

Employer Basics 101: Account Withdrawal

Member and reemployed retiree account withdrawal

Upon termination of employment in an STRS Ohio-covered position, members and reemployed retirees may elect to withdraw their account.

What is account withdrawal?

Once an active member terminates STRS Ohio-covered employment, he or she can log in to the Online Personal Account area of the member website to complete the application online.

Withdrawal of an account cancels STRS Ohio membership, accumulated service credit and eligibility to qualify for STRS Ohio retirement benefits and access to health care coverage if eligible.

What action is required by an employer if a member chooses to withdraw?

If a member elects to withdraw his or her STRS Ohio account, your employer responsibilities include completing the employer withdrawal certification.

An email notification will be sent to your designated contact when this form is available to complete in Employer Self Service (ESS). Once logged in to ESS, click on "Withdrawal Certification" in the banner menu or in the Outstanding Reports section on the home page.

Withdrawal Checklist

- No future agreement to teach
- Provide certification information for all fiscal years requested
- Ensure amounts certified match the amounts in annual report



Are there restrictions I need to be aware of?

Before completing the certification, employers need to be aware of the restrictions against withdrawal. Members **cannot** withdraw their STRS Ohio account if they are:

- Under any form of teaching contract including substitute teaching with an STRS Ohio-contributing employer;
- Under any type of verbal or written agreement for future teaching service;
- On a leave of absence;
- In the STRS Ohio Defined Benefit Plan and terminated their employment in an STRS Ohio-covered position but are now working with the same employer in an OPERS or SERS position;
- Receiving service retirement or disability benefits from STRS Ohio; or
- Currently contributing to a college or university alternative retirement plan (ARP). Only a transfer of STRS Ohio funds to an ARP is permitted.

If you are aware of any violation of these restrictions, click on the box under the member's name and Social Security number to indicate the member is still working.

How do I complete the employer certification?

A sample copy of the withdrawal certification in ESS is on Page 3. Please follow these steps when completing the withdrawal certification:

1. Indicate the member's last day of service and last day on payroll.
2. Indicate service credit for each fiscal year listed.
3. The ARP question appears for college and university employers only. Indicate if the member is currently contributing to an ARP.
4. Certify the application and promptly return it to STRS Ohio for processing.
5. Ensure that the amounts certified on the application are included in the annual report for the fiscal year.

Can reemployed retirees withdraw their reemployed account?

Once retirees become reemployed, their contributions fund an additional benefit that can be collected upon termination of employment in an STRS Ohio-covered position.

A reemployed benefit can be issued as an additional annuity or a lump-sum payment, depending on the age of the reemployed retiree.

To apply for an annuity or lump-sum payment, the reemployed retiree should visit the member website to apply online.

Is the process for completing the reemployed retiree certification different than active member account withdrawal?

You will list employee contributions on the form and no service credit is reported as reemployed retirees do not earn service credit. A sample copy of the reemployed retiree withdrawal certification in ESS is on Page 4.

When will members receive their account balance if they withdraw?

Withdrawal checks will not be mailed to active members until after STRS Ohio has received the member's final payroll contribution.

Reemployed retirees requesting lump-sum payment will be paid after receipt of the employer certification regardless of when the last payroll contribution is received. Therefore, it is recommended that the employer certification be completed once you have submitted final contributions to STRS Ohio, as long as the member has indeed terminated employment and is not under any agreement for future teaching.

The amount certified by the employer on the application for withdrawal or application for monthly annuity or lump-sum payment must agree with the amount provided on the annual report. Any overpayment to the member as a result of certification or reporting errors will be the responsibility of the employer. Be certain to provide accurate information for the last day of service and the last day on payroll.



Withdrawal Certification


Reports To Be Completed Available for Updates Submitted Certifications

(For an STRS Ohio Member Applying for Account Withdrawal)

Under Ohio law, employers must verify information and certify only accurate and correct information about an applicant's service credit and contributions. This information is used to determine payment due to the applicant. Employers are required to reimburse STRS Ohio for any overpayment of funds resulting from an error in employer certification.

Employee: VANDNA, VANDNA
SSN: XXX-XX-9788

- The member is still active because he or she has not terminated employment, is an applicant for employment, is on a leave of absence or has agreed to teach in the future. I cannot complete the certification at this time. I understand this will cancel the member's withdrawal application process.

Last Day of Service 
Last Day on Payroll 

FY 2023–2024

Information to be reported on Annual Report:

Service credit earned [Service Credit Calculator](#)

Annual contributions will be based on reported payrolls. Click here to see [current reported payrolls](#).

Is this applicant currently contributing to an Alternative Retirement Plan (ARP) in an STRS Ohio-covered position with your school? Yes No

(For colleges and universities only)

Optional comments (max 500 characters)

By submitting this Employer Certification, you are certifying that to the best of your knowledge the member named above, who is applying for an STRS Ohio account withdrawal, is not currently under contract with your school in an STRS Ohio-contributing position as defined in retirement law; is not on a leave of absence from such employment; does not have any other contractual status; is not an applicant for such employment, including substitute teaching; and is under no verbal or written agreement for future teaching.

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Save & Submit

Member withdrawal certification screen



Withdrawal Certification

Reports To Be Completed Available for Updates Submitted Certifications

(For an STRS Ohio Reemployed Retiree Applying for Reemployed Payment)

Under Ohio law, employers must verify information and certify only accurate and correct information about an applicant's contributions. This information is used to determine payment due to the applicant. Employers are required to reimburse STRS Ohio for any overpayment of funds resulting from an error in employer certification.

Employee: MELVA, MELVA S
SSN: XXX-XX-6650

The reemployed retiree is still active because he or she has not terminated employment, is an applicant for employment, is on a leave of absence or has agreed to teach in the future. I cannot complete the certification at this time. I understand this will cancel the reemployed retiree's application process.

Last Day of Service 
Last Day on Payroll 

FY 2023-2024

Information to be reported on Annual Report:

Employee contributions \$

Optional comments (max 500 characters)

By submitting this Employer Certification, you are certifying that to the best of your knowledge the member named above, who is applying for an STRS Ohio reemployed payment, is not currently under contract with your school in an STRS Ohio-contributing position as defined in retirement law; is not on a leave of absence from such employment; does not have any other contractual status; is not an applicant for such employment, including substitute teaching; and is under no verbal or written agreement for future teaching.

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Save & Submit

Reemployed retiree withdrawal certification screen

