Payment Schedule

Your payment from SERS is directly deposited into your bank account, usually on the first day of the month. Please see the payment schedule below for the exact dates.

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>March</td>
<td>March 1, 2016</td>
</tr>
<tr>
<td>April</td>
<td>April 1, 2016</td>
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<tr>
<td>May</td>
<td>April 29, 2016</td>
</tr>
<tr>
<td>June</td>
<td>June 1, 2016</td>
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<td>July</td>
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<td>August</td>
<td>Aug. 1, 2016</td>
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<tr>
<td>September</td>
<td>Sept. 1, 2016</td>
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<tr>
<td>October</td>
<td>Sept. 30, 2016</td>
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<tr>
<td>November</td>
<td>Nov. 1, 2016</td>
</tr>
<tr>
<td>December</td>
<td>Dec. 1, 2016</td>
</tr>
</tbody>
</table>

Payment Stubs

You receive a payment stub from SERS four times a year.

Your first payment stub is enclosed with this issue of Focus.

In addition to the quarterly payment stub, you also receive a payment stub any time there is a change in your benefit, including a change in your health care premium or tax withholdings.

Your next quarterly stub will be mailed in June.

Taxes Are Coming: Your 1099-R Is Ready

SERS recently mailed your 2015 IRS Form 1099-R and an income tax guide to federal and Ohio laws that affect your SERS payments.

Your 1099-R for 2015, and those for previous years, also are available online. To set up an online account, visit our website at www.ohsers.org for step-by-step instructions.

Once you have created an online account, you can access all your personal retirement information, including your annual 1099-R forms.

If you need help setting up an account or need a reprint of your 1099-R, call us toll-free at 800-878-5853.

Retiree Series Meeting

March 18, 2016, 1 p.m., O'Keefe Center, SERS, 300 E. Broad St., Columbus, Ohio 43215
Topics include Social Security issues, fraud prevention, and Medicare basics. Register online at www.ohsers.org, or call us at 614-222-5814.
Join the Efforts to Oppose the Windfall Penalty

As a SERS retiree or disability benefit recipient who also is eligible for a Social Security benefit, you may be affected by federal law regulating Social Security benefits. Your Social Security benefit may be reduced by the Windfall Elimination Provision (WEP).

It does not affect a SERS pension benefit, only the Social Security benefit.

The WEP reduces the amount of Social Security you receive based on your own Social Security employment record.

If you are a retiree or disability benefit recipient who had a private sector job and contributed to Social Security for that job, the WEP will affect the Social Security benefit you would receive based on the private sector job.

Sounds pretty unfair.

Members of Ohio’s federal delegation think so too, and that is why eight congressional representatives have been championing H.R. 711, the Equal Treatment of Public Servants Act.

You can join the efforts to overturn the WEP penalty. Help ensure that your Social Security benefit is not reduced because of your service in the public sector by contacting your congressional representatives. It’s easy.

Want your voice to be heard? Our Legislative Action Center tool makes it simple to ask your congressional representative to repeal the WEP.

We encourage you to contact your members of Congress to ask them to support elimination of this provision. Click the SERS Legislative Action Alert link on our website at www.ohsers.org, enter your contact information, and hit “send.”

By entering your ZIP code, you’ll have access to the email address, phone number, and mailing address of your federal legislators.

You can use our ready-made message and sign your name to it, or you can compose your own.

To date, about 4,000 messages have been sent.
Wonder How SERS Stacks Up?  
Annual Reports Available


If you want to review detailed financial statements along with an in-depth explanation of the numbers, the 102-page CAFR is the document to read. If you prefer an overview of the year’s financial highlights, basic descriptions of SERS’ investments, pension funding, membership, and health care, as well as a brief description of SERS’ economic impact on the state of Ohio, the 8-page SAFR is more your style.

Limited Income? You May Qualify for Medicare’s Extra Help

Do you skip a day of your medication or cut your pills in half to make your supply last a little longer? Or, have you put off filling a prescription because you can’t afford it? If so, you might qualify for help.

Medicare has a special program called “Extra Help.” If you have limited income and resources, you might qualify to get help paying for prescription copays in your Medicare drug plan.

If you qualify, your prescription drug costs could be as low as $2.95 for each generic drug, and $7.40 for each brand-name drug when you get a 30-day supply.

Depending on your level of resources, you also might be able to get a partial refund of your premium.

It’s worth filling out an application, even if you are not sure you would qualify.

Many people with Medicare may be eligible for Extra Help but don’t know it. It’s easy to apply. Here’s how:

- Online at www.socialsecurity.gov/extragood
- Call Social Security at 1-800-772-1213; TTY users should call 1-800-325-0778
- At your local Social Security office

Medicare will tell your prescription plan if you qualify, and your benefits will be adjusted automatically.

If you have both Medicaid and Medicare, you automatically receive Extra Help with your prescriptions.

Medicaid is health care coverage for low-income residents. To see if you are eligible for Medicaid, visit www.Benefits.Ohio.Gov, or call 1-800-324-8680.

Serving the People Who Serve Our Schools

For the year ended June 30, 2015
Serving the People Who Serve Our Schools

School Employees Retirement System of Ohio
The McGuires are living the dream.

Carol and Lowell McGuire are living-it-up in Haines City, Florida, during the winter, and Orlando, Kentucky, in the summer.

Before heading for warm weather and sunshine, both were school bus drivers for the Lakota School District in southwestern Ohio. Carol drove a bus for nearly three decades, and Lowell drove one for a dozen years.

Now that they are living the dream, “we have so many activities,” said Carol.

The McGuires, who play horseshoes three days a week, recently celebrated their 50th wedding anniversary. They currently have several children still working in the Lakota School District, as well as a few grandchildren who also have graduated from the district.

“We have been blessed to have this wonderful life,” said Carol.

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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) ________________________

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

March 1, 2016

Love of Riding Keeps Ohio Pals Young at Heart

The adventurous spirit of Tom Sawyer and Huck Finn is alive and well in southeastern Ohio. Like Mark Twain’s fictional characters, Dan Stukey and Jack Sinnett of Belpre, Ohio, never tire of wanting to discover what’s beyond the next bend.

Doing what you love is what keeps you young, says Dan.

During the past five years, the pals have traveled some 10,000 miles through the back roads of southeastern Ohio on their Honda Silver Wing touring scooters.

There are frequent stops for chats. A visit with a farmer in the countryside, or the patrons at the ice cream stands, filling stations, or restaurants they find along the way.

“At the traffic lights (drivers) will start talking to you – and cars behind you start honking horns,” says Dan, if traffic is held up for too long.

One of their more memorable conversations was with a World War II veteran who served in the U.S. Third Army under General George Patton.

Scooters are not a common sight in this part of Ohio, says Dan, so people often ask questions about their rides.

Dan, 76, worked as a bus driver and mechanic for the Belpre City Schools for 39 years. Jack, 74 worked at the DuPont plant just across the Ohio River in West Virginia.

Although they knew one another from the 200-plus member Oldie’s Four-Wheelers Club, they didn’t become friends until years later.

It was Carlos, a friend of Dan’s, who spotted Jack and his 2010 Silver Wing at the local Kroger and invited him to join their scooter group.

Group regulars Carlos and Wayne eventually stopped riding. “Now it’s just me and Jack,” says Dan. “I can’t get rid of him.”

Most days, the two usually do not set out with a destination in mind. However, Jack faithfully logs where they’ve been, mileage traveled, and gas purchased after each ride.

The friends ride two or three times a week during the warmer months, averaging 100 miles per trip.

“We ride safe,” says Jack. “If you ride like a fool, the next thing you know you’re getting get-well cards.”

While their scooters are more than capable of highway speeds, the pair prefers traveling the back roads where they can ride 25 to 30 mph.

At those speeds, says Dan, you can smell the fresh-cut hay and flowers in bloom. Deer, wild turkeys and other wildlife are common sights. Jack, 76, and Jack Sinnett, 74, share a laugh in front of Jack’s 2010 Honda Silver Wing 600.

SERS Non-Medicare Plans

Improved Benefit Covers More of Your Cost of Diabetic Testing Supplies

You can get diabetic testing supplies at no cost in 2016 when you are enrolled in Aetna Choice POS II or Paramount with Express Scripts as your prescription plan.

All you have to do is use the Express Scripts preferred-brand meter and blood glucose test strips. FreeStyle Lite and FreeStyle InsuLinx are the preferred brands. If you need to change to the preferred meter, call Abbott Diabetes Care at 866-224-8892. You will need to provide your Express Scripts ID number.

For the other non-Medicare plans – AultCare and HealthSpan – your costs will be lower by using the plan’s preferred-brand meter and test strips as well. You pay only 20% of the cost for blood glucose strips when using a preferred-brand.

Call the customer service number on the back of your AultCare or HealthSpan ID card to ask about their preferred brands.

Enrolled in Medicare?

When you are enrolled in one of the SERS Medicare Advantage plans, diabetic testing supplies are covered under your medical plan – NOT your prescription plan.

Contact the customer service number on the back of your medical card to learn more about your plan’s preferred testing supplies.

Continued on back
Are you enrolled in SERS’ Aetna Medicare Plan? If so, you could receive a call about scheduling an in-home health evaluation performed by a nurse practitioner.

By saying “yes,” you receive a free health evaluation that includes:

- reviewing your medical history
- providing a brief, non-invasive physical examination
- answering questions you may have about such things as your medications, your medical conditions, or how to best manage your health.

It is strictly voluntary. You are not required to participate. Your coverage and premiums won’t change depending on whether you participate or not.

SERS retiree Agnes Hoffman of Columbus Grove, Ohio, used the home visit to set aside doubts surrounding her medication.

“I take a lot of medications, and I don’t see very well. I was concerned that I wasn’t taking them right,” says Agnes, who celebrates her 100th birthday this year.

The nurse went over the medications during the visit. To Agnes’ relief, the nurse told her she was doing everything right.

Franklin Burchfield of Harrison, Ohio, also agreed to the home visit. "(The nurse) wanted to know how I was feeling, doctors I went to, any problems with my medications," says Franklin.

Franklin says he did not have many questions for the nurse, but found it to be a pleasant experience.

"Everyone who has ever talked to me are really nice," says Franklin. "If I do have a question, they answer it."

Geraldine Thomas, a registered nurse practitioner, does in-home health evaluations within Ohio. "I have my (ID) badge with a picture on it," says Geraldine. She shows it to the patient before stepping inside a home. No one associated with the Aetna health visits will try to sell you anything, or ask for your banking or Medicare information. All visits are scheduled in advance.

**What to Expect**

The visit lasts about an hour. During that time, the nurse practitioner will review your medical history and any problems you may be having. The nurse also will discuss your prescribed medications with you.

A physical exam will wrap up the visit. During the exam, the nurse checks your heart rate, blood pressure, weight and height, among other things.

“I tell (the patient) exactly what I will be doing before I do it,” says Geraldine. If a patient is uncomfortable with anything, it is not done.

Sometimes, patients ask, “I go to my doctor regularly. Why do I need this?” The visit does not take the doctor’s place, but it supports the care you receive from your doctor.

While most visits are routine, says Geraldine, things come up between doctor visits. The most common problems needing immediate attention involve heart rate and blood pressure monitoring.

“I have had an incident where I called the doctor because the patient’s heart rate was irregular,” says Geraldine. Her call started a chain of events that eventually led to the patient getting a pacemaker.

“I’ve never had anyone upset at the end of the visit,” says Geraldine.

**An EOB is Not a Bill**

The Aetna in-home health evaluation is listed on your Explanation of Benefits (EOB) as a service from Advance Health.

Medicare requires any service you receive to appear on your EOB, even if there is not a cost to you. The visit’s charge is covered 100% by your Aetna Medicare plan. The visit will not affect your premium or out-of-pocket costs.

**Love of Riding** continued from front

who often attaches a GoPro camera on the front of this scooter, was excited to spot his first bobcat this past fall.

“You see things you don’t see driving in a car,” says Dan.

With the return of spring-like weather, the pals no doubt will be once again traveling the back roads of southeastern Ohio.

“If you see a couple of scooters out on the road, stop and wave” says Dan, “it’s Jack and Dan.”