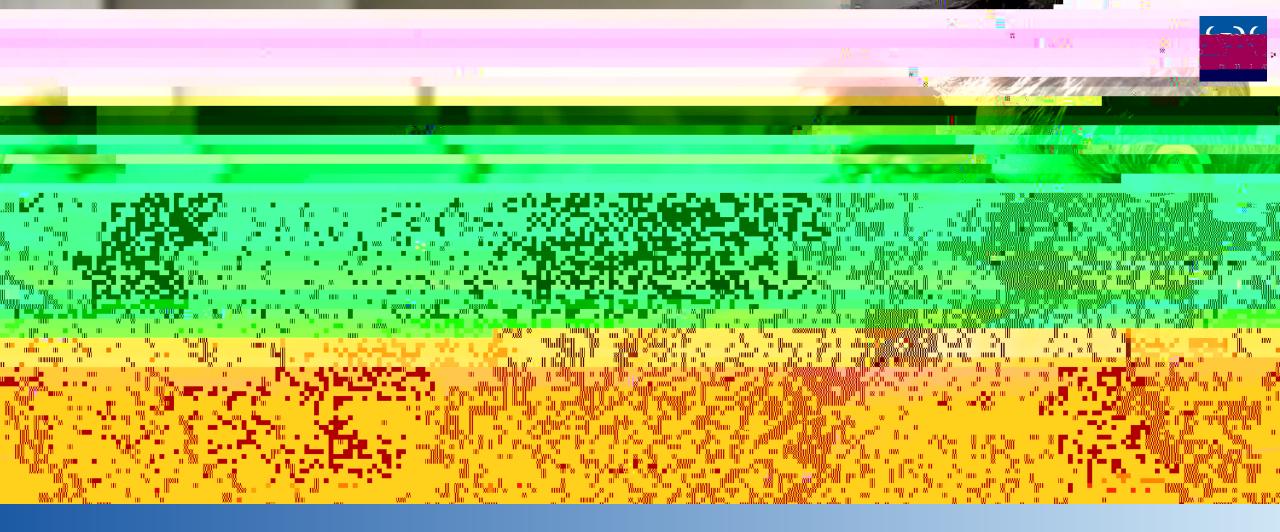


STRS Ohio and Your Benefits



Understanding Your STRS Ohio Benefits



¹The STRS Ohio Health Care Program is not guaranteed.

Retirement Eligibility



Defined Benefit Plan

Unreduced benefit All years are multiplied by 2.2%

Any age with 34 years, or Age 65 with five years

Any age with 35 years, or Age 65 with five years

Actuarially reduced benefit Any age with 30 years, or Age 60 with five years Defined Contribution Plan

Age 50 or upon termination of service

Combined Plan

Defined Benefit Portion Age 60 or older

Defined Contribution Portion Age 50 or upon termination of service



Defined Benefit Plan

Defined Contribution Plan

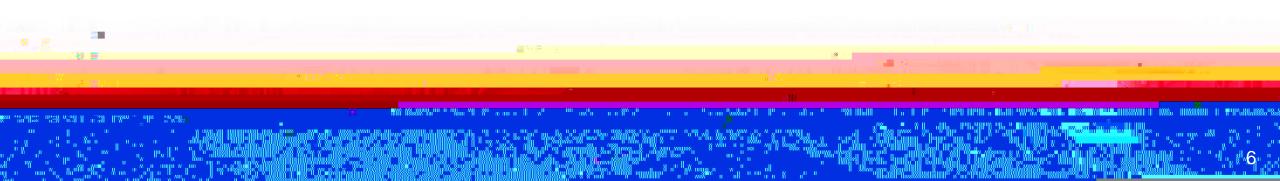
Combined Plan

Based on a defined formula using age, years of service and final average salary (FAS) Based on contributions to

Plans of Payment

- I. Single Life Annuity
- II. Joint and Survivor Annuity

III. Annuity Certain

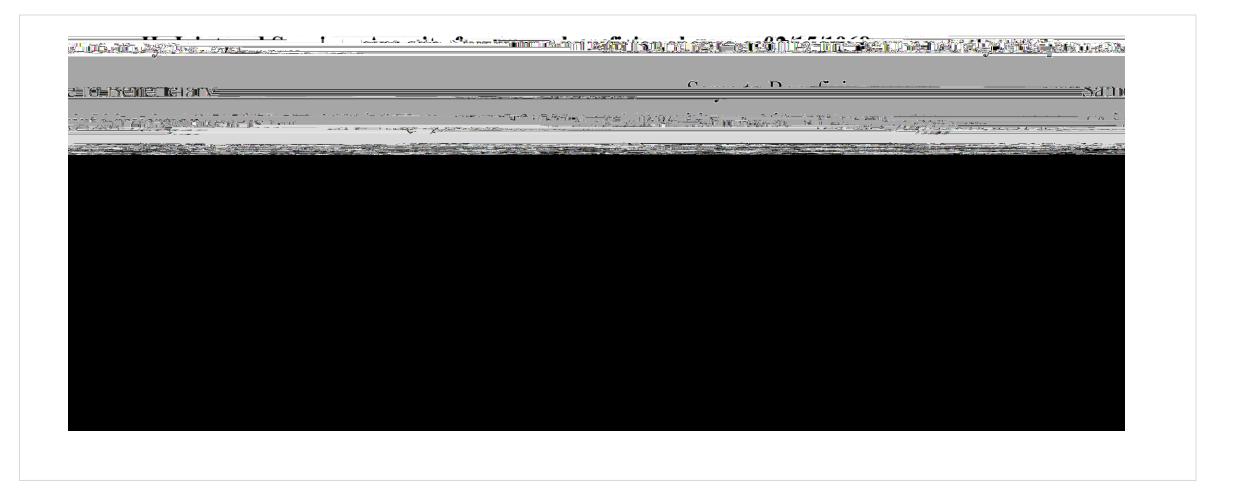


Understanding Your Plan of Payment





Understanding Your Plan of Payment





Understanding Your Plan of Payment

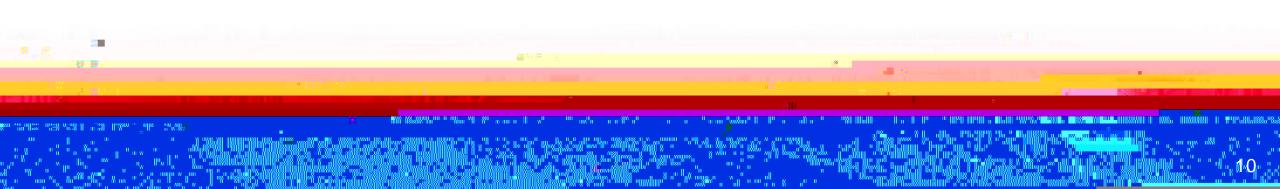


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Taxes and Your STRS Ohio Benefits

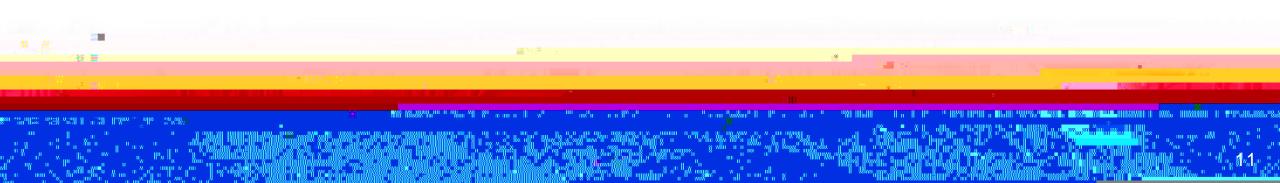
Benefits are subject to:

Exempt from:



Available to Defined Benefit and Combined Plan members* Must have 20 or more years of total service credit

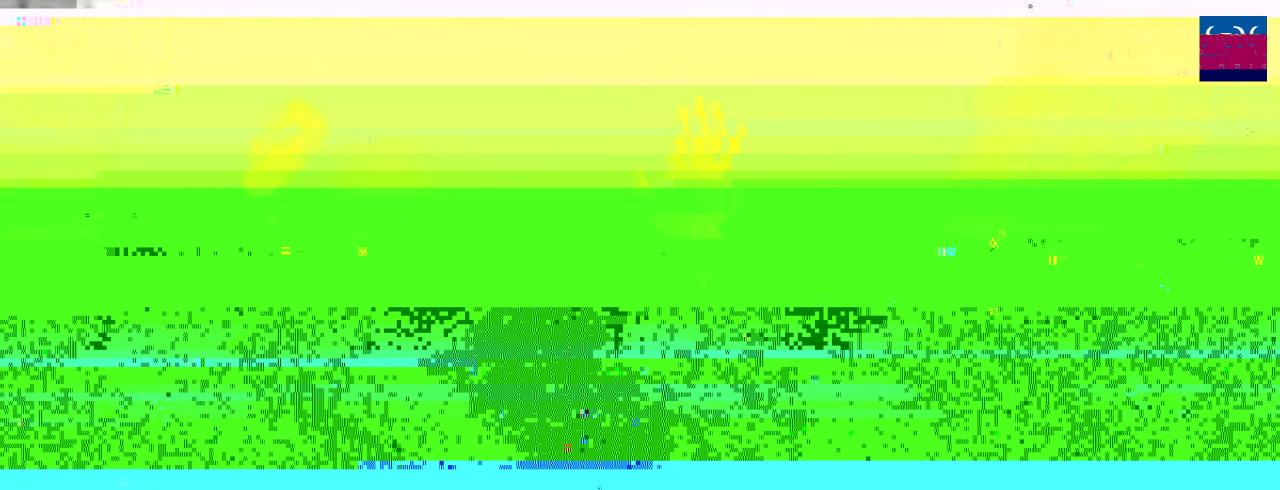
Premium subsidy for medical plan based on years of service



Plan Costs for 2024



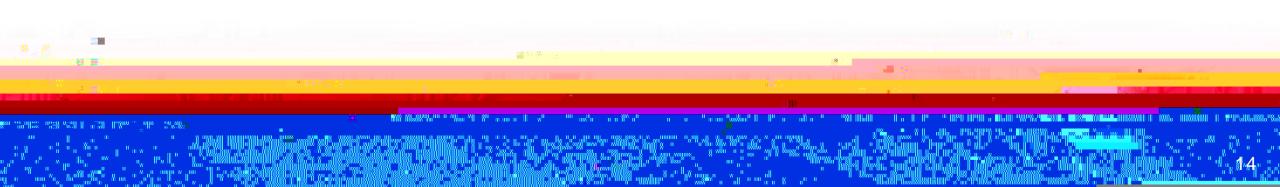
Without Medicare		With Medicare
\$279 to \$698	Monthly subsidized premium per enrollee	\$25 to \$190
\$2,500	Annual deductible per enrollee	\$0 or \$2,500
0%	Enrollee share for most preventive services	0%
\$20	Enrollee share for primary care physician office visit	\$0 or \$20
20%after deductible	Hospital Services (Inpatient/Outpatient)	4%or 20%after deductible
\$6,500	Out-of-pocket maximum per enrollee for covered medical services	\$1,500 or \$6,500



What You Should Know

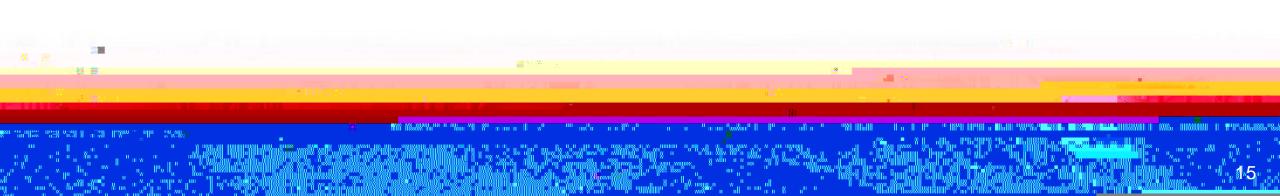
Looking Forward





Looking Forward





STRS Ohio Contact Information





www.strsoh.org

