Focus

Spring

Payment Schedule

Your payment is directly deposited into your bank account on the dates listed below in the payment schedule.

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.

March	March 1, 2018
April	March 30, 2018
May	May 1, 2018
June	June 1, 2018
July	June 29, 2018
August	August 1, 2018
September	August 31, 2018
October	October 1, 2018
November	November 1, 2018
December	November 30, 2018

Payment Stubs

You receive quarterly payment stubs from SERS. This quarter's stub is enclosed with 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. ■

How Reemployment Affects Your Pension

After retiring, many people reenter the workforce to make extra money, pursue different interests, or keep busy. As a retiree of an Ohio public pension system, the type of job you take after retirement and the timing of your start date can affect your pension benefits.

The original pension you receive is not affected during reemployment unless you don't wait two months before returning to a public sector job. If you don't wait, you forfeit your pension for those two months. Otherwise, you continue to receive the full amount of your pension.

As a reemployed retiree, there are no membership benefits available to you. You do not accrue any additional service credit for the period of reemployment. If you did not previously qualify for health care coverage, coverage cannot be earned with the time spent working as a reemployed retiree. No service credit can be purchased, and reemployed retirees cannot apply for disability benefits.

Private Sector Job

If you return to work in a private sector job covered by Social Security, it does not affect your SERS pension but could affect your SERS health care coverage.

Public Sector Job

If you return to work in a job covered by SERS, State Teachers Retirement System of Ohio (STRS), Ohio Public Employees Retirement System (OPERS), Ohio Police & Fire Pension Fund (OP&F), or Highway Patrol Retirement System (HPRS), you must notify SERS. Notification is necessary to make sure that all information about reemployment is sent out as soon as possible.

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

## SERS' Financial Reports Now Available

The *Comprehensive Annual Financial Report* outlines SERS' financial operations of the last fiscal year. It includes investments, and actuarial and statistical information.

The *Summary Annual Financial Report* is an overview of that information.

Both are available at www.ohsers.org. ■

SERS has five main sources of income: employer contributions, member contributions, investment income, health care premiums, and Medicare subsidies for retiree prescription drugs.
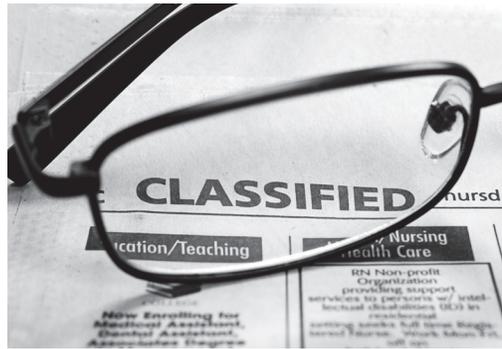
If you become reemployed in a SERS-covered position, you must contribute to SERS the same as you did as a member.

You will accumulate a new benefit that will be paid back to you as a single life annuity.

Health Care Coverage

Effective January 1, 2016, if you retire and then take a new job or go back to work for a public or private employer, you may temporarily lose eligibility for SERS' health care coverage while you are reemployed.

Once reemployment ends, your eligibility will be restored.

Individuals affected are those:

- Under age 65 not yet eligible for Medicare.
- Eligible for Medicare but not enrolled in Part B.

Individuals not affected are those:

- Enrolled in Medicare Part A and B.
- Enrolled in Part B only.

You will not lose your eligibility for SERS' coverage if you do not have access to the employer coverage or it costs employees in comparable positions more than full-time employees pay.

Regaining Eligibility: Your SERS eligibility will be restored after you stop working.

Because losing employer coverage is considered an involuntary termination of coverage, you will regain eligibility for SERS' coverage.

You have 31 days from the time your employer coverage ends to reenroll in SERS' coverage. ■

Healthcare News

Medicare Issuing New ID Cards

In an effort to help keep your information secure and protect your identity, the Centers for Medicare & Medicaid Services is removing Social Security numbers from Medicare cards and mailing each person a new card.

You also will get a new Medicare number that's unique to you. Your new number will take effect once you receive your new card.

The new cards will be issued starting in April, and mailings will continue through April 2019. The new card will not change your coverage or benefits.

Beware of anyone who contacts you about your new Medicare card. Medicare does not ask for personal or private information.

MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a
HOSPITAL (PART A)   Coverage starts/Cobertura empieza   03-01-2016
MEDICAL (PART B)   03-01-2016
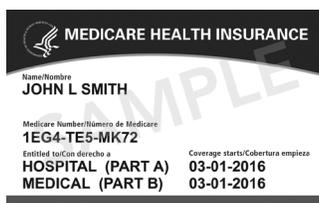
No Need to Carry Card

If you are enrolled in a SERS Medicare Advantage Plan, you do not need to carry your Medicare card.

If you do carry your Medicare card in your wallet, remove it and put it in a safe location with the rest of your important papers.

Whether you go to a doctor's office or hospital, you only need to show your Aetna, PrimeTime, or Paramount Elite ID card.

The provider bills your plan, which pays its portion of the bill along with the Medicare portion.

Medicare pays the plan directly on your behalf. ■

Antibiotics: How Much Do You Really Know?

Each year, millions of people use antibiotics to treat sinus problems. However, they most likely do not need antibiotics.

Sinus Problems

Antibiotics generally do not help sinus problems. Antibiotics kill bacteria. They do not kill viruses or help allergies, which are usually the cause of most sinus problems.

Risks

Antibiotics have risks:

- About one out of every four people has side effects, such as dizziness, stomach problems, and rashes.

- In some cases, people have severe allergic reactions to antibiotics.

- Overuse has rendered them less effective; when used too much, they stop working as well.

When to Use Antibiotics

You usually need an antibiotic when you have an infection that is caused by bacteria, and the infection is not going away on its own.

For more information, visit www.choosingwisely.org. ■

Choosing Wisely®
An initiative of the ABIM Foundation
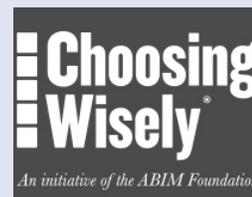
Flying Home Soon?

As spring returns to Ohio, so do many of our snowbirds. If you are returning to your permanent residence, it's important to make sure we have your updated address. You can update your address by calling us toll-free at 800-878-5853. ■

Ohio
Department of Commerce
Division of Unclaimed Funds

Found Funds: Is the State Holding Your Money?

Are you one of the millions of Americans with long-forgotten assets from a bank account?

The Division of Unclaimed Funds reunites Ohioans with their hard-earned but forgotten money.

This includes forgotten savings and checking accounts, unclaimed wages, dividends, credit balances, and different types of outstanding checks.

Currently, the state's unclaimed funds account is approaching the $2 billion mark.

A quick online check can show if you have money that is waiting to be claimed.

If a search does find missing money, there is a claim form to fill out along with documentation that must be submitted to prove you are the rightful owner.

You can go online to www.com.ohio.gov/unfd or call 1-877-644-6823 to check for your own unclaimed funds.

SERS is unable to assist you with this process.

You will never be contacted directly and asked to pay a fee to have missing money returned to you.

If you are asked to pay a fee, it is a scam. ■

New Federal Tax Law Affects Withholding Tables by Payroll Period

Withholding Amounts Have Changed

The Internal Revenue Service (IRS) has updated the income-tax withholding tables for 2018.

The updated percentage method tables reflect changes in tax rates and tax brackets, and were effective with your February 1, 2018 check. The withholding information is posted on www.IRS.gov.

How Does This Affect Me?

Depending on your tax bracket and number of allowances on your W-4P form, your retirement payment may be more or less than previous months. Review your 2017 payment stub and compare it to a 2018 payment stub for the change. ■

Hotmail Users: Beware of Scam

The Internal Revenue Service (IRS) has issued a warning to taxpayers and tax professionals of a new email scam targeting Hotmail users.

The phishing email subject line reads: "Internal Revenue Service Email No. XXXX | We're processing your request soon | TXXXXXX-XXXXXXXX."

The email takes taxpayers to a fake Microsoft page, where they are asked to sign in and enter personal and financial information. The IRS has received nearly 1000 complaints.

If you receive an unsolicited email claiming to be the IRS, forward it to phishing@irs.gov and delete it.

Remember, the IRS usually does not contact taxpayers via email to request personal or financial information. ■

Form 1099-R — Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

'Where Did I Put My Form?'

Misplace the 1099-R form? Just call us toll-free at 800-878-5853 to request a duplicate.

In Step With One Another
Dancing Helps Youngstown Retiree and Husband Stay Healthy, Happy, and Hip

It is clear by the enthusiasm in their voices and the smiles on their faces that dancing is more than just a pleasant pastime for Marilyn and Doug DeRauld of Youngstown.

For 14 years, the DeRaulds have been taking ballroom dancing lessons and have been dancing socially as well as competitively. In October, the DeRaulds took the Top Amateur Couple honors at the Ohio Star Ball Championships held in Columbus.

"We warn people that it's addictive," says Marilyn, who worked as a secretary at Mahoning County Career and Technical Center. "It's not as easy as it looks, but it's fun."

Their journey began in 2004 when they signed up for a four-week dance class at the local Fred Astaire dance studio. "I just wanted to learn how to do the hustle," Doug says.

Since then, the couple has not stopped. They even turned a section of their home's basement into a

The DeRaulds dance in their basement studio.

practice studio. "From when we first started dancing until now, I've probably lost 45 pounds, and I haven't put it back on," Marilyn says.

Improved flexibility, strength, and increased endurance are just a few of the physical benefits frequent dancers enjoy. Memorizing and performing complex dance routines also helps with memory retention.

When they first started, Marilyn says they would spend up to 25 hours practicing a three-minute routine; today, the learning curve is shorter.

"We learn a little faster now," she says. "We haven't even touched the tip of the iceberg" on what they have to learn. When not taking dance lessons, the couple heads to the Avon Oaks Ballroom in Girard on most Fridays. "When we first started going there were maybe 30 people in the whole place. Now there are at least 150," Marilyn says.

Retiree Takes Diabetes Class Lessons to Heart

SERS retiree John Borchers of Westerville was not expecting to hear the word "diabetes" during a doctor visit five years ago.

Although he had some nerve pain in his feet and arms, John considered himself to be in good health. "I wouldn't have had a clue except for the blood work," said the former school business manager and treasurer.

It was only later that John remembered there was a history of the disease in his family tree.

As part of his treatment, the doctor recommended that John enroll in his insurance plan's diabetes education program.

"It was such a good class. It was so worthwhile," John says.

John says the classes drove home that although the diabetes was not going away, there were things he could do to slow it. His spouse of 47 years, Suzanne, also was able to attend.

Diet, exercise, and diabetes itself, were among the topics covered during the weekly course. It was also done in a group setting, where the instructor encouraged participation and the sharing of ideas.

In one class, the instructor had everyone eat a candy bar. Later, the instructor had everyone test his or her blood sugar with a blood glucose meter. Although John's levels did not change, the level of others in the class did.

"Everyone is dealing with diabetes in a different way," John says, as the candy bar exercise proved.

Among the lifestyle changes John has made is keeping track of his exercise, cutting out soda and a nightly nightcap, as well as watching what he eats. He also monitors his blood sugar and takes medication.

"I like mashed potatoes," John says, but now his wife only serves him a small portion. "I've got a gourmet cook who takes good care of me."

John Borchers enrolled in a diabetes education program.

Before the class, John exercised but not on a regular basis. "Now, I exercise with a purpose," John says who also now tracks his activity. He and his wife enjoy walking park trails, and have become members of the Westerville Recreation Center.

John says he would highly recommend the educational classes to those who need it. "If you take it seriously, you do yourself a favor." ■

The DeRaulds perform a Foxtrot.

The DeRaulds show their skills during a Waltz competition.

25% of Americans 65 or older have type 2 diabetes, and almost half have pre-diabetes.

Dancing Helps *continued*

At Avon Oaks, the dancers' ages range from twenty-somethings to people well into their 70s and beyond. The popularity of "Dancing with the Stars" has sparked a renewed interest in ballroom dancing. And, as regular viewers know, the songs being danced to are not from your grandparents' era. You can do the quick step or rumba to today's hits by Bruno Mars, Kelly Clarkson, or Justin Bieber.

The DeRaulds' vacation preferences also have changed thanks to dancing. Rather than going to the beach, they are more likely to go on a cruise where they can spend the evenings dancing to live music in the ship's lounge. "We are usually referred to as 'the dancers' before the cruise ends," says Doug.

Although she has always loved to dance, Marilyn says because of her shyness, she never considered entering a dance competition. Nevertheless, after attending their first Ohio Star Ball Championships as spectators, Marilyn told Doug on the drive home, "We can do this."

"I always tell the instructor, 'What did you do to my wife?' " Doug laughs.

The couple says they have met people of all shapes, sizes, and ages through dance.

"Get out and dance even if you don't have the rhythm for it," Marilyn says. "You don't have to worry about people looking at you – they're too involved in their own world." ∎

Are You At Risk for Diabetes?
You May Qualify to Take Part in a Prediabetes Program

If You Are Enrolled in a Medicare Plan

This year, Medicare is covering a new benefit for people at risk of developing diabetes. It is not available to those who have already developed diabetes.

Type 2 diabetes can usually be delayed or prevented through lifestyle changes. A research study by the National Institutes of Health has found that lifestyle changes resulting in modest weight loss sharply reduced the development of type 2 diabetes in people at high risk for the disease.

The Medicare Diabetes Prevention Program offers classroom instruction and coaching by a certified lifestyle coach in a small group setting.

Classroom sessions focus on the importance of making dietary changes, increasing physical activity, and strategies for weight control. Following the six-month classroom sessions, participants attend monthly meetings to help continue their healthy behaviors.

Information on the Medicare Diabetes Prevention Program is available from your health care plan provider. Call the customer service number on the back of your health plan's ID card.

If You Are Enrolled in SERS Aetna Choice POS II Plan

SERS is offering the YMCA's Diabetes Prevention Program to our non-Medicare retirees and dependents enrolled in the Aetna Choice POS II Plan.

The 12-month program is available at no cost to those who qualify at participating Ohio YMCAs. The program's goal is to help people with prediabetes reduce their chances of developing diabetes. It includes:

- access to trained lifestyle coaches to support your journey

- learning about healthy eating, getting started with physical activity, overcoming stress, and staying motivated

- opportunity to share your own experience, and learn from others

- free access to the YMCA facilities at no cost to you while participating in the program

To learn more, visit www.OhioYMCADiabetesPrevention.Org or call the Aetna customer service number on the back of your Aetna Choice ID card. ∎