



RETIREE FOCUS



School Employees Retirement System of Ohio
Serving the People Who Serve Our Schools®

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2026 PAYMENT SCHEDULE

January:	January 2
February:	January 30
March:	February 27
April:	April 1
May:	May 1
June:	June 1
July:	July 1

Payment Schedule

Your SERS payment is deposited into your bank account on the first business day of each month. If the first day of the month falls on a weekend or holiday, it will be deposited on the previous business day.

Due to tax laws, your January payment will be deposited on January 2, 2026, the first business day of the new year.

Payment Stubs

You receive a payment stub twice a year with your *Retiree Focus* newsletter. It details your gross monthly allowance and deductions, and these amounts for year-to-date. You also receive a payment stub whenever there is a change in your benefit, including a change in your COLA, tax withholdings, or health care premiums.

You will receive your next payment stub with the July 2026 issue of the *Retiree Focus*. ■

1099-R Tax Forms in Mail, Online

We are required by federal law to mail your 1099-R tax form by the end of January. The form provides the pension amounts you received for the year, the amount of taxes withheld, and other tax information. You also receive an informational handout explaining how federal and Ohio income tax laws apply to your pension payments. Forms also are available online through your Account Login. ■

Federal Tax Changes

Every year, the Internal Revenue Service (IRS) updates the tax tables used to calculate the amount of federal tax withheld from your pension. Review your payment stub for a breakdown of your gross amount and deductions. The IRS also updates Form W-4P used to elect the amount of federal tax withholding. You need to use a new form anytime you want to change the amount of federal tax withheld from your payment. Forms can be downloaded from our website at www.ohsers.org. ■

SERS' Health Care Coverage Changes for 2026

In September, SERS sent Open Enrollment mailings to eligible benefit recipients.

Plan and premium changes are highlighted below:

- **Delta Dental and VSP Vision**

This past fall, eligible benefit recipients could newly enroll in or cancel coverage for the upcoming two-year enrollment period.

Unless changes were requested during open enrollment, current coverage renews for 2026-2027.

There were no benefit changes to the Delta Dental and VSP Vision plans. However, there were small premium increases.

- **Aetna Medicare Plan (PPO)**

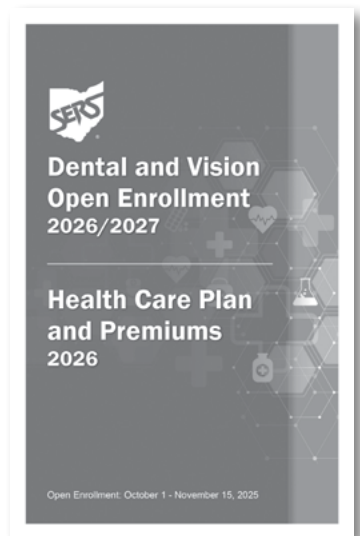
Aetna Medicare Plan (PPO) premiums were reduced by \$20 a month for all enrollees. Plan benefits remain the same.

- **Aetna Choice POS II and AultCare PPO**

Full premiums increased by 3% for Aetna Choice POS II and 4% for AultCare PPO. Plan benefits remain the same.

- **Marketplace Wraparound HRA**

The HRA reimbursement limit increased to \$2,200 per family per calendar year. ■



Enrolled in a Non-Medicare SERS Plan? You Will Receive a 1095-B Tax Form



Each year, SERS reports to the Internal Revenue Service (IRS) that our plan provided non-Medicare plan enrollees with the minimum essential coverage as required by the Affordable Care Act. Health care plans must send enrollees a tax form to confirm coverage. The forms are mailed after the end of the year. Where the form comes from and which tax form you receive varies.

For SERS' enrollees:

- SERS sends a 1095-B to Aetna Choice POS II plan enrollees.
- AultCare sends a 1095-B to AultCare PPO plan enrollees.
- Marketplace Wraparound Plan enrollees receive a 1095-A form from their Marketplace plan.

Taxpayers **DO NOT** have to send the 1095-B form to the IRS when filing their tax returns. However, you should keep it with your tax records.

Medicare enrollees **DO NOT** receive this form because Medicare coverage already provides minimum coverage requirements. ■



You May Need to Call SERS about Medicare Part B

Benefit recipients whose SERS monthly payment began **BEFORE February 1, 2013**, and **who are NOT enrolled in SERS' health care coverage**, must contact SERS if:

- The Social Security Administration canceled your Medicare Part B enrollment
- Your Medicare Part B premium is being paid by Medicaid, a Medicare Savings Program, or any other source

ONLY if these specific circumstances apply to you, should you call SERS at 1-800-878-5853 or email healthcare@ohsers.org.

When emailing, please include a daytime telephone number. ■



Q: Why was there a change in my January pension payment?

A: A change in your pension payment may be due to a variety of reasons. These include:

Health Care Premiums

- Increases or decreases to premiums, including dental and vision.

Tax Withholding

- The Internal Revenue Service updated the income-tax withholding tables for 2025, reflecting changes in tax rates and tax brackets. These were effective on your January check.
- Depending on your tax bracket and number of allowances you designated, your monthly tax withholding payment may be more or less than previous months.

Cost-of-Living Adjustment (COLA)

- The gross amount of your pension increased because you received a COLA. ■



Keep Contact Information Current

Make sure SERS has your current address and valid phone number. If you move and do not notify SERS, your benefits can be suspended. Update your address by calling us at 800-878-5853, or by using your Account Login on our website at www.ohsers.org. ■

New Scams Targeting You: Fakes, Lies, and Fraud

FAKES



The Office of the Inspector General (OIG) for the Social Security Administration (SSA) is warning retirees about a new scam letter that uses fake U.S. Supreme Court letterhead and forged signatures from Chief Justice John Roberts and Justice Sonia Sotomayor.

The letter falsely claims that your Social Security number has been compromised due to identity theft. “Scammers continue to exploit fear and confusion by impersonating government agencies and officials. ...if you get this type of letter, rip it up and report it,” said Michelle L. Anderson, the SSA OIG’s acting inspector general.

LIES

Reports to the Federal Trade Commission show a growing wave of scams aimed at retirees. Scammers pretend to be from known government agencies. They use fake security alerts and false alarms to trick retirees. These scams typically start with a story to get your attention. Stories include a combination of lies, such as:



Someone is Using Your Accounts

This lie might start with someone pretending to be your bank, flagging so-called suspicious activity, or pretending to be Amazon with a message about an unauthorized purchase.



Your Information is Being Used to Commit Crimes

This lie may come from a supposed government officer or agent, warning that your Social Security number is linked to a crime, like drug smuggling, money laundering, or even child pornography.



There's a Security Problem with your Computer

This lie starts with a fake on-screen security alert that looks like it's from Microsoft or Apple with a number to call. If you call, they say your online accounts have been hacked.

FRAUD

Don't fall for fraud. These scammers try to scare you into believing that the only way out of the crisis is to send money. Never send money. Check with someone you trust before doing anything. Chances are, it's a scam. ■





Retires as a Legend, Remains Unstoppable



Perhaps you have heard of Harriette Ramsey.

You surely would have if you were from South Point, Ohio, where she is an unstoppable force of nature and prominent citizen impacting the life of everyone around her. She has been an educational and civic powerhouse for decades.

Ramsey was hired by the South Point School District in 1978. She served as librarian and media specialist at Burlington

Elementary School before recently retiring with more than 46 years of service credit.

According to David Ashworth, principal at Burlington, one of Ramsey's fondest memories was her creation of the "finger clap to keep quietness." The finger clap, an act of taking the pointer finger of one hand and clapping it with the pointer finger of the other hand, was a quiet celebration in the library environment.

Another accomplishment was her inception of the Burlington Pup Broadcast. It started in the late 1980s and quickly became a daily broadcast.

On-air students were nominated by teachers to award them for good behavior, hard work, and kindness. Students filled off-air positions as well, such as operating the camera. The broadcast included students across the ability spectrum. "It was a program that every child wanted to be a part of, encouraging improved behavior and work ethic," he said.

Ramsey also created highly developed programs each year for the school's Black History Month celebration and Veterans Day assembly, which subsequently taught public speaking skills by including student performances.

She "was the most influential voice in our community. She was a civic leader who fought for our Burlington community, opening new opportunities for growth while fighting against regression. She was the leading influencer in our community as a whole and furthermore represented our Black community that is rich in Black history," said Ashworth. "Burlington is thankful for her sacrifice of leadership."

If you stop by South Point, don't be surprised if you run into Ramsey somewhere.

"Burlington is thankful for her sacrifice of leadership."

As a founding member of the Burlington Concerned Citizens Committee and its president for more than 30 years, she is always out in the community serving someone, improving something, and helping to make the world around her a better place. ■



As the state's third largest public pension fund, SERS' mission is to provide its membership with valuable lifetime pension programs and services, including access to health care, disability benefits, and survivor benefits. Not all pension systems automatically offer survivor benefits. Having access to survivor benefits ensures that a member's spouse and/or dependents receive benefits in the event of the member's premature death. Qualified survivors can receive monthly benefits or the accumulated contributions in a member's account. ■

The SERS Newsletters: Don't Miss Out

You receive four newsletters a year from SERS. Two are delivered by mail. Two are delivered by email.

The *Retiree Focus* is hard copy and comes by mail in January and July. The *Retiree eFocus* is electronic and comes by email in April and October.

If we have your mailing address as well as your email, you will receive both newsletters, which means you will receive two issues of *Retiree Focus* by regular postal mail and two issues of *Retiree eFocus* by email, for a total of four newsletters a year.

If we only have your mailing address and not your email, you will only receive the Retiree Focus. You will not receive the Retiree eFocus in April and October.

Please think about making sure we have your email address. You could be missing valuable SERS information by not receiving the two editions of the *Retiree eFocus*.

If you have requested to receive only the *Retiree Focus* or only the *Retiree eFocus*, you will receive whichever newsletter you requested, meaning you will only receive newsletters twice a year.

Past issues of both newsletters are available on our website at www.ohsers.org.

SEND US YOUR EMAIL ADDRESS FORM

NAME:

LAST FOUR
DIGITS OF SSN:

(AREA CODE) HOME PHONE NUMBER:

() -

(AREA CODE) CELL PHONE NUMBER:

() -

EMAIL ADDRESS:

SIGNATURE (DO NOT PRINT):

DATE:

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300 E. Broad St., Suite 100, Columbus, OH 43215-3746 | 614-222-5853 | 800-878-5853 | www.ohsers.org

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