

Eligibility: All CML Employees
Paid by: 10% Employee, 14% CML



While employed with CML, your retirement contributions are invested in a state retirement program with the Ohio Public Employees Retirement System (OPERS). You may select an investment option within 180 days of your hire date. If you do not make a selection, OPERS automatically enrolls you in the Traditional Plan. Visit opers.org for more information. (CML employees do not contribute to Social Security.)

Membership begins from the first date of employment. More details may be found online at www.opers.org.

What it Means to be a Member

You don't pay into Social Security

As a member of OPERS you do not pay into Social Security. OPERS replaces Social Security for Ohio public employees.

Instead, you pay into OPERS

You contribute a percentage of your salary to OPERS, and your employer contributes an amount equal to a percentage of your salary. OPERS invests this money for your retirement.

OPERS provides you with retirement income*

Your member and employer contributions both go toward your future OPERS retirement income.

* Assuming you reach retirement eligibility and choose an annuitized monthly payment option

How much do I contribute to OPERS?

As a member, you contribute **10%** of your salary toward your retirement.

Your employer contributes an amount equal to **14%** of your salary.

That means an amount equal to **24%** of your total salary is being invested by OPERS.

10% your contribution

+ **14%** your employer's contribution

24% of your salary being invested for your future

These numbers may vary based on your employment type. See the [FAQ](#) page for more details.

Educational Offerings

For Active Members



Traditional Pension Plan members can choose to attend in-person seminars, participate in interactive webinars and view online recorded presentations – each tailored to meet their specific needs throughout their career. We also offer online recorded presentations specifically for Combined and Member-Directed plan participants.

New Hires

How to Select Your OPERS Retirement Plan

Learn about the OPERS retirement plans and who we are as a retirement system.

For Members Early or Midway Through Their Career

Understanding the Value of Your OPERS Retirement

Learn the value of your contributions toward a secure retirement, the benefit of working longer and how your Social Security benefit may be impacted.

For Members One to Five Years from Retirement

Planning for Retirement

Learn how to earn service credit, the difference between a reduced and unreduced pension, the importance of supplemental savings, and becoming eligible for access to the OPERS Health Care Program.

For Members Within 12 Months of Retirement

Ready to Retire Under 65 and Ready to Retire 65 and Older

Pension - Learn about important retirement decisions, the retirement application process and how your Social Security benefit may be impacted.

Health Care - Learn about the OPERS Health Care Program, the Health Reimbursement Arrangement (HRA) and selecting an individual Pre-Medicare or Medicare plan at retirement.



For All Members at Any Stage of Their Career

Funding Pension and Health Care

Learn about the financial status of the OPERS Pension and Health Care Funds and the challenges of the retirement system.

Our Two Financial Wellness presentations explain how making sound financial decisions can lead to a more secure retirement.

1. Bridging the Gap to Retirement

Identify the “gap” between your income and your needs in retirement and how you can begin closing that gap today.

2. Health Care: The Hidden Cost in Retirement

Learn about the rising health care costs and be better prepared for retirement.





OPERS Education

We offer seminars, webinars and counseling for every stage of your public employment

Choose the OPERS Counseling Option that is Right for You

Members at any stage of their career can choose to schedule a personal appointment with a counselor to review their questions and receive guidance with a form, application, or process. You also have the option to speak to a representative in our Member Service Center by calling 1-800-222-7377 or use the Message Center in your online account to send a question and receive a response within 24 hours.



Phone Counseling is perfect for those who just have a few questions or need some clarification.



Virtual Counseling is conducted via Zoom and offers a face-to-face appointment without the need to travel. During a virtual appointment, screen sharing allows our counselors to navigate our website, assist with online forms, assist with the retirement application, and much more. The experience is just like being in-person.



In-house Counseling is conducted at OPERS only and provides for a face-to-face appointment. This option is for those who appreciate in-person support or are technologically limited as virtual counseling does require a working camera and monitor.

You can schedule an individual counseling appointment through your online account at opers.org.



Find the OPERS Education That is Right for You

All events are offered as webinars, scan the QR codes for event descriptions and to register. Some events are offered as in-person seminars.

New Members Plan Selection	Active Members Pension Benefits and Health Care Education				Active Members Financial Wellness Education		Active and Retired Members Funding Education	Retired Members Health Care Education					
Start Career	Early Career	Late Career	End of Career	End of Career			Any Stage of Career		Any Stage of Career		Any Stage of Career	Retired	Retired
New to OPERS	With at least 5 years of service	1 to 5 years from retirement	Will turn 65 within 15 months or are already 65 or older	Retiring within 12 months			For all members at anytime	For all members at anytime	For all members at anytime	Will turn 65 within 15 months	HRA eligible		
Attend How to Select Your OPERS Retirement Plan	Attend Understanding the Value of Your OPERS Retirement	Attend Planning for Retirement	Attend Active Members: Understanding Your Medicare Options	Attend Ready to Retire (Pension)	Attend Ready to Retire Under 65 (Health Care)	Attend Ready to Retire 65 and Older (Health Care)	Attend Bridging the Gap to Retirement	Attend Health Care: The Hidden Cost in Retirement	Attend Funding Pension and Health Care	Attend Pre-Medicare Retirees: Aging into Medicare	Attend Understanding Your OPERS HRA		

Look for emails promoting seminars in your area and log in to your online account at opers.org to register or call OPERS at 1-800-222-7377 for assistance.