

Payment Schedule

Your pension payment is directly deposited into your bank account, usually on the first day of every month.

The January 1 deposit will be on the first business day of January, which will be January 4. ■

December	Dec. 1, 2015
January	Jan. 4, 2016
February	Feb. 1, 2016
March	March 1, 2016
April	April 1, 2016
May	April 29, 2016
June	June 1, 2016
July	July 1, 2016
August	Aug. 1, 2016
September	Sept. 1, 2016
October	Sept. 30, 2016
November	Nov. 1, 2016
December	Dec. 1, 2016

Quarterly Payment Stubs

Your quarterly payment stub is enclosed with this issue of *Focus*. It lists your gross monthly pension payment, deductions, and year-to-date amounts.

You receive a stub from SERS four times a year as well as any time there is a change to your benefit, such as a change to your tax withholdings or health care premiums.

You receive payment stubs in March, June, September, and December. ■

Your 1099-R Coming Soon

Watch your mailbox for your 1099-R Tax Form. We are required by federal law to mail your 1099-R by the end of January.

Along with the form, you will receive a handout explaining how federal and Ohio income tax laws apply to your SERS pension payments. In addition, your form will be available online. You will be able to access it through your online account before the end of January.

If you do not have an online account, set one up by logging in to the SERS homepage at www.ohsers.org. Click on "Retirees" and "Member Account Login," then follow the directions. ■

Retiree Informational Series Continues

Last fall, SERS began hosting an informational series that covered a variety of topics of interest to retirees.

We will be continuing this series in the spring. Topics will cover Social Security issues, Medicare, and fraud prevention, and feature speakers from local agencies.

Our next session is from 1 p.m. - 4 p.m., on Friday, March 18, at the SERS headquarters, 300 E. Broad St., 43215, in Columbus. The session is free.

If you have a topic that you think other retirees also might be interested in learning about, please email your suggestion to web@ohsers.org, or call us at 614-222-5814.

To register, visit us online at www.ohsers.org, or call us at 614-222-5814. ■

Find information about the Medicare Part B premium increase on page 3.

Health Care News

Health Care Eligibility Changing

Your Coverage May Be Affected if You Go Back to Work

Beginning Jan. 1, 2016, if you take a new job or go back to work for a public or private employer, you may temporarily lose eligibility for SERS' health care coverage while you are reemployed. Once reemployment ends, your eligibility will be restored.

Individuals affected are those:

- Under age 65 not yet eligible for Medicare
- Eligible for Medicare but not enrolled in Part B

Individuals not affected are those:

- Enrolled in Medicare Part A and B
- Enrolled in Part B only

SERS' health care eligibility is lost when:

- You are eligible for medical and prescription coverage through your new employer, or
- You are not eligible for medical and prescription coverage through your new employer but other employees in comparable positions are eligible for coverage. The coverage available to employees in comparable positions must be at the same cost as full-time employees.

You will not lose eligibility for SERS' coverage if you do not have access to the employer coverage or it costs employees in comparable positions more than full-time employees pay.

Regaining Eligibility:

Your eligibility for SERS' health care coverage will be restored after you stop working. You will have 31 days from the time your employer coverage ends to reenroll in SERS' coverage.

Dependent Coverage:

This rule also applies to your spouse. If your spouse has SERS' health care coverage and takes a new job that offers access to health care coverage, your spouse will lose eligibility for SERS' coverage.

Your eligibility or coverage will not be affected by your spouse's loss of coverage.

If your child has SERS' coverage and takes a job, your child will not lose SERS' coverage. Federal law requires child coverage continue to age 26, regardless of the child's employment or eligibility for employer coverage. ■

Enrolled in a Non-Medicare SERS Plan?

You Will Receive a 1095-B Tax Form

Early next year, SERS will report to the IRS that in 2015 it provided non-Medicare plan participants with the minimum essential coverage required by the Affordable Care Act.

If you are a non-Medicare plan benefit recipient, you will receive Form 1095-B. It shows the months you and/or any of your dependents had Medical Mutual, Aetna Choice POS II, Paramount HMO, AultCare PPO, or HealthSpan HMO coverage during 2015.

SERS will mail 1095-B forms to Medical Mutual and Aetna Choice POS II participants by the end of January. Paramount, AultCare, and HealthSpan will mail 1095-B forms directly to its plan participants.

Medicare plan participants will not receive the form because being enrolled in Medicare meets the Affordable Care Act's coverage requirements.

Taxpayers are not required to send proof of health care coverage to the IRS when filing their tax returns. However, it's a good idea to keep these records to verify coverage. ■

Part B Premium Changing for Some Medicare Recipients

In 2016, Medicare will increase Part B premiums for some Medicare recipients.

SERS benefit recipients who receive a monthly Social Security benefit will continue to pay \$104.90 per month for their Medicare Part B premium. In years when there is no Social Security cost-of-living adjustment, such as 2016, federal law prevents an increase in Medicare B premiums.

However, those who do not receive a monthly Social Security benefit will pay more for their Medicare Part B premium in 2016.

The Medicare Part B premium will increase to \$121.80 per month for people who:

- pay Medicare directly for their Part B premiums because they do not get a monthly Social Security benefit payment, or
- sign up for Medicare during 2016

People with higher income levels, \$85,000 or more for those filing individually, will continue to pay more than the base premium. ■

It's Important to Keep Your Part B Coverage

If your Medicare Part B coverage is cancelled for non-payment of premiums, your out-of-pocket costs for medical services will increase.

You become responsible for paying 100% of the costs for doctor visits, X-rays, and other services normally covered under Part B. In addition, you cannot remain enrolled in a Medicare Advantage plan or a Medicare supplemental plan.

It's important to contact Social Security immediately if you receive a warning letter about Part B cancellation. When you are cancelled, it can be very expensive to get the coverage reinstated.

SERS can help you work with Social Security to regain your Part B coverage. ■

Affordable Care Act Prompts Question on Tax Form

Federal Tax Form Will Ask about Your Health Care Coverage

On your 2015 Federal Tax Form, you will be asked a question about your health care coverage. You will have to answer whether you and your family had health care that qualified as minimum essential coverage during the past year.

Most people will check the box indicating they had qualifying health care coverage for the entire year.

If you did not have coverage or did not qualify for an exemption, you will need to make an Individual Shared Responsibility payment with your return.

The Individual Shared Responsibility payment is either a percentage of your income or a flat dollar amount, whichever is greater. An explanation is included in tax instructions.

There is no penalty if you do not file an income tax return because your income falls below the minimum threshold.

SERS cannot help you complete your tax return. If you have questions when preparing your tax return, please contact the IRS or a qualified tax advisor.

For more information, visit www.irs.gov, and type "Individual Shared Responsibility" in the search window. ■

Look Who's Living the Dream



Jeannie Smith is Living the Dream

Jeannie Snapp Smith drove a school bus at Hillsboro City Schools in Highland County for 37 years. Though she retired, her life was far from being set on cruise control in the slow lane.

For more than seven decades, she has been ambling through life. Now, she also is living the dream.

She and her husband, Dick, were married in August of 2012. They met on the internet.

She said, "Blending two lives and families is challenging, but having someone wonderful to share your golden years with is a blessing." The picture shows the love they have for each other and the fun they have together, she added. ■

Published by the **School Employees Retirement System of Ohio**
 300 E. Broad St., Suite 100, Columbus, OH 43215-3746
 614-222-5853 ■ Toll-Free 800-878-5853 ■ www.ohsers.org

RETIREMENT BOARD

Catherine P. Moss
 Chair, *Retiree-Member*

Barbra M. Phillips
 Vice-Chair, *Employee-Member*

Debra Basham
Employee-Member

Nancy Edwards
Appointed Member

Madonna D. Faragher
Employee-Member

Christine D. Holland
Employee-Member

James A. Rossler, Jr.
Appointed Member

Daniel L. Wilson
Appointed Member

Beverly A. Woolridge
Retiree-Member

Lisa J. Morris
Executive Director



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 _____

Date: _____

Signature (Do Not Print) _____

OLD INFORMATION

Name (Please Print) _____

Marital Status: Married Single Divorced Widowed

Address (Number and Street) _____ Apt. _____

City _____ State _____ ZIP _____

Area Code + Phone Number _____

NEW INFORMATION

Name (Please Print) _____

Marital Status: Married Single Divorced Widowed

Address (Number and Street) _____ Apt. _____

City _____ State _____ ZIP _____

If this is a temporary address, please enter the dates the address is in effect:
 _____ to _____ (MM/DD/YYYY)

Area Code + Phone Number _____

Email Address _____

5.201B Rev. 10/2015

Partners

IN HEALTH & WELLNESS



December 1, 2015

Former Bus Driver Still Enjoying Life on the Road

Judith Johnson of Fruitland Park, Florida, has made good use of her driver's license since earning it as a teenager.

She worked as a bus driver for 24 years at Ledgemont Local School District in Geauga County, Ohio. She then drove for five years for Mentor Public Schools in neighboring Lake County.

At 77, Judith still feels comfortable and capable behind the wheel, but she and husband Miller, 84, no longer run up the odometer as they once did.

The couple, who have been married 20 years, spent Judith's summer breaks traveling the U.S. and Canada in their fifth wheel trailer. They have visited every state in the continental U.S., as well as Alaska.

"I made the rule we had to sleep in the state for it to count," says Judith.

"We left for the Alaska trip in May and didn't come back until August," says Judith. "I was almost late for my school bus physical."

The Johnsons checked off a number of U.S. states by taking different routes getting to and from Alaska.

"I'd get pictures developed every day, and I'd write about the day," says Judith during their visit to Alaska. It was a trip of a lifetime.

Her husband, who served in the U.S. Air Force, was assigned to a post there many years ago. It was so long ago that his time was considered



overseas duty because Alaska was not yet a state.

Today, Judith and Miller's travels are not as far-reaching. Visiting with long-time friends and their large family keeps them busy.

The couple purchased their Florida home last year after selling their home in Orwell Township, Ohio, to good friends. However, they still plan to spend summers in Ohio in their fifth wheel trailer, parked on their former property.

The couple kept busy this summer helping their friends mow the lawn and tend the garden. Also at the top of the list was spending as much time as they could with their grandchildren.

"The little ones are still here," says Judith, which makes her treasure the summer days spent in Ohio.

The summer ended with trips to the Cleveland Zoo and The Wilds with the grandchildren. However, they could not leave for Florida before attending the Geauga County Fair.

The fair was a different type of trip – one filled with memories and emotion. The couple has made a point of attending the annual fair ever since Miller suffered a stroke there and had to be airlifted to the hospital.

"We go to the same spot, and celebrate the day that the Lord gave us another day together," says Judith. ■

At a Glance: ID Cards

SERS' health care participants can check the chart at the right to determine if they will be sent new ID cards around mid-December. ■

Non-Medicare Plans	New ID Card?
Aetna Choice POS II	Yes
Aetna Indemnity	Yes
AultCare PPO	No
HealthSpan HMO	Yes
Paramount HMO	No
Express Scripts - non-Medicare	No
Medicare Plans	New ID Card?
Aetna Medicare Plan (PPO)	Yes
PrimeTime Health Plan	Yes
HealthSpan Medicare	Yes
Paramount Elite - Medicare	Yes
Express Scripts - Medicare	Yes
Optional Coverage	New ID Card?
Delta Dental	No
VSP	VSP does not issue ID cards. Just tell your vision provider you have VSP coverage when making your appointment.



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.

Smart Driver Course is a Good Refresher for Seniors

Experience counts when it comes to driving but stop to think for a minute about how much has changed since you received your driver’s license.

Did your first car have seat belts? Do you recall a time when no solid white line marked roads’ outside boundaries? Or, when cars didn’t come with blinkers and the driver had to use hand signals?

Not only have vehicles and roadways changed but also our laws and abilities – all of which requires us to make driving adjustments. That was the message delivered by John Bowers, an AARP Smart Driver Course instructor, to 21 seniors at the John J. Gerlach Center in Columbus.

The AARP Smart Driver Course is the nation’s largest refresher course designed specifically for older drivers. The course covers a variety of driving topics through classroom instruction, videos, and includes a take-home book.

Nolan Rindfleisch, 88, who was attending the class, said he still drives but his wife Rita is now the primary driver. “I believe in the buddy system,” he says.

When the couple replaced their 2008 Honda, Nolan says they made a point to purchase a vehicle equipped with the latest technology. The new car has multiple airbags, rearview camera, and lane-departure warning system.

“It just keeps you alert, and that’s important as you get older,” he says.



Older drivers are generally safe drivers, but fatal traffic crashes per mile driven become more frequent as age increases, according to U.S. Department of Transportation.

Studies by the Insurance Institute for Highway Safety have found older drivers and older passengers are more likely to be involved in fatal crashes than younger persons because of their increased fragility.

Being aware of high-risk situations and your own abilities allows you develop strategies to best deal with them, according to John. “You have to use common sense to make it safe for yourself and those around you,” he told the class.

The top problems for older drivers are:

- making left turns
- intersections
- merging into another traffic lane
- driving on a high-speed roadway
- driving at dusk or at dawn
- driving while distracted

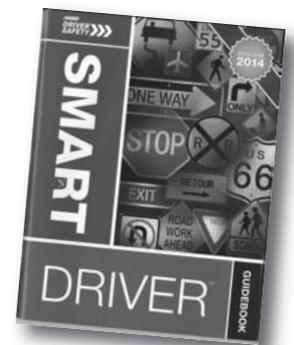
Not driving during rush hour or during low-light situations are strategies that many seniors adopt.

Vision is important for driving. “Hearing also is important but it is less of an issue than vision,” says John. “Vision is 90% of driving.”

Everyone should have an annual vision exam to identify changes in one’s eyesight. It also can identify conditions such as cataracts or other problems.

Maintaining physical fitness so that you can turn your head to merge or turn to see behind you when backing up also is important. “Poor posture is a warning sign of a loss of strength and flexibility,” says John.

Even before you can no longer drive, says John, you should make plans now for how you will get around when the time to stop driving comes. ■



HOW TO REGISTER FOR THE AARP SMART DRIVER COURSE

The AARP Smart Driver Course is available nationwide in both classroom and online settings. It is offered in both English and Spanish.

You may be eligible to receive an insurance discount by completing the course, so consult your insurance agent for details.

You do not have to be an AARP member to take the course and there are no tests to pass.

- The classroom course costs \$15 for AARP members and \$20 for nonmembers.
- The cost for the online course is \$17.95 for AARP members and \$21.95 for nonmembers.

To locate a classroom course, call toll-free 877-846-3299. Or visit www.aarp.org/findacourse. Course times, dates, and locations will be listed along with a phone number to call to register.

To register for the online course, visit www.aarpdriversafety.org.

After completing the course, you’ll receive a certificate of completion that can be presented to your insurance agent for a possible reduction in your auto insurance premiums. ■