

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.