Dear University of Cincinnati employee:

Employees of Ohio public colleges and universities do not participate in the federal Social Security system other than contributions to Medicare. From your initial date of hire, you are assigned one of the Ohio state retirement systems. Based on your job classification you are covered by either the State Teachers Retirement System (STRS, for faculty positions) or the Ohio Public Employees Retirement System (OPERS, for non-faculty positions).

**Less than 100% FTE Employees**
You will receive an enrollment kit from OPERS or STRS shortly following your hire date. The enrollment kit will include information about your options. You have 180 days from your eligible appointment date to select your OPERS or STRS option.

**100% FTE Employees**
If you are a full-time (100% full-time equivalent) employee, you can elect to change from the applicable state retirement system (STRS or OPERS) to the Alternative Retirement Plan (“ARP”). You have 120 days from your date of hire to choose the ARP or remain with your assigned state retirement plan (STRS or OPERS).
If you elect STRS or OPERS within your 120-day election period and you are not already a member, you have an additional time period to select between the various STRS/OPERS options. **(Note:** If you are a new member of STRS or OPERS, you will receive an enrollment kit with information about your options. You have a total of 180 days from your eligible appointment date to select between the STRS or OPERS options.)

This decision will affect your retirement income and cannot be changed while you are employed at the University.

The programs differ in how your retirement benefits are determined. It is important that you understand how each program works so you can pick the one that best meets your retirement objectives.

Prior to making a decision about which retirement plan is best for you, you should review the **Retirement Plan Choices** brochure which is available online at this website address: [http://www.uc.edu/hr/benefits](http://www.uc.edu/hr/benefits).

The providers available to you through the ARP are:

<table>
<thead>
<tr>
<th>Company</th>
<th>Phone Number</th>
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<tbody>
<tr>
<td>AXA</td>
<td>1-800-551-2423</td>
</tr>
<tr>
<td>Great American Life Insurance Company</td>
<td>1-800-789-6771 x11811</td>
</tr>
<tr>
<td>Fidelity</td>
<td>1-800-343-0860</td>
</tr>
<tr>
<td>ING</td>
<td>1-800-451-4702</td>
</tr>
<tr>
<td>Lincoln National Life Insurance Company</td>
<td>1-513-745-7007</td>
</tr>
<tr>
<td>Metropolitan Life Insurance Company</td>
<td>1-800-492-3553 x28535</td>
</tr>
<tr>
<td>Nationwide Life Insurance Company</td>
<td>1-800-544-8306</td>
</tr>
<tr>
<td>TIAA-CREF</td>
<td>1-877-277-6446</td>
</tr>
<tr>
<td>VALIC</td>
<td>1-800-892-5558 x89020</td>
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</table>
Retirement Plan Election Form – You must complete Section I of the Retirement Plan Election Form (available at www.uc.edu/hr/new_hires) whether you choose to remain with the OPERS/STRS plan or change to the ARP. Based on your plan decision, do the following:

- If you elect the ARP, (1) choose one of the eight ARP providers. Contact any of the ARP providers directly by using the toll-free numbers above, then, (2) complete Section II of the Retirement Plan Election Form. ARP providers will send you an enrollment kit directly to the address you indicate.

- Complete Section II of the Retirement Plan Election Form if you choose to remain in OPERS/STRS.

- After making your choice complete Section III of the Retirement Plan Election Form.

- Return the completed Retirement Plan Election Form to the University Human Resources Service Center (HRSC) by the deadline shown on the Retirement Plan Enrollment deadline chart. (The Enrollment Form deadline chart is available at www.uc.edu/new_hires.) Send your form to:

  University of Cincinnati
  Human Resources Service Center (HRSC)
  Campus Mail Location 0039
  or by US Postal Service to
  51 Goodman Drive, Suite 340
  P.O. Box 210039
  Cincinnati, OH 45221-0039

If, after you have reviewed the enclosed materials and those obtained from the ARP providers, you have questions about making a decision on your retirement plan feel free to contact the Human Resources Service Center at 513-556-6381. Alternatively, you may email your question(s) to hrben@uc.edu.

Welcome to the UC community!

Sincerely,

Elizabeth S. Aumann
Elizabeth S. Aumann
Director, Benefits

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