



SERS' Open Enrollment, Sept. 1 - Oct. 31

To kick off SERS' open enrollment, you should have received an information packet in the mail.

Open enrollment is the time when you can change plans, and add or drop supplemental coverage.

The information packet contains a Health Care Change Form that lists your premiums and the *2014 Health Care Open Enrollment Guide*. The guide includes an overview of changes, and a schedule of open enrollment meetings and webinars.

This year, we have some exciting changes.

Vision coverage has been added, and SilverSneakers will be offered by the Aetna MedicareSM Plan (PPO). ■

**New
Vision
Plan**

Direct Deposit Schedule

Your payment will be deposited into your bank account on the dates listed below in the direct deposit chart. ■

October	October 1
November	November 1
December	November 29
January	January 2

On the Road and the Web

Open Enrollment Goes

SERS is again hosting statewide open enrollment meetings and webinars to discuss premium and plan changes. A schedule for both is provided on the inside cover of your *2014 Open Enrollment Guide*.

Advance registration for the open enrollment meetings is not required; however, advance registration for the webinars is required.

You can attend an open enrollment webinar anywhere a computer with internet access is available. Register at www.ohsers.org/open-enrollment, and an email will be sent to you with connection instructions. ■

Quarterly Payment Stubs

You will receive a payment stub four times a year as well as any time there is a change in your payment, such as a change to your health care premium or tax withholdings.

Your next quarterly payment stub mailings are in September and December. ■

In This Issue

Dental and Vision Coverage	2
Ohio Income Tax Changes	2
Fourth Energy Star Award	2
Q&A	3
New Board Member	3
Protect Your Pension	4
Information Change Form	4

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of Ohio**

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Dental and Vision Coverage Available

Due to a recent rule change, benefit recipients who are eligible for SERS' health care coverage can now enroll in dental and vision coverage, which begins on Jan. 1, 2014.

The dental plan is through Delta Dental of Ohio. The Delta Dental plan provides access to a large network of dentists.

Monthly Dental 2014 Premiums:

Benefit recipient	\$25.69
Benefit recipient and one dependent	\$47.34
Benefit recipient, and two or more dependents	\$75.20

The vision plan is through VSP. It includes annual well vision exams, contact lenses and fittings, frames every two years, and eyeglass options. It also provides access to hearing aid-related services through TruHearing MemberPlus.

Monthly Vision 2014 Premiums:

Benefit recipient	\$ 6.86
Benefit recipient and one dependent	\$13.74
Benefit recipient, and two or more dependents	\$16.14

If you are eligible for, but not enrolled in, SERS' health care coverage, look for open enrollment information about both plans in your mail in late August. More information is available at www.ohsers.org or by calling SERS toll-free at 800-878-5853. ■

Ohio Income Tax Changes

Ohio income tax base amounts and rates are being reduced by 8.5% in 2013, an additional 0.5% to total 9% in 2014, and an additional 1% to total 10% in 2015. For more information, go to www.tax.ohio.gov.

The \$20 Personal Exemption Credit is only available to taxpayers with Ohio Taxable Income of less than \$30,000 on either an individual or joint return for tax years beginning on or after Jan. 1, 2013.

Ohio tax withholdings on your SERS benefits will not change.

If you want to change your Ohio tax withholding, you must complete a new Ohio Income Tax Withholding Form. The form can be found on our website at www.ohsers.org in the "Retirees" section under "Publications and Forms." You also can request it by calling SERS toll-free at 800-878-5853. ■



Did You Know...

SERS recently received its fourth consecutive Energy Star certification.

The award from the U.S. Environmental

Protection Agency recognizes the superior energy performance of buildings nationwide that use 35% less energy than their counterparts.

By earning this certification, SERS saves money and proves to be a good steward of the environment as well as of our members' funds. ■



Q&A

Q Can I change my plan of payment after service retirement? When can I change it?

A: Yes. You have 30 days from your first pension deposit to change your mind about a plan of payment. After 30 days, however, you can only change your payment plan under limited circumstances. These include marriage, remarriage, divorce, dissolution, annulment, and death of your designated beneficiary.

Q Do I have to report increases in my SERS payments to Social Security?

A: Yes. If you are subject to the federal Government Pension Offset, you should notify the Social Security Administration (SSA) of increases in your payment. SERS does not provide payment amounts to anyone, including the SSA, without your written authorization. You can report the increase by sending a copy of the notification sent to you from SERS when the increase is effective. You also can request a verification letter from SERS which you can submit to the SSA.

Q If I move out of the state, do I need to have my Ohio state withholding tax deducted?

A: No. SERS is not required to withhold amounts for state or local taxes. For Ohio residents only, SERS withholds an amount for Ohio state income tax if you complete and return an Ohio State Tax Withholding Form indicating the specific amount you want withheld. This amount can be changed any time by submitting a new form. You should talk to your tax advisor, the IRS, or state or local tax departments for advice.

Q Do I have to sign up for direct deposit?

A: No and Yes.

No. If you retired before Jan. 1, 2013, you do not have to sign up for direct deposit, but we encourage everyone to sign up.

Yes. If you retired on or after Jan. 1, 2013, you had to complete a Direct Deposit Form.

SERS requires all new benefit recipients to receive their payments by direct deposit. ■



New Board Member

Debra Basham is the new employee-member for the Retirement Board. She is serving her first term.

Basham is a school bus driver/cafeteria worker for the Bath Local School District in Lima. She has been a bus driver for 25 years, and for the last 12 years, she also has worked in the cafeteria. ■

Living the Dream?

Are you enjoying your retirement? Doing activities you've always wanted to do? Having adventures? We want to know how our retirees are spending their retirements, so please send us a picture of yourself enjoying life. Send photos by mail to: Laura Troiano, 300 E. Broad St., Suite 100, Columbus, Ohio 43215, or email to: ltroiano@ohsers.org. ■

Don't Be Bamboozled: Guard Your Pension from Thieves



You're in a bind. You need a little cash to cover some basic living expenses. You see a flyer in your Sunday paper advertising a risk-free way to turn your pension payments into fast money with a pension advance. It sounds great.

Think before you act. You may unknowingly be sacrificing your whole retirement savings.

To get a pension advance, you must give up a portion of your monthly pension payment in return for that fast money. Although it may seem like a quick fix, if you get a pension advance, you may be plunging yourself into debt.

Pension advances are actually loans with hidden

fees. They are disguised to trick retirees to sign over all or part of their monthly pension payments.

Interest rates for pension advances are usually higher than those of credit cards. According to the *New York Times*, interest rates for pension advances have ranged from 27% to 106%.

Companies that offer pension advances are scammers. As a retiree with a defined benefit plan, you are a prime target.

These companies exploit retirees, face little government regulation, and work around the law by calling their offers of help "advances" rather than loans. These companies also may ask you to take out a life insurance policy.

Don't just hand over your hard-earned retirement savings.

Be wary of too-good-to-be-true TV ads, newspaper circulars, and web solicitations offering pension advances.

Remember, it's your money; you earned it. Don't let scammers steal it. ■

Do We Have Your Current Information?

We need your current information on file. If you are a benefit recipient, we must have your address changes in writing. To update your information, complete the Personal Information Change Form and send it to the address at the top of the form. ■



School Employees Retirement System of Ohio

300 E. Broad St., Suite 100, Columbus, Ohio 43215-3746

614-222-5853 • Toll-free Number for Retirees 800-878-5853 • www.ohsers.org

Personal Information Change Form

Social Security number _____

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

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



September 1, 2013



Health Insurance Marketplace: A New Way to Buy Health Insurance

The Affordable Care Act, also known as the health care reform law, requires each state to have a Health Insurance Marketplace (Marketplace)

ready by Oct. 1, 2013. The law also requires most citizens to have health coverage or pay a penalty.

If you do not have health care coverage, the Marketplace may be a good way for you to get health insurance.

If you have Medicare, Medicaid, or SERS coverage, you do not have to make any changes, and you will not have to pay a penalty. Even if you are covered by SERS or another employer, you may find more affordable options in the Marketplace.

The Marketplace is not for people who already have Medicare.

You Can Shop Online

The Marketplace will be online, so you shop for your health insurance using a computer, by mail, or in-person with the help of a Navigator or other qualified helper.

While in the Marketplace, trained people will be available to help you review your options and complete an application. They will even walk you step-by-step through the application process.

The various plans will be explained in simple and understandable terms. Because all the information will be in one place, including what your premiums, deductibles, and out-of-pocket costs would be, you will be able to compare plans before you enroll. This will help you find a plan that fits your budget and health care needs.

Each plan must include coverage for doctor visits, preventive care services, hospitalizations, and prescriptions.

Help for Working Families

Depending on your yearly income and family size, you might be able to get a break on coverage costs and lower your monthly premiums. You may also be able to get lower out-of-pocket costs.

When you fill out your Marketplace application, you will see the amount of savings for which you are eligible.

The amount you save depends on your family size and how much your family earns. The lower your income is, the greater your savings.

In general, people at the following income levels will qualify for savings in 2014:

Up to \$45,960	for individuals
Up to \$62,040	for a family of 2
Up to \$78,120	for a family of 3
Up to \$94,200	for a family of 4

The amounts above are based on 2013 numbers and are likely to be slightly higher in 2014.

Sickness Not Obstacle to Coverage

Starting in 2014, being sick will not keep you from getting health coverage.

An insurance company cannot turn you down or charge you more because of your condition, or refuse to cover treatment for pre-existing conditions.

You can apply for Health Insurance Marketplace insurance beginning on Oct. 1, 2013. Coverage starts as soon as Jan. 1, 2014. Marketplace open enrollment ends on March 31, 2014. After March 31, 2014, you cannot enroll in Marketplace coverage until next Oct. 1, 2014, unless you have a qualifying life event.

COBRA and the Marketplace

After you leave a job, your former employer no longer pays for your health care costs.

However, you may be able to keep your job-based health coverage for a period, usually up to 18 months. This is called COBRA continuation health coverage.

When you have COBRA, you usually have to pay the entire premium yourself, plus a small administrative fee.

Beginning Jan. 1, 2014, if you have COBRA, you can keep it or buy a plan in the Marketplace at any time.

Losing your COBRA coverage also qualifies you to buy health insurance in the Marketplace, even if it is not during open enrollment. This is true whether the coverage runs out or you choose to end it. Any time during the year, you can visit the Marketplace to find your options, compare plans, and enroll. ■

To learn more about the
Marketplace,
visit www.Healthcare.gov.



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.

Protect Yourself Against Illness with a Yearly Flu Shot

According to the Centers for Disease Control and Prevention (CDC), the best way to protect yourself against the flu is to get a yearly flu shot.

The flu is a contagious respiratory disease that can lead to serious complications, hospitalization, and even death. If you are 65 years and older or are a caregiver, you are more likely to develop a complication like pneumonia if you get the flu.

You need a flu vaccination every year. Flu viruses are constantly

changing, and each year new flu viruses appear.

The CDC suggests you get vaccinated as soon as the flu vaccine becomes available in your community. Flu season is unpredictable and can begin as early as October.

The sooner you get a flu shot, the better. It takes about two weeks for the body to build up immunity against the flu.

Most health care plans, including all SERS health plans, cover the full cost of flu shots. ■

Aetna Medicare Plan Participants: Get a Flu Shot with Your Flu Care Card

With the Flu Care card, Aetna Medicare Plan (PPO) participants have a no-fuss way to get their flu shots. This pre-paid card covers a single flu shot and has no out-of-pocket cost.

Just make an appointment at your participating pharmacy or visit during posted vaccination times. Present the card and a valid photo ID to the pharmacist.

The cards can be used at CVS, Duane Reade, Kroger, MinuteClinic, Rite Aid,

Target, Publix, Ralphs, The Little Clinic, and Walgreens pharmacies. Only the high-dose flu vaccine is covered at Duane Reade, Kroger, Ralphs, Rite Aid, and Walgreens.

The card cannot be used for any other vaccines, has no cash value, and is non-transferrable. Although you can see your doctor to get a flu shot, you may have an office co-payment.

You should receive the card in early September. It expires Feb. 15, 2014. ■



Did You Know...



Regular exercise can contribute to overall good health. According to the National Institutes of Health, studies show that regular physical activity cuts down on the need for doctor visits, hospitalizations, and medicines.



Limited Income? The Health Care Premium Discount Program Can Help

Discounts on monthly SERS health care premiums are available to benefit recipients with household incomes at or below qualifying guidelines.

The discount reduces your monthly medical premium by 25%.

Your gross household income is used to determine eligibility. For example, a household of two people must have an income at or below \$19,388.

Your 2012 income, minus what you will pay in 2014 for medical premiums, and if applicable, SERS Medicare Part B reimbursements, makes up your final qualifying income. ■

Qualifying incomes are listed on the premium discount application.

Discounts are approved for one calendar year, so a new application must be filled out yearly.

Applications are included in 2014 open enrollment packets.

You also can request an application by calling SERS toll-free at 800-878-5853. The form is available for download at www.ohsers.org. Just click on the “Forms” tab.

If you think you might qualify, complete an application. Return it to SERS at 300 E. Broad St., Columbus, Ohio, 43215 by Oct. 31, 2013. ■