



# Focus

Summer

FOR RETIRED MEMBERS

JUNE 2013



## Open Enrollment Sept. 1–Oct. 31

### Date Set for Open Enrollment

Get ready for SERS' open enrollment, September 1 through October 31.

Open enrollment is the time when you review your health care coverage, premiums, and any plan changes.

This year, however, we have some new and exciting developments regarding your coverage options, so be on the lookout for your open enrollment packet to arrive in your mailbox by late August.

The packet will contain your health care premiums for 2014 and an *Open Enrollment Guide* with information on your health care coverage, including plan changes and options.

Once finalized, details about the new options also will be featured in our next quarterly mailing.

In September, we will again be holding open enrollment meetings around the state.

Meetings will include a presentation about coverage changes and the new options, as well as a question-and-answer session.

If you want to attend a meeting but do not want to leave the comfort of your home, sign up for one of our convenient online webinars.

Look for the open enrollment meeting and webinar schedule in your *Open Enrollment Guide* or visit [www.ohsers.org](http://www.ohsers.org). ■

### Direct Deposit Schedule

June	May 31
July	July 1
August	August 1
September	August 30
October	October 1
November	November 1
December	November 29

Your payment will be deposited into your bank account on the dates listed in the above chart.

In addition to receiving a quarterly payment stub, you also will receive a stub anytime there is a change in your benefit, such as a health care premium change or tax withholding change.

Your next quarterly payment stub will be mailed in June. ■



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RETIREMENT BOARD

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Chair, *Employee-Member*

James A. Rossler, Jr.  
Vice-Chair, *Appointed Member*

Nancy Edwards  
*Appointed Member*

Madonna D. Faragher  
*Employee-Member*

Christine D. Holland  
*Employee-Member*

Catherine P. Moss  
*Retiree-Member*

Barbra M. Phillips  
*Employee-Member*

Daniel L. Wilson  
*Appointed Member*

Vacant  
*Retiree-Member*

Lisa J. Morris  
*Executive Director*



## The SERS Retirement Board Election Updates for 2013

### Regular Election

After SERS' staff and the Secretary of State certifications of candidate petitions, the Board officially certified that Mary Ann Howell was the only retiree-member, and Debra J. Basham and Barbra M. Phillips were the only employee-members who submitted sufficient signatures to be certified as qualified candidates.

Under Ohio law, because only one candidate qualified for each open seat, no election was held.

Basham and Phillips will begin their four-year terms on July 1, 2013. This will be Basham's first term and Phillips' third term.

Howell, who also was to begin her third term in July, resigned in May due to health reasons.

### Special Election

Retiring employee-member Mark Anderson resigned from the Board in December 2012.

At the January Board meeting, résumés of members who applied for the open employee-member seat were distributed to the Board for a special election.

The Board selected Phillip H. Hacker III and Christine D. Holland as the candidates to be interviewed for the vacant seat.

At its February meeting, the Board voted in open session and selected Holland, who was sworn in at the March meeting.

The term for this seat runs from March 21, 2013, to June 30, 2015. ■

## Board Highlights

If you are interested in SERS' health care news, fund status, and financial updates, subscribe to our email list to have the monthly *Board Meeting Highlights* delivered to your email.

Visit our website at [www.ohsers.org](http://www.ohsers.org). Click on "Board of Trustees," and then click on the "Join Our Email List" envelope icon. ■



## Governor Appoints New Board Member

On April 11, Governor John Kasich appointed Daniel L. Wilson to the SERS Retirement Board. He replaced Richard Sensenbrenner, whose term ended Sept. 28, 2012. Wilson was sworn in at the April Board Meeting, and his term runs through Sept. 27, 2016.

Wilson has served as the chief financial officer for the Mentor Exempted Village Board of Education, as associate superintendent for the Center of School Finance and Accountability at the Ohio Department of

Education, as chief financial officer/budget director at the Parma Board of Education, and as a treasurer at the Shaker Heights Board of Education, Canton City Board of Education, Stark County Board of Education, South-Western City Board of Education, and Woodridge Local Board of Education.

He previously served two terms on the Board. He served as an elected member from July 1, 1992-June 30, 1996, and as a governor appointee from Sept. 28, 2004-Sept. 28, 2008. ■



# Health Care News

## What is the Health Insurance Marketplace?

The federal government will soon set up a Health Insurance Marketplace in Ohio. This October, you will be able to sign up for coverage that will start in January of next year.

If Medicare does not cover you, the Marketplace will be a new way for you to buy health care coverage.

Those who do not have health care coverage where they work will be able to buy a plan at the Marketplace. Those who have coverage will be able to look into other options and compare plans.

Through the Marketplace, you may be able to find less expensive coverage that fits your budget.

We will be following the progress of Ohio's Marketplace. We will keep you informed and share information as we receive it. ■

### ***Will the Marketplace Affect My SERS Health Care Coverage?***

**The Marketplace will not affect the SERS health care program.**

**We will continue to offer our retirees health care coverage, including under age-65 health care coverage.**

## Reminder: Prudential Long-Term Care Enrollment Ends

Prudential Insurance Company will not accept new enrollees for group long-term care coverage after June 30, 2013.

Current plan participants will continue to have coverage after June 30.

Long-term care insurance pays a specified amount per day for custodial care to assist with the activities of daily living. SERS does not administer or subsidize the cost of this insurance.

Enrollment in Prudential's long-term care coverage is open to members who have contributed to the retirement system for the previous 18 months, as well as retirees and benefit recipients.

To enroll, call Prudential at 800-732-0416 or visit [www.prudential.com/gltcweb](http://www.prudential.com/gltcweb).

SERS is continuing to look for other long-term care coverage options. ■

## Purchasing Medicare Could Cancel Your Health Care

Medicare enrollees who purchase their health care through SERS automatically have Medicare Part D Prescription coverage.

If you are a SERS health plan participant, do not purchase another

Medicare Part D Prescription Plan or Medicare Advantage Plan.

Under federal rules, your SERS health care coverage will be cancelled if another plan is purchased. ■

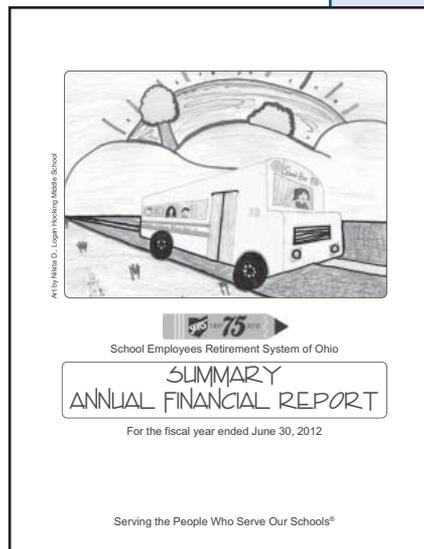
## Introducing the New SAFR

At SERS, our mission is to “provide our members, retirees, and beneficiaries with pension benefit programs and services that are soundly financed, prudently administered, and delivered with understanding and responsiveness.”

As part of that mission, we recently developed the *Summary Annual Financial Report (SAFR)*, a companion to our *Comprehensive Annual Financial Report (CAFR)*,

The SAFR provides an overview of the financial health, investment performance, demographics, and key accomplishments of the last fiscal year. All of the financial information summarized in the SAFR can be found in more detail in the CAFR.

A printable version of the SAFR is available on our website at [www.ohsers.org](http://www.ohsers.org). ■



### School Employees Retirement System of Ohio

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## Personal Information Change Form

### OLD INFORMATION

Name (Please Print) \_\_\_\_\_

Marital Status:  Married  Single  Divorced  Widowed

Address (Number and Street) \_\_\_\_\_ Apt. \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Area Code + Phone Number \_\_\_\_\_

Signature (Do Not Print) \_\_\_\_\_

5.201B Rev. 4/2012

Social Security number \_\_\_\_\_

### NEW INFORMATION

Name (Please Print) \_\_\_\_\_

Marital Status:  Married  Single  Divorced  Widowed

Address (Number and Street) \_\_\_\_\_ Apt. \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Area Code + Phone Number \_\_\_\_\_

Email Address \_\_\_\_\_

Date \_\_\_\_\_

# Partners

## IN HEALTH & WELLNESS



June 1, 2013

### Sensible Eating Plan Becomes a Way of Life

When Sue Dunn Mendenhall came across a long-forgotten diet book, it was the start of a new beginning.

Looking through *A Nutrition Monograph for Taking Off Pounds Sensibly (2nd Edition)*, the SERS retiree found a 30-day meal plan. It included everyday foods, such as spaghetti and barbecue chicken.

She knew she needed to lose weight to help control her diabetes, so she started following the meal plan. It was only a few months before her friends and neighbors began to notice her weight loss.

It's just a basic, common sense approach to eating, she said. Portion control is key, along with making sure each meal covers the five food groups of fruits, vegetables, grains, protein, and dairy.

A former teacher's aide and executive secretary with the South-Western City Schools in Franklin County, Sue didn't always watch what she ate. She knew her weakness for white coconut cake wasn't healthy.

When her husband suffered a debilitating stroke, Sue became his caregiver for about 14 years. After the marriage ended, "instead of being a caregiver for someone else, I became a caregiver for myself," she said.



Sue has lost 55 pounds and kept it off for two years. By making sure to eat all the food groups, "you're not hungry when you're done eating," she said.

Sue's doctor took her off two diabetes medicines and cut the dose of another as she lost weight. Carrying less weight reduced the stress on her joints, which made recovery from her recent hip replacement surgery easier.

It also helped that her new husband, Bob, was there as a caregiver while she recovered from the surgery.

Marriage has brought a few compromises to the dinner table, but it hasn't changed Sue's healthier way of eating. Her husband is "real good about whatever I fix," she added. ■

A favorite breakfast of Sue and Bob Mendenhall from *A Nutrition Monograph for Taking Off Pounds Sensibly*:

#### MOCK DANISH BREAKFAST

Raisins, 2 Tbsp.

Oatmeal toast, 1 slice

Ricotta cheese, ¼ cup

Walnuts, chopped, 1 Tbsp.

A dash of cinnamon

Skim milk, 1 cup to drink

Mock Danish: Combine ricotta cheese, raisins, cinnamon, and walnuts. Spread on toast. Broil 1 to 2 minutes if desired.



### When to Take the Call

Unsolicited phone calls can be annoying, but if the call is from your health or prescription drug plan, consider picking up the phone.

The message may be helpful or important.

The SERS staff frequently works with our health plans to offer programs and services to improve your health and well-being.

There may be times when a representative from one of our health care plans may call and ask you to take part in an educational program.

Perhaps a nurse from one of our plans may call about a disease management program being offered, or a pharmacist from one of our prescription plans might call about a generic medication that would save you money.



When our health plan representatives call, they will always identify themselves.

They will not ask you to buy anything or ask you for any financial information, such as bank account or Medicare ID numbers.

However, watch for unsolicited callers just seeking personal information. These callers are probably telephone scammers.

If callers are not willing to tell you their names, who they work for, or the reason for the call, be suspicious.

Anytime you are uncomfortable with a call, hang up.

If you are concerned about a call you received, contact SERS toll-free at 800-878-5853. ■



We want to hear from you. Please send comments or story suggestions to:

SERS Health Care Services  
300 E. Broad St., Suite 100  
Columbus, Ohio, 43215-3746

Or email:  
healthcare@ohsers.org

The information in this newsletter is intended to complement – not take the place of – your health care provider’s recommendations.

Consult your physician before making major changes in your lifestyle or health care regimen.

## Help for Managing a Chronic Disease is Available

If you are living with a chronic health problem, such as asthma or diabetes, disease management services can help you take charge of your health.

A study funded by the Agency for Healthcare Research and Quality found that participants in disease management programs improved their health, used fewer services, and had lower health care costs.



Many plans offer free programs that teach you how to manage symptoms. Programs are available for a variety of conditions, including coronary heart disease, COPD, hypertension, heart failure, obesity, diabetes, asthma, cancer, arthritis, clinical depression, sleep apnea, and osteoporosis.

All of SERS’ health care plans offer disease self-management services. Through these services, you are connected with a health care professional who can help you follow your medication plan and manage your symptoms so that you can maintain daily activities and feel better.

If you have a chronic condition and want help, call your plan’s customer service department and ask to speak with a disease management counselor. The telephone number is on the back of your ID card. You also can call SERS toll-free at 800-878-5853 for assistance. ■

## What is an Explanation of Benefits?

When you receive a health care service, such as a doctor’s office visit, your health plan may send you an Explanation of Benefits (EOB).

An EOB is not a bill. It is a statement that describes and tracks your health care expenses.

The EOB lists what services you received, what they cost, and what – if anything – you owe. If the services are not fully covered, the EOB states the amount you should be billed by your health care provider.

Many EOBs also show how much you have paid toward

your deductible for the year. A deductible is the amount you must pay before your health plan begins to pay.

Always review your EOB for any billing mistakes. If you have any questions, contact your health plan. The phone number is on the back of your ID card. ■

## Medicare Part B Only Covers Some Prescriptions

Did you know that different parts of Medicare cover different prescriptions and services? If the wrong part of Medicare is billed, problems can occur with coverage and payment.

If you have SERS’ Medicare health care coverage, you probably have a Medicare plan with Part A (hospital), Part B (medical), and Part D (prescription) coverage.

Most prescription drugs are covered under Medicare Part D. Some of prescription drugs and supplies are covered under Medicare Part B.

It’s helpful to know what part of Medicare covers which prescription drugs, especially for billing and payment purposes.

### Part B Drug Coverage

Generally, Medicare Part B (medical) covers some medicines given by a doctor, some diabetic supplies, and a few other specific items. These include:

- Diabetic testing strips and lancets
- Oral anti-nausea drugs when used in conjunction with chemotherapy
- Medication for a nebulizer machine used at home
- Immune suppression drugs related to a transplant operation covered under Medicare
- Flu shot
- Pneumonia vaccine shot

If you have Aetna, Paramount, Kaiser, or PrimeTime, the prescription drugs, supplies, and

items listed above are covered by your medical plan. You can use your medical card for these.

If your local pharmacy is not set up to bill your medical plan for Part B prescription drugs and supplies, you will have to make the payment. You will then be reimbursed by your health care plan.

### Part D Drug Coverage

Generally, Medicare Part D (prescription) covers most prescription drugs, including those commonly used for heart, blood pressure, and cholesterol problems. Part D also covers:

- Insulin
- Needles for diabetics using insulin
- Oral anti-nausea drugs not used with chemotherapy
- Immune suppression drugs not related to a transplant condition
- Medication for a nebulizer machine if you are in a nursing home
- Shingles vaccine

If you have Express Scripts, Kaiser, or AultCare pharmacies, the prescription drugs and supplies listed above are covered by your drug plan.

### Home Delivery

You may find that ordering your supplies from mail delivery to your home is easier. Your health plan can give you information about what supply company to contact. If you have questions about SERS’ health care coverage, call us toll-free at 800-878-5853. ■