



SERS Open Enrollment begins October 1

If you are a SERS health care plan participant, you will be receiving your open enrollment packet in the mail at the end of September. SERS' Open Enrollment starts later this year to allow retirees time to evaluate federal Health Insurance Marketplace plans before making coverage decisions.

Open enrollment is your opportunity to make plan changes for 2018. Your 2018 health care premium will be included in the packet.

Premiums remain unchanged for the Aetna Medicare Plan (PPO); however, there will be a premium increase for enrollees in the Paramount Elite Medicare and PrimeTime plans.

Aetna Choice POS II plan participants will also see an increase in premiums. AultCare premiums remain unchanged.



If you are enrolled in the SERS Wraparound Plan, you will receive 2018 premium information directly from the Marketplace. The SERS Wraparound Plan is an option for those not eligible for Medicare.

Representatives from our Wraparound partner, HealthSCOPE Benefits, will be reaching out to current Wraparound Plan enrollees to set up appointments to re-enroll or make plan changes for 2018. If you have any questions, call HealthSCOPE Benefits at 888-236-2377.

Aetna Choice POS II or AultCare PPO plan enrollees who want to change to a Marketplace plan may do so during the Marketplace open enrollment. Contact HealthSCOPE Benefits to enroll between November 1, 2017, and December 15, 2017.

See page 3 for specific changes to SERS' health care plans. ■

Are you at risk for diabetes?

New Diabetes Prevention Programs being offered to Medicare and Aetna Choice POS II enrollees

Beginning in 2018, Medicare is covering a new benefit for people who are at risk of developing diabetes. In addition, a diabetes prevention program will be offered for Aetna Choice POS II plan enrollees.

Research has shown that Type 2 diabetes is largely preventable. The program's goal is to help people with prediabetes reduce their chances of developing diabetes. The program is not available to those who have already developed diabetes.

More information about this diabetes prevention program is available from your health care plan provider. ■

Changes: Cost-of-Living Adjustment (COLA)

On June 30, 2017, Governor John Kasich signed HB 49, which included the changes approved by the SERS Board that modify the structure and method for making Cost-of-Living Adjustments (COLAs). The changes to the COLA had been in SB 151 and HB 242, but were consolidated and added into the state's budget bill.

COLA continued on page 2

Financial Planning AFTER Retirement? Absolutely

You've spent most of your life planning for retirement, and now that you've finally retired, financial planning is over, right? Not quite.

According to the websites Investopedia.com and FinancialEngines.com, financial planning after retirement may be just as important as it was before retirement.

As a SERS retiree, you get a pension that provides a dependable income for the rest of your life, but, many SERS retirees also have other sources of retirement income that need regular attention.

According to a membership survey conducted in 2012, 40% of SERS members had supplemental retirement savings in Ohio Deferred Compensation, 403(b) plans, IRAs, or 401(k)s. If you have accounts like these, you should make a plan to withdraw savings from them without taking out too much. This can be difficult because your account balance will go up or down every year based on investment income. Also keep in mind that beginning April 1 the year after you reach age 70-1/2, you must take required minimum distributions from these accounts due to federal government regulations.

Your post-retirement planning also should include periodic reviews of your beneficiary choices on assets such as your pension, IRAs, 403(b) plans, life insurance, and annuities. The designated beneficiaries on these assets override any instructions in your will, so it's a good idea to make sure they are as you want them.

Finally, because health care can be a major expenditure during retirement, you should regularly review your Medicare coverage. Make sure you continue to pay your Medicare Part B premium because it is required for Medicare Advantage plans like those that SERS provide. There may also be a permanent financial penalty if you allow Part B coverage to lapse and later re-enroll.

Even though financial planning is not at the top of everyone's retirement to-do list, a little time spent on the tasks above will provide peace of mind so you can focus on more enjoyable retirement activities. ■



COLA continued from front page

The final legislation included the following:

1. Changed the System's COLA from a fixed 3% annual increase to a COLA based on the Consumer Price Index (CPI-W), with a cap of 2.5% and a floor of 0%
2. Gave the Board the authority to award or suspend the COLA, or to adjust the COLA above or below CPI-W; however, any adjustment above or below CPI-W could only be enacted if the system's actuary determines it would not materially impair the fiscal integrity of the system, or is necessary to preserve the fiscal integrity of the system

This legislation will allow SERS to address immediate financial challenges and long-term funding goals. Over the next few months, the Board will finalize a COLA implementation plan for the coming years. The plan will be reviewed annually to make sure it adequately addresses SERS' financial goals.

There may be some additional clarification of the Board's authority in subsequent legislation.

Since the COLA was introduced in 1971, there have been eight COLA and ad hoc changes. These included implementing and removing waiting periods, adjusting fixed rates, using a rate tied to the CPI-W, and one-time increases. ■

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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

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Changes to 2018 Health Care Plans

MEDICARE PLAN CHANGES

- The emergency room co-pay for all Medicare plans will increase from \$75 to \$100.
- Cost sharing for outpatient surgery and procedures will also change from a \$200 co-pay to 15% coinsurance, up to a \$200 maximum, under the Aetna and Paramount Elite Medicare plans. As a result, plan enrollees undergoing less costly procedures will pay less than the maximum amount.
- The PrimeTime plan will continue to have a \$200 co-pay for outpatient surgery/procedures.

NON-MEDICARE PLAN CHANGES

- The combined medical and prescription drug out-of-pocket maximums will increase under the Aetna Choice POS II and AultCare PPO plans. The individual maximum will increase to \$7,350 from \$7,150. The family maximum will increase to \$14,700 from \$14,300.
- Beginning in 2018 for the non-Medicare plans only, Express Scripts and AultCare enrollees who take maintenance medications must use home

delivery for refills beginning January 1, 2018.

A prescription for a new maintenance medication may be filled for the first time at retail, but after that, home delivery must be used in order to be covered. Maintenance medications are prescriptions used to treat chronic or long-term conditions. Some examples are medications used to treat high blood pressure, heart disease, asthma, and diabetes.

The one exception is insulin refills under the Express Scripts prescription plan. Enrollees will have the option of using a retail Walgreens Pharmacy for insulin refills. Walgreens is part of Express Scripts' Diabetic Care Value Program.

- Aetna Choice POS II only – all specialty medication must be filled (including the first fill) through Accredo, Express Scripts' specialty pharmacy. The only exception would be for medication prescribed typically on the same day as hospital discharge; purchase of these few medications would be permitted through a retail pharmacy. ■

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 the second year in a row, there will be no changes in dental and vision premiums. VSP's frame allowance will increase by \$30 to \$180.

If you currently have dental and/or vision coverage, you will remain enrolled until you tell us to cancel it. You do not have to re-enroll each year.

To join a plan for the first time, you should complete the enrollment form being mailed later this month, and return it to SERS by November 15, 2017.

Coverage begins on January 1, 2018. ■

Create Your Account Today

As a member or a survivor of a deceased SERS member, we encourage you to set up an online account on our secure website to monitor your pension payments and access other important information. Just visit www.ohsers.org and click on the "Account Login" button to get started.

By creating an online account, you are able to access your payment information any time, and see each monthly payment



at least two business days before receiving your actual payment.

Previous Account Owners: A New Account Login is Required

If you previously created a SERS account but have not logged into it since March 2017, you must create a new account the next time you log in.

To take advantage of computer system upgrades that increase functionality, expand capabilities, and upgrade security features, a new account is necessary. ■

One Ring Away: Phone Scams

Every time you answer your phone, remember to be aware of scams. There doesn't seem to be a shortage of clever scammers or creative ways designed to steal your money by phone.

Watch for:

- Phone messages with a computer-generated voice stating that you won a prize.
- Phone calls from your grandson, granddaughter, nephew, or niece, saying he/she has car trouble, or is in some kind of jam, and needs you to send money fast.
- Phone calls from the IRS.
- Phone calls from your bank requesting personal information or account numbers due to a security breach.
- Phone calls from charity organizations asking for your debit card number.
- Phone calls from federal courts, U.S. Marshals, or law enforcement officers threatening arrest and seeking to collect a fine for failing to report for jury duty.
- Phone calls saying that you won a money prize, but in order to be awarded the prize,



you need to pay the taxes on it, so you have to send money.

- Phone calls asking, "Can you hear me?" Once you reply, "Yes," you have actually given permission for some scammer to access your personal information, or you have unknowingly agreed to purchase something. If you receive a call like this, say "No," or simply hang up the phone.

Outsmart those thieves. Be on guard for the telltale signs of a scam, and if you have caller ID, always check the number before you pick up the phone.

"Out of Area," "800," and "888" numbers are usually indicators of foul play. Some scammers may even disguise themselves by using a local city as the caller-ID, so the call may just say, "Grove City, Ohio."

If it's a number you don't recognize, or you don't know anybody in Grove City, Ohio, be careful when you answer. Or better yet, let the answering machine or voicemail pick up the call. You'll find that scammers don't leave messages. ■

2017 Payment Schedule

Your payment from SERS is directly deposited into your bank account on the dates listed. Payments are usually deposited on the first day of the month. If the first day of the month falls on a weekend or holiday, your payment will be deposited on the previous business day.

September	September 1, 2017
October	September 29, 2017
November	November 1, 2017
December	December 1, 2017

Quarterly 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 December. ■

SERS Recognized for Financial Reporting Excellence

For the 32nd consecutive year, SERS received the Certificate of Achievement for Financial Excellence in Financial Reporting from the Government Finance Officers Association of the United States and Canada (GFOA) for its FY2016 *Comprehensive Annual Financial Report* (CAFR).



The award represents the highest achievement in government financial reporting.

SERS also has received the GFOA Award for Outstanding Achievement in Popular Annual Financial Reporting for its FY2016 *Summary Annual Financial Report* (SAFR). The SAFR is a condensed version of the CAFR. ■

Partners

IN HEALTH & WELLNESS



September 1, 2017

Ray Lazar Never Imagined His Retirement Would Involve a Pile of Wood Shavings



Like other new retirees, Ray Lazar of Mantua, Ohio, had to decide how he would fill his days after a career as a bus driver and maintenance worker with the Solon City Schools.

On Ray's first day of retirement, his wife Lea admits she was a little worried. "He followed me around the house," she says, with a laugh.

Ray quickly found new ways to fill his days, which included driving part-time for a senior citizen facility. He also had more time to pursue his hobby of fishing on Lake Erie.

It was a home improvement project that led Ray down a new path in life. After adding a large deck to the couple's 1925 Sears & Roebuck home, Ray worked on turning a window into a doorway in order to access the new deck. However, finding new wood molding that matched the home's existing woodwork posed a problem.

Ray took a piece of the molding to several lumber yards but the wood didn't match anything they had. Finally, Ray says, "someone told me of a place in Mantua that used to be a saw mill."

When Ray stopped in one day – he got his answer about the mysterious wood – and much more – from

the mill's owner Jim Stadtlander.

"He looked at it, scratched it, sniffed it, and licked it, and said it was green poplar," Ray says. It was then that Ray learned when first cut, green poplar is light in color but darkens with age.

During their conversation, Ray learned that Jim and his wife, Diane Harto, were master woodcarvers and taught classes. Intrigued, Ray signed up for a class at the Woodcarved Art Gallery & Studio and he hasn't looked back.

"Everyone starts out on the letter opener," he says. The next project he tackled was carving a turkey feather from a block of wood, and he has since graduated to more intricate carvings.

"As you learn more, your detail gets better," Ray says. "My class is all guys, and I might be the youngest one at 68."

There are many different types of carvings. One of Ray's classmates does all his carving using small knives while another does relief carving using wood burners.

Wood Shavings continued on back

The Warther Museum and Gardens

As a fifth grade student, Ray Lazar recalls visiting the workshop of master carver Ernest Warther. He recalls being fascinated by a miniature factory with its many moving parts.

Today, the Warther carving collection, the button collection, Swiss gardens, original workshop, and arrowhead collection can be toured as part of the Warther Museum.

Hours: Open every day 9 a.m. to 5 p.m. (January and February 10 a.m. to 4 p.m.)

Address: 331 Karl Ave., Dover, Ohio

Website: <http://thewarthermuseum.com>

Not All Ohio Seniors Have Enough to Eat

Have you ever worried that you would run out of food before you had money to buy more, or that you might have to choose between buying food or your medicine?

If the answer is "yes," you are not alone. Ohio ranks among the 10 worst states for senior hunger, according to The Center for Community Solutions. That translates into some 457,000 Ohioans age 60 and older who are worried about stretching their food budget.

Not having enough nutritional food can have a direct impact on your health. Because food insecure seniors take in fewer nutrients, they are more likely to suffer from diabetes and depression, and others limit their activities due to low energy levels.

The Supplemental Nutrition Assistance Program (SNAP) is a resource for seniors that can help them

get the food they need.

To qualify for SNAP in Ohio, a single individual age 60 or older must have a monthly household income below \$1,980 (200% federal poverty level). Seniors can deduct a portion of their basic living expenses, including rent or mortgage payments, utilities, and medical expenses, from their monthly income to qualify for higher SNAP benefits.

To apply for SNAP benefits in Ohio, contact your local Department of Job and Family Services. You can also call the Ohio Benefit Bank toll-free at 1-800-648-1176.

If you live outside of Ohio, find your state's SNAP hotline number by visiting www.fns.usda.gov/snap. Under "Applications and Recipients", click on "State Hotline Numbers." ■



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.

Wood Shavings continued

Still others make chainsaw carvings. While not opposed to using power tools to create his carvings, Ray prefers smaller projects. “I like all my digits,” he notes.

Since his start in 2011, Ray finds woodcarving both challenging and rewarding. His most recent carvings have been comfort birds – small carvings that fit in one’s hand that can be rubbed like a worry stone.

“I do them as smooth as I can,” Ray says. “I’ve given away more than I’ve sold.”

His comfort birds are popular with middle schoolers, and he’s given some to people battling cancer. One of his birds even provided comfort to a woman as she was about to give birth.

Ray’s years of lessons were rewarded when he won first place in the fine arts



amateur division for his American Kestrel Hawk carving at the Geauga County Fair.

Initially, the hawk was a much larger piece than the finished size. “Three different times I sanded it completely down because I didn’t like the way the feathers were,” Ray says.

While looking over a collection of his carvings, both Ray and his wife noted how far his skills have come. But perhaps more important to Ray has been the journey itself. “I love it – it’s an awesome thing to do.” ■

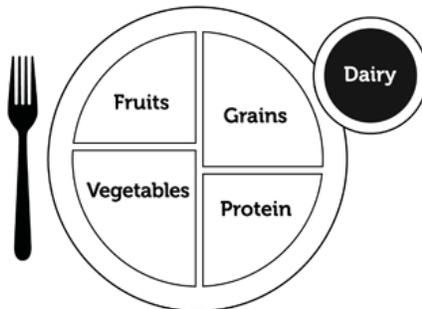
Tips for Picking Healthy Food

Here are four tips from the National Council on Aging to help you find the best foods for your body and your budget.

1. Know what a healthy plate looks like

You might remember the food pyramid, but in 2011, the USDA unveiled a simpler way to help people see what they should eat each day. It’s called MyPlate.

This simple graphic shows exactly how the five food groups should stack up on your plate. These are the building blocks for a healthy diet.



2. Look for important nutrients

Make sure you eat a variety of foods to get all the nutrients you need. Your plate should look like a rainbow—bright, colored foods are always the best choice. A healthy meal should include:

- Lean protein (lean meats, seafood, eggs, beans)
- Fruits and vegetables (think orange, red, green, and purple)
- Whole grains (brown rice, whole wheat pasta)
- Low-fat dairy (milk and its alternatives)

Remember to choose foods that are high in fiber and low in sodium or salt. Also, look for Vitamin D, an important mineral as we age.

3. Read the Nutrition Facts label

The healthiest foods are whole foods. These are often found on the perimeter of the grocery store in the produce, meat, and dairy sections. When you do eat packaged foods, be a smart shopper. Read the labels to find items that are lower in fat, added sugars, and sodium.

4. Stay hydrated

Water is an important nutrient too. Don’t let yourself get dehydrated—drink small amounts of fluids consistently throughout the day. Tea, coffee, and water are your best choices. Keep fluids with sugar and salt at a minimum, unless your doctor has suggested otherwise. ■

A Case of Mistaken Identity: SERS and SERO

Similar-sounding names can sometimes cause confusion. The acronyms for SERS and SERO are similar enough to do just that.

SERS stands for School Employees Retirement System. This is your pension system from which you receive your monthly payment.

SERO stands for School Employee Retirees of Ohio, Inc. It was founded in 1978 by a retired school employee in Worthington, Ohio. SERO is a non-profit retiree advocacy and education organization for SERS retirees.



Sometimes our benefit recipients are unclear which organization provides their dental and vision coverage.

The easiest way to tell which organization you have dental and vision coverage through is by how you pay premiums. If your dental and/or vision premiums are being deducted from your monthly payment from SERS – you have a SERS plan.

If your dental and/or vision premiums are being deducted from a checking or savings account – you have a SERO plan.

To learn more about SERO, call 614-431-0387 or visit www.ohio-sero.com. ■