



Focus

Summer

FOR RETIRED MEMBERS

JUNE 2016



2017 Open Enrollment Dates Set

If you have SERS' health care, dental, or vision coverage, you will receive an open enrollment packet in your mailbox at the end of August. Inside, you will find your premiums for 2017, along with important information about plan changes taking place in 2017.

You are invited to attend an open enrollment meeting to hear about the changes and ask any questions you may have about your coverage.

If you do not want to travel, you can take part in an interactive webinar or watch a recorded presentation from the comfort of your home.

Meeting and webinar dates are scheduled throughout the open enrollment period. A list of these dates is included in the packet. ■

Beware: Pension Recipients Target of Scam

As a recipient of a pension benefit, you may be the target of a new scam. Scammers are offering lump sums of cash to retirees in exchange for their future pension payments. Be aware that there are scammers out there trying to steal your money. If something sounds too good to be true, call SERS toll-free at 800-878-5853. ■

Payment Schedule

Your payment from SERS is deposited into your bank account usually on the first day of the month. Please refer to the payment schedule for exact dates.

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

Payment Stubs

You receive a payment stub from SERS four times a year. This quarter's stub is enclosed with this issue of the *Focus*. Your next stub is scheduled to arrive in September. ■

Retiree Series Continues

Over the past year, SERS has been hosting an informational series for retirees. It covers a variety of topics, including Social Security issues, basics of Medicare, and fraud prevention. The series also features speakers from local agencies.

Our next session is from 1 - 4 pm, on October 13, in the O'Keefe Conference Center at SERS' headquarters, located in downtown Columbus, at 300 E. Broad St., 43215. The session is free, but you need to register. To register, please visit www.ohsers.org, or call toll-free 800-878-5853. ■

Pension reform discussions aimed at achieving 90% funded status for SERS' pension fund continue.

While actuaries model options that are fair to both active and retiree members, no decisions have been made.





Q: If I retire, but later want to return to work, what would I need to know about reemployment?

A: If you return to work in an Ohio public job, contributions will be withheld and sent to the appropriate retirement system.

You will earn an annuity from the reemployment, which will consist of your contributions, part of the employer contributions, plus interest. The annuity will be paid by the retirement system that covers your reemployment. If you return to work in a SERS-covered position, your annuity will be paid separately from your original pension.

Each system pays the annuity differently. If you return to work in a job that is covered by another Ohio public pension system, it is up to you to contact that system for more information.

No additional service credit will be granted for reemployment. Your original pension will not be affected during your reemployment.

If you are no longer reemployed and wish to refund your contributions before age 65, you will receive only your own contributions in a lump sum payment.

The full annuity is available to you at age 65.

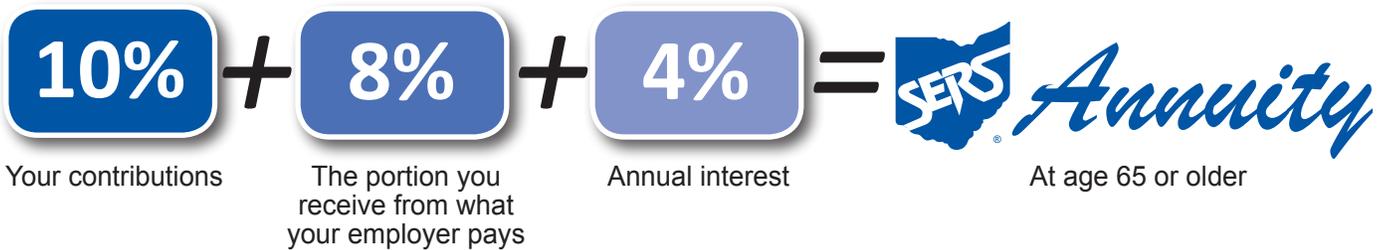
An annuity is subject to the Government Pension Offset penalty under Social Security law.

Additionally, you may temporarily lose eligibility for SERS' health care coverage while you are reemployed. Once reemployment ends, your eligibility will be restored.

You are affected by this rule only if you are under age 65 and not yet eligible for Medicare, or if you are eligible for Medicare but not enrolled in Part B.

Your SERS health care eligibility is lost when:

- You are eligible for medical and prescription coverage through your new employer.
- 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.



Q: My husband recently died, and he was the beneficiary of my SERS benefit. Could you explain the “Pop-Up” and “Pop-Down” features?

A: If you choose Plan A, C, or D for a beneficiary, and your beneficiary dies before you do, your pension will be adjusted or “Pop-Up” to the Single Life amount.

If you remarry after retirement, you can reselect

a joint survivor plan for your new spouse. This is called a “Pop-Down.” You have one year from the date of your marriage to Pop-Down.

Please notify SERS if your spouse dies. You can call us toll-free at 800-878-5853. ■

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

RETIREMENT BOARD

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Health Care News

Protect Your Eyes from the Sun

Sunglasses may be a fashion accessory, but their most important job is to protect your eyes from the sun's ultraviolet rays.

Sun exposure may be associated with developing cataracts and age-related macular degeneration.

The best sunglasses to purchase are those that block 99 to 100 percent of both UV-A and UV-B radiation.

As you age, it is normal to experience some changes in your vision.

The National Institute of Aging suggests visiting your doctor regularly to check for diseases like diabetes and high blood pressure that can cause eye problems. If you are over age 65, have a yearly eye exam as well. ■

Candidate Chosen for Open Employee-Member Seat

In accordance with the rules of a Special Board Election, James Haller was chosen to fill the open employee-member Board seat.

Haller is a custodial/maintenance worker at Lima City Schools. He has served the school district for nearly three decades. He also has been a member of the Ohio Association of Public School Employees for 27 years, and currently serves as chairman of the organization's Budget Committee. In addition, he has served as vice president representing Allen County for the Northwest Ohio Central Labor Council.

Haller is a graduate of Lima Technical College.

The term for this seat runs from April 21, 2016 to June 30, 2017. ■



Computer Access: As Close as Your Public Library

You want the latest SERS news on health care, fund status, and legislative progress of the Equal Treatment of Public Servants Act which would overturn the Windfall Elimination Provision (WEP), but you don't have internet access. In fact, you don't even have a computer.

No problem.

Visit your local public library. Libraries provide free public access to computers. Many branches also offer basic computer classes.

Once you feel comfortable with your computer skills and set-up an email address, you can monitor your personal SERS account and start receiving messages from SERS, including monthly *Board Highlights*. You also can send letters to your congressional representative to repeal the WEP by using SERS' Legislative Action Center tool and ready-made letters located on our website at www.ohsers.org.

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 message and sign your name to it, or you can compose your own.



Want to Oppose the WEP but don't have a Computer?

If you are still a little computer-shy but want to send a letter to Congress about the WEP, call your County Board of Elections.

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

If you had a private sector job and contributed to Social Security, the WEP will affect the Social Security benefit you would receive because of your service in the public sector.

Your local Board of Elections will be able to find your congressional district, and give you the name of your federal legislator as well as an address where you can send a letter.

Each of Ohio's 88 counties has its own Board of Elections office. To find the phone number of yours, call the Ohio Secretary of State Office at 614-466-2655. ■

2016 Festivals and Fairs

■ June

Dennison Railroad Festival

June 8-11
Dennison, Ohio
P.O. Box 222, Dennison, 44621
www.dennisonrailroadfestival.com

Banana Split Festival

June 10-11
Wilmington, Ohio
877-428-4748
www.bananasplitfestival.com

Washboard Music Festival

June 16-18
Logan, Ohio
740-777-1445
www.washboardmusicfestival.com

Cy Young Days

June 24-26
Newcomerstown, Ohio
740-498-4545
www.cyyoungdaysfestival.com

■ July

Chagrin Hunter Jumper Classic

July 7-9; July 12-17
Moreland Hills, Ohio
330-903-9915
www.chagrinhunterjumperclassic.org

Columbus Jazz & Rib Fest

July 22-24
Arena District, Ohio
614-645-7995
www.hotribscooljazz.org

Annie Oakley Festival

July 26-31
Versailles, Ohio
937-623-9235
www.annieoakleyfestival.org

Sunflower Festival

July 29-31
Frankfort, Ohio
740-998-4060
www.sunflowerfestival.net

■ August

Basket Festival

August 5-6
Berlin Heights, Ohio
P.O. Box 378, Berlin Heights, 44814
www.basketfestival.com

Doggie Dash 'n Splash Festival

August 20
Xenia, Ohio
937-562-6440
www.gcparkstrails.com/event-doggiedns.html

EcoFest

August 20
Grove City, Ohio
614-277-3050
www.ecofest.grovecityohio.gov

Zucchini Festival

August 25-28
Obetz, Ohio
614-491-1080
www.obetzzucchiniifest.com

■ September

Melon Festival

September 3-5
Milan, Ohio
419-499-3254
www.milanmelonfestival.org

Ohio Renaissance Festival

September 3-October 23
Harveysburg, Ohio
513-897-7000
www.renfestival.com

Popcorn Festival

September 8-10
Marion, Ohio
740-387-3378
www.popcornfestival.com

Johnny Appleseed Festival

September 17-18
Lisbon, Ohio
330-424-1803
www.lisbonareachamber.com

■ October

Ashtabula Covered Bridge Festival

October 8-9
Jefferson, Ohio
440-576-3769
www.coveredbridgefestival.org

Holmes County Antique Festival

October 8-9
Millersburg, Ohio
330-674-6781
www.holmescountyantiquefestival.org

Apple Butter Stirrin' Festival

October 21-23
Coshocton, Ohio
800-877-1830
www.roscoeivillage.com

Woollybear Festival

October Date to be Announced
Vermilion, Ohio
440-967-4477
www.vermilionchamber.net/festivals/woollybear

Look Who's Living the Dream



Betty Sloat is living the dream.

Before retiring, she served at Fort Meigs Elementary School in the Perrysburg Exempted Village School District. "It was a joy working at Fort Meigs," she said.

Today she lives in sunny California. She traded in her snow shoes for a pair of shades, and it's a dream come true.

"I'm sure I will spend the rest of my days in Manteca, Ca.," she said.

Partners

IN HEALTH & WELLNESS



June 1, 2016

SERS Retiree Gets a Helping Hand to Reinststate Her Medicare Part B Coverage

SERS retiree Ada Purvis of Whitehall was one of the unlucky few caught up in a situation beyond her control when her Medicare Part B coverage was cancelled.

The state office from which Ada receives Part B assistance failed to process some important paperwork. This resulted in her missing her Medicare Part B premium payments.

“I was panicked,” says Ada, a former Columbus City Schools employee. “I don’t like to be late with nothing.”

Ada called SERS after not getting anywhere on her own. She connected with Becky Roe, an assistant program coordinator, who was able to help untangle the paperwork mystery.

Becky and Ada worked together until Ada’s Medicare Part B was reinstated this past September.

“Becky helped me until I got everything straightened out,” Ada says, “It was a whole lot of mixed up stuff.”

When You Lose Medicare Part B

Sometimes, you don’t realize the value of something until it’s lost. When Medicare cancels your Part B, you become responsible for everything Part B normally covers.

Let’s say you trip over the dog and break a bone. The break is not bad enough to land you in the hospital, but you have to visit the doctor and have X-rays. You will also



Ada Purvis (front) is grateful for the assistance that Becky Roe of SERS provided to help get her Medicare Part B coverage reinstated.

Helping Hand continued on back

How You Pay Medicare Part B Premiums

Everyone enrolled in Medicare Part B is required to pay a monthly premium to the Centers for Medicare and Medicaid Services (CMS).

The Part B premium is in addition to the premium you pay for your Medicare Advantage plan or Medicare Supplemental plan.

So how do you pay your Part B premium? It depends on your answer to the following question:

Do you get a monthly Social Security benefit or Railroad Retirement Board pension?

- **If your answer is “yes”** – your Part B premium is deducted automatically from your benefit before the check is deposited into your bank account.
- **If your answer is “no”** – you are billed by CMS for three months of premiums at a time.

You are responsible for making the payment on time.

If you get a bill from CMS for your Part B, you can sign up for Medicare’s Easy Pay program. Easy Pay is a free payment service that automatically deducts the Part B premium from your savings or checking account each month.

Easy Pay enrollment information is on the back of your Part B bill.

It will take 6-8 weeks to get your Medicare Easy Pay set up. CMS will notify you when the automatic deductions will begin.

Pay your bill as usual until you are notified that Medicare Easy Pay is starting. ■

Heading to Indian Lake this Summer? Be Sure to Say “Hi” to Lee

Employees at the small IGA store in Lakeview, Ohio, say that SERS retiree Leona Maynard always has a greeting card on hand when someone at the store celebrates a birthday, or maybe just needs some cheering up.

Leona, or “Lee” as she is known at Winner’s Market & Deli, is not just a customer – she is also an employee. At age 73, the retired Tecumseh Local Schools secretary wanted to pay off a loan so she found part-time work as a cashier at the market.

“I’ve always told my kids – you do what you have to do,” says Lee. “I am just glad I am more or less healthy and able to work.” Lee says she worries more about her children’s health than her own.

Lakeview, which sits on the edge of Indian Lake, has long been a vacation destination for many Ohioans. Campgrounds, campers, and small homes surround the lake making summer the busy season for area businesses.

Today, at age 81, Lee continues to work even though the loan, which prompted her job search, has long been paid. She enjoys her co-workers’



Indian Lake continued on back

Help with Medicare Costs Available to Low-Income Households

The Medicare Savings Program assists Medicare enrollees who have limited income and resources. It provides financial assistance for medical expenses not covered by Medicare.

The chart below explains the different Medicare Savings programs. Each program has separate income and resource eligibility requirements.

Countable resources includes:

- Money in a checking or savings account
- Stocks
- Bonds

Countable resources *don't* include:

- Your home
- One car
- Burial plot
- Up to \$1,500 for burial expenses if you have put that money aside
- Furniture
- Other household and personal items

If you think you might qualify, contact your county's Department of Job & Family Services to request an application for any of these programs. ■

Medicare Savings Program	Individual monthly income limit	Married couple monthly income limit	Individual resources limit	Married couple resource limit	Program helps pay for
Qualified Medicare Beneficiary (QMB) - <i>acts like a free Medicare Supplement policy</i>	\$1,010	\$1,355	\$7,280	\$10,930	Part A premiums, Part B premiums, deductibles, coinsurance, and co-pays
Specified Low-income Medicare Beneficiary (SLMB)	\$1,208	\$1,622	\$7,280	\$10,930	Part B premiums only
Qualifying Individual (QI) - <i>Note: You can't get QI benefits if you qualify for Medicaid</i>	\$1,357	\$1,823	\$7,280	\$10,930	Part B premiums only

If you qualify for a Medicare Savings Program that pays your Part B premium and you are enrolled in SERS health care coverage – you must contact SERS with this information.

Helping Hand *continued from front*

need crutches to get around.

Doctor visits, X-rays, and crutches are all covered services under Medicare Part B. However, you become responsible for paying these bills when your Part B coverage is cancelled.

This can sound scary. However, before you hit the panic button -- you should know that most Medicare beneficiaries never have a problem with their Medicare Part B.

Nevertheless, every month there are SERS retirees who receive Part B cancellation notices from Social Security. Many times, the cancellation is due to non-payment or late payment.

If you ever receive such a notice, you should never ignore it. Call Social Security immediately.

SERS' Becky Roe also may be able to help. You can reach Becky by calling toll-free 800-878-5853, and asking for her directly.

"Most of the people I talk with have been in a hardship situation where they haven't been able to make premium payments on time," Becky says. For others like Ada, the problem may have been a paperwork error or something else.

"I can help guide them through the system," says Becky. ■

Indian Lake *continued from front*

companionship and the interaction with the customers. "After all these years, I feel like a fixture," says Lee, "When the (summer) people come back – we really get swamped."

Co-worker Michelle Cole says Lee pretty much knows everyone who comes through the door. "I've never heard her say anything negative about anyone," says Michelle.

Lee works at the market three days a week during the winter, but picks up an additional day during the summer. "(People) will come up in the winter and check on their camper and come in to talk to me and see if I am still there," says Lee. "It's really a nice area to live."

A mother and grandmother, Lee says her children would like her to quit so



she could move closer to them. However, she is not ready to give up her work family just yet.

"I think there's a lot more older people working now than a lot of younger people realize," says Lee. "I do enjoy my job. I enjoy the people I work with and the customers."

Even though Lee is not ready to hang up her cashier's apron, when it does happen it will be a melancholy day at the market.

Lee might need to replenish her stock of "cheer up" greeting cards for the occasion. ■



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.