Developing Positive Relationships

Concern

- You show understanding, compassion, and empathy for others.
- You stand up for others.

Time

- Trust is earned over time.



Activity—Build Trust

What makes you trust someone? What makes someone trust you?

Model What You Want

One of the best ways to develop positive relationships is to model the behavior you want. And it begins with relating to others as individuals.

Get to know your colleagues as individuals: Spend face-to-face time together when possible. Share a meal. Find out their birthdays (and then acknowledge them). Ask about their interests and hobbies. Note: You will have to gauge how much the other person wants to disclose about his or her personal life, so don't probe too deeply—let the other person take the lead in how much information he or she wants to share.

Build rapport: Sometimes, we get so busy at work we forget common courtesies, such as smiling and saying hello in the morning. Speak in a friendly tone of voice, ask open-ended questions and find common areas of interest. Self-disclosure speeds up this process—when you share something about yourself, that makes it easier for the other person to share and more likely that he or she will.

Show someone you respect them by respecting their time—ask if this is a good time to talk, if they have 10 minutes to talk, etc.



Activity Read the statement and come up with an empathetic response.

Your coworker Jane just found out that another coworker took credit for her work. She says "I am so mad. And now Mr. Nichols is considering her for a promotion." You say:

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Help Others Succeed

Actively helping others succeed is another important element in modeling the type of relationship you want with others. When you actively help others, they will reciprocate. Think in terms of these questions: How can I help? What encouragement can I offer? How can I validate the other person's efforts? What connections can I make that would help this person? How can you actually go out of your way to help others succeed?

Maintain an enthusiastic and positive attitude

- Offer support. Find specific ways to help.
- Identify connections you have that would help the other person.

Give (sincere!) praise and compliments

- Offer encouragement.
- Validate the person's efforts, abilities, or ideas.

Be a partner

- Treat one another as equals.
- Share your insights, expertise, and ideas.
- Help compensate for the person's weaknesses or limitations.

Never burn bridges

- Be flexible.
- Don't make the other person look bad.

Face Differences Directly

The best approach when dealing with a conflict and maintaining a positive relationship is tactful assertiveness.

- State your needs clearly, and go in with a positive attitude—decide that most people want to be reasonable.
- If you have a criticism, express it in terms of the organization's concerns. That will help show your intentions are not to criticize another person, but to improve the overall performance and success of the organization.
- Gain commitment. Getting the other person to agree to your expectation verbally doesn't guarantee he or she will stick with it, but it does improve the chances.

Be willing to work through issues

- Acknowledge; don't ignore or deny.
- Listen without defensiveness.

Use tactful assertiveness

- Express needs clearly.
- Avoid overreacting.
- For important issues, rehearse what you plan to say.
- Listen as well as talk.
- Realize that most people want to be reasonable.

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Resolve conflict productively

State the undesirable situation or behavior objectively.

1. Voice criticism in terms of the organization's concerns. "I'm concerned that consistently turning in the budget analysis late prevents us from gaining a competitive advantage."
2. Avoid labeling or judging.
3. Wrong way: "You're not a team player and you want to make the rest of us look bad."
4. Right way: "You didn't participate in the meeting when we decided on a new procedure to complete the budget analysis, and then you criticized our choice without suggesting an alternative."
5. Describe future expectations.
6. Right way: "Your input is valuable. However, it is most useful when we are reviewing and making decisions, not after the decision has been made. If you have a criticism, please share it with the team instead of complaining about the team's decision after the fact."
7. Gain commitment or agreement.

Actively Manage Relationships - Manage, Don't Manipulate

Managing relationships shouldn't be perceived as negative behavior. It is not the same thing as manipulation, which is using "emotional blackmail" to control others and their actions. Managing relationships allows you, the other person and the organization to benefit and succeed.

You have many different relationships in the workplace, primarily based on your and the other person's respective positions. Some of these relationships will be more important than others (for example, your boss), and these are the ones on which you should focus your energy. However, keep in mind that every relationship shares a common purpose in one way or another and contributes to (or detracts from) the success of the organization.

Use the Golden Rule ~ *Treat others as you would like to be treated.*

A simple tool for managing relationships is to use the Golden Rule: Treat others as you want to be treated. It ensures consistency, which is a hallmark of positive relationships. You have an opportunity to use the Golden Rule with every interaction, no matter how large or small.

- Manage moments:** Every time you're in contact with someone, you're affecting the relationship, reinforcing the other person's perception of it for better or worse. Every interaction makes a difference.

Every work relationship has different aspects to it: personal (how you interact on a personal level), professional (how you complete work together) and functional/organizational (the actual work you get done). Some relationships may work very well in two of those areas, but not the third, or in one of the areas but not the other two. It's just another way to think about how to approach managing the relationship.

- Take a friendly approach:** Although you don't have to be best friends with everyone you work with, taking a friendship "lite" approach may be useful. Offer some level of self-disclosure (but not too much!) and some degree of social interaction—this may be as simple as saying hello in the A simple tool for managing relationships is to use the Golden Rule: Treat others as you want to be treated. It ensures consistency, which is a hallmark of positive relationships. You have an opportunity to use the Golden Rule with every interaction, no matter how large or small.

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- Take a friendly approach:** Although you don't have to be best friends with everyone you work with, taking a friendship "lite" approach may be useful. Offer some level of self-disclosure (but not too much!) and some degree of social interaction—this may be as simple as saying hello in the morning, getting a cup of coffee for someone, or eating lunch together. And offer goodwill: do something nice without expecting anything in return.

Manage moments

- Relationships are made up of a series of interactions.
- Take the long view. Think before acting or speaking and make choices that strengthen the relationship rather than undermine it.
- Seek understanding, not agreement. You don't always have to agree with the other person, but you always want to show that you understand his or her point of view.

Facets of every relationship

- Personal
- Professional
- Functional/organizational

Take a friendly approach

- Self-disclosure
- Social interaction
- Goodwill



Apply it

You are a new member of a team. The veteran employee insists on doing things the way they have always been done and won't consider trying new ideas. "You don't have the experience I do. I know this way works. What do we know about your idea? It might really mess things up."

What strategies could you use to manage this relationship?

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Developing Positive Relationships

Dealing with Less-than-Ideal Relationships ~ Try to Improve It

If you're dealing with a bad relationship at work, you basically have two choices: try to improve it or try to survive it. Leaving it is not really a choice—assuming this is someone with whom you have to interact to get work done.

If you're going to try to improve it, begin by identifying the underlying issues. Chances are, the issue will have to do with your sense of well-being: your level of self-esteem, sense of security, fear of rejection or loss of status, and so on.

Activity: Think of a "sour" relationship you have (or had) at work and identify the symptoms and the issue. Since this is personal, participants may choose not to share.

As you analyze the relationship, consider what a level-headed, sensible, reasonable person would think or feel in this situation.

Does the other person feel threatened in some way? And are you contributing somehow to his or her perception? Make sure you're not the problem, or not adding to the problem, by exhibiting any of these traits or behaviors: blaming, judging, stereotyping, "mind reading" (making assumptions).

Needing to be right or being defensive. If you feel the other person is entirely in the wrong or has no redeeming qualities, then your attitude is part of the problem. These would include faulty assumptions, such as there's no such thing as a win-win situation (one person must lose if the other wins), competition is the only way to get ahead in the workplace, living for the moment (decisions should be made for short-term gain).

Decide What to Do about It

One strategy is to consciously implement all the behaviors discussed without actually talking to the other person about it. The thinking is actions speak louder than words, and changing your behavior might have a more positive effect than speaking to the other person about it.

Remember, you can't change the other person, you can only change yourself and how you choose to behave.

The other strategy is to directly address the situation with the other person by making the first move. Express your intent: for example, "We don't seem to communicate very well, and I want us to have a better working relationship."

If a relationship has soured and you want to improve it, you can apologize (even if you didn't do anything wrong). You can say you're sorry the relationship has gotten off track; you don't have to admit you did anything wrong (though if you did, an apology is certainly in order!). Make amends by offering to do something nice for the other person. If you change your attitude, the other person may change his or hers.

Express appreciation—tell the other person what you value about him or her, or why the relationship is important to you. Remember, this is if you want to improve the relationship.



Activity

Think of someone with whom you have a relationship you'd like to improve. Using the space below, write a brief outline (or script, if you prefer) of what you would say to that person, following the steps outlined above.

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THE OHIO ETHICS COMMISSION

Outside Employment

⇒ **Are there any limits on a public official or employee who is seeking a new job?**

Yes. For example, a public official or employee cannot seek a job from anyone who is doing or seeking to do business with, regulated by or interested in matters before the public agency he or she serves.

The following information sheet explains the restrictions on job seeking more fully.

<http://www.ethics.ohio.gov/education/factsheets/InfoSheet4-JobSeeking.pdf>

⇒ **Can a public official or employee have a private job?**

Yes, within limits. For example, the official or employee cannot have a job with anyone who is doing or seeking to do business with, regulated by or interested in matters before the public agency he or she serves. Also, while he or she has outside employment, the official or employee cannot secure benefits for himself or his business or private employer.

The following explain the restrictions on public officials and employees engaged in outside employment more fully.

<http://www.ethics.ohio.gov/advice/opinions/96-004.pdf>

<http://www.ethics.ohio.gov/advice/opinions/2008-02.pdf>



Conferences and the Ohio Ethics Law

Professional conferences are prearranged gatherings with formal agendas, such as meetings of national, state, or regional organizations. Such conferences are often attended by those in public service and can be quite beneficial to public agencies. However, before you pack your bag for your next conference, there are some notable issues and restrictions under the Ohio Ethics Law that apply to you. This article will tackle the most commonly asked questions regarding public service and conference attendance. For more detailed or specific guidance, please contact the Advisory Section of the Ohio Ethics Commission.

⇒ **Why does the “conference question” arise under the Ohio Ethics Law?**

There are several reasons that public officials and employees should be aware of the Ohio Ethics Law when attending conferences. For example, under the Ethics Law, a public official or employee cannot solicit or accept anything of “substantial” value from “improper” sources. Whenever a “thing of value” is offered to a public official or employee, he or she should make sure to consider whether it can be accepted without violating the Ethics Law.

⇒ **May I keep the door prize I won at the conference?**

No. When public officials or employees attend conferences in their official capacity, the Ethics Law prohibits them from accepting door prizes won at the conference, even if the drawing was random and all attendees were automatically entered. Should a public official or employee “win” such a drawing, the door prize belongs to the official or employee’s public agency. The agency may simply decline to accept the gift or may also choose to use it for an appropriate public purpose. This is a potential choice since the Ethics Law does not prohibit a public agency from accepting a donation from a private party as long as no official or employee benefits personally from the donation and the donation is voluntary.

<http://www.ethics.ohio.gov/education/newsletters/16-06.pdf>

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Mobile Apps Available Through EAP

Hundreds of apps for wellness, losing weight, mental health, and recovery from addictive disease have arrived on the market over the past several years. Apps run on smartphones and other mobile devices.

- **Lose It!**
Is weight loss one of your new year's resolutions? Lose It! helps you set a daily calorie budget, track your food and exercise, and stay motivated to make smarter choices and achieve your goal. We think it's the best, most seamless weight loss system available.
- **T2 Mood Tracker**
T2 Mood Tracker allows users to monitor their moods on six pre-loaded scales (anxiety, stress, depression, brain injury, post-traumatic stress, general well-being). Custom scales can also be built. Users rate their moods by swiping a small bar to the left or to the right.
- **e-Positive Spin**
Positive feelings enhance your wellbeing and happiness, yet we naturally tune in more to Negative than Positive feelings. Training your associations with Positive feelings will help optimize your wellbeing.
- **Accupedo Pedometer**
Accupedo is an accurate pedometer app that monitors your daily walking.
- **NHLBI BMI Calculator**
One of the most popular tools on the NIH's National Heart, Lung, and Blood Institute (NHLBI) Web site is the BMI (Body Mass Index) calculator. BMI is a reliable indicator of total body fat, which is related to the risk of disease and death.
- **QuitSTART**
QuitSTART is a free smartphone app that can help you track your cravings and moods, monitor your progress toward achieving smoke-free milestones, identify your smoking triggers, and upload personalized pick-me-ups and reminders to use during challenging times to help you successfully become and stay smoke-free.

Access these and more at <https://www.guidanceresources.com/groWeb/s/archive.xhtml?assetType=109&conversationContext=1>



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May 17, 2016

Wellness

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Visit us online:

[www.co.delaware.oh.us
/index.php/wellness](http://www.co.delaware.oh.us/index.php/wellness)

Combining Food Sources for Optimal Energy and Nutrition

Food does a lot for us. Carbohydrates give us energy to support our daily activities, protein builds our muscles and repairs our body after exercise, and healthy fats help our bodies absorb vital fat soluble vitamins, A, D, E and K.

It is easy to get caught up in specific foods, especially with the influence of the media and fad diets. Some of the messages we receive are "carbs are bad," "fat is bad" and "eat more protein." In order to put mixed messages in their place, it is helpful to remember that foods do not act alone in your body. They act as a "team" to provide your body with the nutrition it requires. Selecting a variety of foods from each food group will ensure you are meeting your body's nutritional needs.



Calcium

For example, the calcium in milk is more readily absorbed when vitamin D is plentiful. Beans and corn, when eaten individually, are lacking in some amino acids -- the building blocks of protein. However, when eaten in combination, they have all of the amino acids necessary to make a complete protein. Eating a well balanced diet, from each of the food groups, ensures optimal nutrition for your active lifestyle.

Balancing Act

As part of a healthy diet, it is ideal to consume balanced portions of carbohydrates, proteins and healthy fats at each meal or snack. You have learned that in response to consuming carbohydrates, the pancreas releases insulin into the blood stream to regulate blood sugar levels. Think of insulin as the hormone that "puts sugar away" into the cells to use later for energy or to be stored as fat. Another hormone produced in your body, glucagon, does the opposite action of insulin. Glucagon is the hormone responsible for releasing blood sugar from the cells to be used for energy.

Glucagon is released into the blood stream in response to consuming protein. Insulin and glucagon work together to optimally utilize fat for fuel and keep your blood sugar level regulated, but they need to be in the bloodstream together.

By combining carbohydrates, proteins and healthy fats at each meal or snack, you create an optimal hormone balance in the bloodstream that will burn fuel most efficiently and keep hunger at bay.

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Wellness

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Wellness

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Visit us online:

[www.co.delaware.oh.us
/index.php/wellness](http://www.co.delaware.oh.us/index.php/wellness)

Suggestions for Combining Carbohydrates and Protein

- Whole grain cereal + low-fat milk
- Corn bread + chili with kidney beans
- Split pea soup with pita bread
- Whole grain pasta + chicken
- Peanut butter + whole grain bread
- Whole grain tortillas + black or refried beans
- Vegetable salad + sunflower seeds or chick peas
- Fruit + cottage cheese
- Low-fat yogurt (by itself) or with cereal, nuts or fruit
- Lentil soup + whole grain roll
- Grilled cheese sandwich on rye bread + tomato soup
- Eggs and buckwheat pancakes
- Hummus and whole grain crackers
- Frozen yogurt + 8 to 10 walnuts
- Lean hamburger + whole grain bun



Resources:

Choose My Plate, United States Department of Agriculture: www.choosemyplate.gov
Let's Move!: www.letsmove.gov

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Work Out *Free* – Any Weekend in May.

May is Employee Health Month.

To celebrate, we're offering you a chance to work out any weekend (Friday - Sunday) in May for free at MC Fitness Center.

Simply choose a weekend and enjoy!

Call 740-879-4850 to learn more.

7100 Graphics Way, Lewis Center, Ohio 43035





the 

FIELD DAY 2016

JOIN IN OUR FIRST EVER DELAWARE COMMUNITY FIELD DAY SPONSORED BY THE Y!

SATURDAY, JUNE 18TH
11AM-3PM



› FIVE MAJOR TEAM EVENTS:

KICKBALL › RELAY RACE › TUG-O-WAR
DODGEBALL › VOLLEYBALL

**TOP TEAM WINS FIRST EVER
COMMUNITY CUP!**

**SPLASH PAD,
FOOD TRUCKS
& RAFFLES!**

› DONATION LEVELS (10-12 PEOPLE):

PLATINUM › \$500+ PER TEAM
(INCLUDES TV & BANNER SPONSORSHIP & MORE)
GOLD › \$350+ PER TEAM
(INCLUDES TV & BANNER SPONSORSHIP)
SILVER › \$250+ PER TEAM
(INCLUDES TV SPONSORSHIP)
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LIVESTRONG AT THE YMCA ● HEALTHY WEIGHT AND YOUR CHILD ● DIABETES PREVENTION ● YOUTH DEVELOPMENT PROGRAMS ● MEMBERSHIP FOR ALL

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Safety and Risk Management

The Safety and Risk Management Office, part of the Human Resources Department, ensures that all County employees are provided a safe and healthful work environment as stated in the Public Employment Risk Reduction Program Act (PERRP).

Brad Euans, Workers Compensation/FMLA/HR Coordinator

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Annual Update to Employee Driving Records

The Human Resources Department and the Safety Coordinator are performing the annual update to the County employee driving records pursuant to the County's Self Insurance and Drivers Records policy. Delaware County maintains its auto insurance policy through the County Risk Sharing Authority (CORSA). **CORSA and County policy require that all employees that drive County owned vehicles or drive their own vehicles for County related business must have their driving records reviewed annually.**

Please Note: Examples of "Driving on County business" include but are not limited to: 1) Employees who drive to County sponsored trainings, 2) Employees who drive from one County building to another or from one jobsite to another during the course of their workday.

The County Self Insurance policy requires that when a personal vehicle is used on County business, proof of insurance must be furnished prior to use. Delaware County's insurance acts as secondary insurance coverage excess of the employee's personal insurance when a personal vehicle is used for County business if, and only if, the employee carries personal insurance with limits of insurance of at least \$100,000 for bodily injury per person; \$300,000 for bodily injury per occurrence; and \$100,000 for property damage per occurrence; or a combined single limit of \$300,000.

Employees may enter their personal driver's license information in the online reporting tool which will then be provided to CORSA. The information that is necessary for CORSA to run a driver records check is listed below:

- The State where driver's license was issued (i.e. Ohio);
- The driver's license number;
- First, middle and last name of the driver;
- The driver's date of birth;
- The driver's gender.

Employees who drive either a County owned vehicle or their personal vehicle for County related business must go to the following linked web page and complete the requested information. **The information needs to be entered into the web page no later than 5/20/16.**

Web address: <https://secure.co.delaware.oh.us/insurance%20update.asp>

Individuals who do not complete this information will not be authorized to drive on County business and may affect their ability to effectively perform the required duties of their positions.

We are happy to answer any questions or concerns you or your employees may have. Inquires may be directed to Brad Euans by calling 740-833-2127.

Delaware County Human Resources ● 10 Court Street, 2nd Floor ● Delaware, OH 43015
740/833-2120 ● 740/833-2119 (Fax)

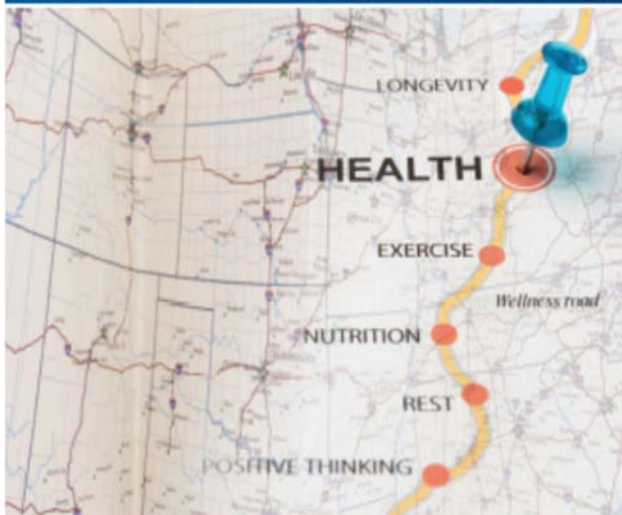
Visit us on the web at <http://www.co.delaware.oh.us/index.php/human-resources>

HR CONNECTION

Serving Employees of the Board of Commissioners

May 17, 2016

Map out your retirement pension income and health care



Learn

Learn: Health care program changes may impact you. Know what you need to qualify for health care. OPERS provides retirement information online, in seminars and with publications—all available to members.

Plan

Plan: Make strategic choices. Use the OPERS-provided retirement planner (online), the health care calculator (online), access counseling and checklists before you make important retirement decisions.

Act

Act: Decision made? Take action. Remember, some applications for pension benefits take longer than others and you'll need specific documents.

Go online or call OPERS to LEARN what you need, PLAN to find your documents so that you can ACT on retirement when you know it's the right time for you.



www.opers.org • 1-800-222-PERS (7377)

OPERS Tidbits

Survivor and disability protection offered under each of the OPERS retirement plans?

Traditional Pension Plan and Combined Plan

Survivor Benefits. Your dependents may qualify for survivor benefits if you die. The benefits they receive are based on your years of service credit and the number of qualified survivors. You must have at least eighteen months of full-time service at time of death for your survivors to qualify for these benefits.

Disability Insurance Coverage. Should you become permanently disabled, you will receive a regular monthly benefit. The benefit you receive will be based on your years of service credit and final average salary. You must have at least five years of service credit to be eligible to apply for and receive disability benefits.

Member-Directed Plan

Survivor Benefits. No monthly survivor benefits are available through OPERS. In the event of your death, the vested portion of your individual OPERS account balance is available to your beneficiaries.

Disability Protection. No monthly disability benefits are available through OPERS. However, the vested portion of your individual OPERS account will be available through a refund after your job-related services are terminated.

What are the health care benefits offered by the OPERS retirement plans?

Traditional Pension Plan and Combined Plan

OPERS members who retire under the Traditional Pension Plan or the Combined Plan may have access to comprehensive health care coverage, including hospitalization, physician fees and prescriptions, and possibly dental and vision coverage. Both the benefits available and the premium and co-payment amounts are set by the OPERS Board of Trustees and are subject to change.

Member-Directed Plan

For each OPERS member participating in the Member-Directed Plan, a portion of the employer contribution is credited to a Retiree Medical Account (RMA). Amounts contributed to the RMA may be used for the payment of qualified health, dental, and vision care expenses. Members vest in their RMA based on their years of service as follows: 0 years, 0%; 1 year, 20%; 2 years 40%; 3 years, 60%; 4 years, 80%; 5 years, 100%

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