Open Enrollment Packets in Mail

Open Enrollment: Sept. 1 - Oct. 31, 2016

Open enrollment packets were recently mailed to health plan participants. They contain information about 2017 plan changes and premiums, as well as upcoming meetings. The open enrollment period is your opportunity to review your current health care plan, and change plans.

You also can enroll in or cancel dental and vision coverage during this time.

NON-MEDICARE PLAN CHANGES

Paramount HMO, a non-Medicare plan, will no longer be offered in 2017. Plan participants will automatically move to the Aetna Choice Plan on January 1.

Aetna and AultCare plan participants will have the most changes for 2017, including

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Wraparound Plan: New Option for Non-Medicare Participants

In 2017, SERS will introduce a new coverage option for non-Medicare participants – the SERS Marketplace Wraparound Plan.

Non-Medicare participants will be able to choose health care coverage through the federal Marketplace, and if eligible, receive a federal subsidy to lower the premium and cost-sharing amounts for the Marketplace plan.

Once they choose a Marketplace plan, additional benefits will be provided through the new SERS Marketplace Wraparound Plan. The plan will help pay for deductibles, co-pays and other costs. There will be no premium for these additional benefits.

Those eligible for the Wraparound Plan will receive more information in the mail. That information will be mailed separately from the open enrollment packets.

Payment Schedule

Your payments from SERS are deposited into your bank account usually on the first day of the month, unless that day falls on a weekend.

This will be the case in October. Your October payment will be deposited on Sept. 30, 2016.

Because of tax laws, your January payment will not be deposited early. Instead, it will be deposited Jan. 3, 2017, the first business day of the month.

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<td>September</td>
<td>Sept. 1, 2016</td>
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<td>October</td>
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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. You also receive a stub anytime there is a change in your benefit, such as a change to your tax withholdings or health care premiums.

Your next payment stub will arrive in December.
Pension Reform Discussions Continue

SERS’ staff and Board of Trustees have been discussing pension reform options targeted at achieving a 90% funded status. An improved funded status helps provide protection during an economic recession and allows more money for health care funding.

The Board asked SERS’ actuary to assess the impact of several different cost of living adjustment (COLA) changes on the System’s funded status, and their effects on members and retirees. The Board examined various options, and considered an option to replace the current 3% COLA with the Consumer Price Index capped at 2.5%, as well as options to implement a 4-year waiting period for new retirees and temporarily suspend COLAs for retired members for three years.

Adjusting the COLA is not an unusual practice. Since the COLA was introduced in 1971, it has been adjusted nine times, depending on the prevalent economic conditions.

After further deliberations and more extended discussions with advocacy groups, the Board will decide upon its next course of action.

We will inform you once the Board reaches a definitive decision regarding pension reform.

Open Enrollment Packets continued

small premium increases as well as increases in deductible and out-of-pocket maximums.

MEDICARE PLAN CHANGES

Most Medicare plan participants will pay the same premiums and have no benefit changes in 2017. However, Paramount Elite Medicare Advantage and PrimeTime participants will have small premium increases.

Because HealthSpan is ending its insurance operations, HealthSpan Medicare participants will automatically move to the Aetna Medicare Plan (PPO) on January 1.

It’s Board Election Time

Two employee-member seats are up for election with the terms beginning July 1, 2017, and ending June 30, 2021. Any member of SERS, other than a disability benefit recipient, is eligible to run for an employee-member seat.

To be considered for election, the following requirements must be met:

• Obtain signatures of 500 SERS members on a nominating petition provided by SERS with no fewer than 20 signatures of members from each of at least 10 counties where those members are employed
• Make sure that each signing member indicates his or her employer, county of employment, and last four digits of his or her Social Security number
• Begin gathering signatures on or after Sept. 2, 2016
• Deliver petitions with original signatures and a completed original Certification Form to the SERS office no later than 4:30 p.m., EST, Dec. 2, 2016

If you know someone interested in running for one of the open employee-member seats, please contact Tim Barbour at 614-222-5901 or email him at tbarbour@ohsers.org to request a Retirement Board Election Packet.
Eligibility Changing for Premium Discount Program

Eligibility for the Health Care Premium Discount program is changing. The program provides eligible individuals and families with lower incomes a 25% savings on their SERS health care premiums. To qualify in 2017, at least one family member enrolled in SERS health care coverage must be eligible for Medicare.

Non-Medicare participants who have received the premium discount in the past will be eligible for coverage through the Marketplace. The federal subsidies available through the Marketplace, along with the SERS Marketplace Wraparound benefits, in most cases, should be larger than the premium discount.

Premium discounts do not apply to dental and vision premiums. They are approved for one year at a time. You must re-apply every year during open enrollment.

Act Now to Enroll in Dental and Vision Coverage

Open enrollment is the time to enroll in SERS’ dental and vision coverage for the upcoming year. As long as you are eligible for SERS’ health care coverage, you can sign up for dental and vision. For 2017, there will be no changes in dental and vision premiums.

Benefit and premium information has been mailed to eligible participants. To enroll, complete the enrollment form and return it to SERS by Oct. 31, 2016. Coverage begins on Jan. 1, 2017.

Stay Well: Get Your Flu Shot

The flu can be very serious, even deadly, for older adults.

It is estimated that between 80 percent and 90 percent of flu-related deaths and more than half of flu-related hospitalizations occur in people age 65 and older, according to the Centers for Disease Control and Prevention.

Getting the flu vaccine not only protects you, it also prevents you from spreading the flu to others.

There are two flu vaccine options:
- the regular dose flu vaccine
- the high-dose flu vaccine designed specifically for people 65 and older

Both protect against the same three flu viruses.

All SERS health care plans cover the regular dose flu vaccine. Aetna, Paramount, and PrimeTime cover the high-dose flu vaccine when given in a doctor’s office. AultCare covers the high-dose flu vaccine for plan participants who are 65 or older when given in a doctor’s office.
Informational Series Offered

In order to better serve you, SERS has been hosting an informational series aimed at retirees.

It features speakers from local agencies, and covers a variety of interesting topics, including Social Security issues, basics of Medicare, and fraud prevention. It ends with a question-and-answer period.

Our next session is from 1 - 4 p.m., on October 13, in the O'Keefe Conference Center at SERS' headquarters, located in downtown Columbus, at 300 E. Broad St., 43215.

Refreshments will be served.

The series is free of charge, but space is limited. To register, please visit our website at www.ohsers.org or call us toll-free at 800-878-5853.

Q: I am eligible to receive a Social Security benefit. Do I have to let Social Security know about my SERS pension?

A: Yes. The Governmental Pension Offset (GPO) law affects SERS retirees who are receiving a Social Security benefit based on their spouse’s Social Security account. When you receive COLA increases to your SERS pension, you must report these increases so that they can be factored into a new GPO calculation.

The Windfall Elimination Provision (WEP) affects SERS retirees who receive, or will receive, a Social Security benefit based on their own Social Security employment record. If you had a private sector job and contributed to Social Security for that job, the WEP may reduce any Social Security benefit you receive based on the private sector job.

Please keep in mind that neither the GPO nor the WEP will reduce your SERS pension. They can affect only your Social Security benefit.

For more detailed information on the GPO and WEP and how they may affect your specific Social Security benefit, you should contact the Social Security Administration (SSA) by contacting your local SSA office, visiting the SSA website at www.ssa.gov, or calling the SSA at 800-772-1213.

Barbara Vorhees is living the dream.

Before retiring in 2014, she served as a library/tech aide at Celina City Schools for 37 years.

She and her husband, Rich, recently traveled to East Africa, where they toured the countries of Tanzania and Kenya for 13 days. They slept on the Serengeti for four nights, and awoke to zebras, giraffes, wildebeests, baboons, and elephants outside their tent every morning.

The highlight of their trip was a visit to a Maasai village and a Maasai school, where they spent time with a group of fourth graders.

It was “the trip of a lifetime on roads less traveled,” said Vorhees.
Couple Volunteers to Preserve WW II History

It doesn’t take long for the appointment calendar in Barbara and Irwin Kuhns’ Westerville home to fill up with doctor visits, family celebrations, and other reminders. A block of weeks is also set aside for volunteer duty at the USS LST 325 Ship Memorial.

The couple have been active supporters of the LST 325, more commonly known as “the Ship”, for the past 14 years. They have given not only their financial support, but also hundreds of hours of labor.

“(Irwin) actually served on a LST for three years in the South Pacific,” says Barbara, a retired secretary with Westerville City Schools’ Transportation Department. “My husband never talked about his (wartime) experiences before this ship,” says Barbara.

LST ships delivered tanks, troops, and supplies during World War II. Troops and supplies were loaded into smaller Higgins boats, which were launched from the sides of the larger LST ship.

Film reel footage of the invasion of Normandy shows Higgins boats delivering U.S. troops and tanks to shore.

If You Go:

USS LST 325 is docked at 840 LST Drive, Evansville, Indiana, 47713. Like many of her class, she was not named and is properly referred to by her hull designation. “LST” stands for Landing Ship, Tank.

Tour Hours:

Evansville, Indiana is in Central Standard Time (CST), which is one hour behind Eastern Standard Time (EST).

• September 1 through November 31
  – Closed: Mondays.
  – Open: Sunday: noon to 4 p.m. CST
  – Tuesday through Saturday, 10 a.m. to 4 p.m. CST,

• The Ship will be traveling September 26 - October 17
  – See the LST website for Cape Girardeau, MO, and Vicksburg, MS, tour information.

• December 1 through April 1
  – Open: Saturdays, 10 a.m. to 4 p.m. CST

Questions? Call the Ship at 812-435-8678 or email 325office@lstmemorial.org

Website: www.lstmemorial.org

Documentary: View a History Channel documentary (45 minutes) on the “Return of the LST 325” at www.youtube.com. In the Search box, type “LST 325” ■

Knowledge is Power When it Comes to Your Health

You’re about to have cataract surgery but have been told you need a blood test. You know that your health is good, so you wonder, “Is this test necessary?”

The American Society for Clinical Pathology (ASCP) says that most healthy people do not need a blood or urine test before a low-risk surgery.

The tests usually are not helpful when the risk of complication is very low. Blood and urine tests are very safe, but they can cause false alarms leading to more tests, according to the ASCP.

So where can you go when you have questions about medical tests or procedures?

The American Board of Internal Medicine (ABIM) Foundation’s Choosing Wisely program gives you tools and resources to help you talk to your doctor about tests and care options that are right for you.

Learn more about Choosing Wisely at www.ConsumerHealthChoices.org/SERS

According to the Institute of Medicine, up to 30% of health care spending in the United States is unnecessary. Some tests and procedures are overused and duplicate one another. In some cases, they even carry risks that could be harmful to you.

Choosing Wisely offers reliable information to help you make good decisions about your health. It also can help you make smart use of your health coverage.
The couple learned of the LST’s arrival from Greece in early 2001. “We went down to Alabama, and we’ve been with the Ship ever since,” says Barbara. “I just love the Ship. We think we are doing a good thing for this country,” says Barbara. It is important, she added, that people don’t forget about the sacrifices made by many.

Married for 61 years, the couple have four children, five grandchildren, and five great-grandchildren. Every spring, they drive to Evansville, Indiana, where the LST 325 is docked. There, they take part in a maintenance and restoration workweek. “When we’re on the Ship we work 12-hour days. I go back to the hotel, take a shower and go to bed,” says Barbara, who is 81. Irwin, 90, who in addition to serving in World War II also served in the Korean War, is just as active during the week as his wife. “When we both retired, we didn’t sit down on the couch – we kept doing our thing,” says Barbara. “It keeps us young and moving.”

In addition to the workweek, the couple spends roughly six weeks a year with the Ship when it travels. Irwin serves as a crewmember during the Ship’s annual trips. This year, the LST 325 travels to Cape Girardeau, Missouri, and Vicksburg, Mississippi, where it will be open for public tours. The Ship only leaves the dock when the river level is down, otherwise it would not fit under bridges, explains Irwin. It’s a slow trip – the top speed of this flat-bottomed ship is only 14 mph.

Barbara is part of the support team that travels over land. The rules of yesteryear are still enforced today – no women are allowed onboard when the Ship is underway nor can women use the sleeping quarters. Once in dock, Barbara helps run the Ship’s gift shop from the tank deck during the annual trips. Barbara is proud to say no federal dollars have been used for the Ship’s upkeep. Restoration and operating dollars have all come from private donations. “We’ll do it as long as we can. We just meet so many nice people,” says Barbara.