YOUR DECISION

As a student employee, you have an immediate decision to make*. Employees of The University of Cincinnati do not pay into Social Security. Instead, they participate in a retirement program through Ohio Public Employees Retirement System (OPERS). You may be eligible to opt out of participation by completing the OPERS Request for Optional Exemption as a Student form.

*Newly hired or newly eligible University of Cincinnati student

Factors you should know:

- Your decision to opt out of retirement is an irrevocable decision while you are continuously employed at the University of Cincinnati. You must have a 12-month break in service with the University of Cincinnati to make a new 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. 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 offer 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:
Minimum course credit hours needed to be exempt from OPERS
Undergraduate: 6
Graduate: 5
Your Choice and Action Steps

Participate in OPERS?

☑️ YES  ▶️ NO

☑️ Contributions will automatically be deducted from your pay and sent to OPERS. Do not complete the exemption form.

☑️ Complete the OPERS Request for Optional Exemption as a Student from; sign and return it to the Human Resources Department within 30 days of your hire date. Exemption forms received after 30 days of hire/eligibility will not be accepted.

OPERS Request for Optional Exemption as a Student form: [https://www.opers.org/forms-archive/F-3.pdf](https://www.opers.org/forms-archive/F-3.pdf)

Note:

- Rehired or transferred student employees with less than a 12-month break in service with the University of Cincinnati are not eligible to complete an OPERS Request for Optional Exemption as a Student from. You must have a 12-month break from employment with the University of Cincinnati before a new election may be chosen.

- Your correctly completed exemption form must be received by the payroll cutoff date in order to ensure a retirement deduction is not taken from your check. If the payroll cutoff date is missed, a contribution will be withheld. Contributions will not be returned until separation of employment. See the OPERS Exemption Submission Deadline Schedule to know when your exemption form will take effect.

- Form must be complete and accurate. Forms submitted incorrectly may cause an unwanted retirement deduction to occur.

- Form must be signed by the student. The Student signature must be handwritten and cannot be altered (whited out, crosses out, or written over).

- Form must contain either the social security number or employee identification number (M number).

QUESTIONS?

Human Resources Department
University Hall 51 | Goodman Drive | Suite 340 | Cincinnati | OH 45221-0039
513-556-6381 | [benefits@uc.edu](mailto:benefits@uc.edu)

Ohio Public Employees Retirement System (OPERS)
1-800-222-PERS (7377) | [opers.org](https://opers.org)
Instructions for OPERS Request for Optional Exemption as a Student Form

- Use black or blue ink
- Do not use white out
- Do not cross out or write over mistakes
- Write legibly and input one character per box
- Form will not be processed if incorrectly completed

REQUEST FOR:
OPTIONAL EXEMPTION AS A STUDENT

Social Security Number
123-45-6789

Employee ID Number
M00000000

Student ID
LUCY

Name of School, College or University
UNIVERSITY OF CINCINNATI

I have reviewed this form and I choose an optional exemption from membership in OPERS as a student working at the public school, college or university where I attend. I understand I must become a member of OPERS if my employment does not meet the proper requirements. I have made this election within 30 days of my employment date.

Today’s Date
08/15/2014

Employer Contact Information
Do not print or type name

Employee Employment Date

Today’s Date

Employer Contact Signature

Employee ID Number = University ID Number