



Retiree FOCUS

SUMMER | JUNE 2018

SCHOOL EMPLOYEES RETIREMENT SYSTEM OF OHIO | SERVING THE PEOPLE WHO SERVE OUR SCHOOLS®

Website Redesign: You Are Our Top Priority

The main objective of our website is to serve you.

Not only is our newly redesigned website more intuitive, easy to navigate, equipped with dropdown menus, responsive to all types of learners, and compatible with both mobile and desktop platforms, it's fresh and attractive. In fact, it's downright slick. It practically operates itself.

Our goal is to provide you with an easier way to access information. The website is organized so that members, retirees, and employers alike are able to quickly find what they need. It offers clearly defined paths for these groups, along with a variety of features.

The website has improved functionality, including hyperlinks, printable and electronically-accessible forms and publications, a robust search engine, online event registration, fast-loading pages, frequent login opportunities, and minimal scroll, as well as prominent navigation planes. Menus have been placed in numerous locations, including at the top of the site. There also is a "Quick Links"

dropdown menu on the side of the homepage.

Additionally, the website uses consistent layout themes and repetitive elements to create a distinct presence for the retirement system. It also helps you recognize that as a SERS member, retiree, or employer, you are in the right place.

Check out the new design at www.ohsers.org. We hope you like it. ■

Did We Do Something Different?

Why, yes we did. Thanks for noticing.

The *Focus* needed a mini makeover, so we updated our wardrobe with this spiffy new look and added a new name.

The old *Focus* is now the new *Retiree Focus*. It's the same informative newsletter, just with a fresher face forward and more educational stories geared specifically for you.

We hope you like the improvements, including the easier-to-read bigger-sized font and use of story-locating icons. ■



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October Kicks off SERS Health Care Open Enrollment



The annual Health Care Open Enrollment period will run from October 1, 2018 through November 15, 2018. SERS health care plan enrollees will receive their open

enrollment packets in late September. The packet will include premiums for 2019, as well as any benefit changes. ■

Review Your Plan and Beneficiary



Life Events

Changes occur in life that cause an impact on you and your family. Did you know that marriage, divorce, the death of your beneficiary, or the birth or adoption of a child are life events that can impact your benefits after retirement?

If you have recently retired, or experienced a life-changing event, you might want to review your Plan of Payment and beneficiary designations.

Don't remember what beneficiary choices you made at retirement? You can review them by logging into the SERS self-serve Account Login portal on our website at www.ohsers.org.

However, because the computer system's security features have been upgraded, if you

have not logged on since March 2017, you need to create a new account to access your SERS account information even if you previously registered for an online account. ■



Former Hillsboro City Schools bus driver Jeannie Snapp Smith and her husband, Dick, were married in August of 2012.

Address Change

If you are returning to your permanent residence along with the warmer weather, make sure we have your updated address.

You do not want to miss receiving any important SERS information, including your statement, and newsletters, as well as any news on issues

concerning taxes, health care coverage, and Social Security penalties.

You can update your address by calling us toll-free at 800-878-5853. With an online account, you also can change your address through our website at www.ohsers.org. ■

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HEALTH CARE NEWS

Watch for Your New Medicare Card

Although still red, white, and blue, the new Medicare card no longer includes your Social Security number, gender, or signature. Medicare started removing Social Security numbers from the cards in April 2018.

The new cards have a randomly assigned, 11-character number that has no connection to your other personal data. This change helps keep your information secure and protects your identity.

Medicare has until December 2019 to distribute the cards.

The new cards will be sent by mail. Because mailing everyone a new card will take some time, your card might arrive at a different time than your friends or neighbors.

When you receive your new card:

- Destroy your old card and start using your new card immediately.
- Make sure your mailing address is up to date. Medicare uses the name and

address you have on file with Social Security. To change your name and/or address, call Social Security toll-free at 800-772-1213 (TTY 800-325-0778).

SERS health care participants should put their new Medicare card away in a safe place, and continue to show their Aetna, PrimeTime, or Paramount Elite ID card. ■

Paying Your Medicare Part B Premium

If you pay your Medicare premiums using your bank's online bill-paying service, you need to update your account to use your new Medicare Number. Remember:

- Do not include the dashes when entering your Medicare Number.
- Make sure the Biller Name says: "CMS Medicare Insurance."

If you pay your Medicare premiums by check or money order, write your new Medicare Number on your check or money order. ■

Outsmarting the Scammers

Scammers have already targeted Medicare recipients with ploys about the cards, such as calling and requesting payment for the new card.

Officials for the Centers for Medicare & Medicaid Services say they will never ask a beneficiary for personal or private information, or for any money as a condition of getting a new Medicare number and card.

Be smart. Never offer personal information, especially over the phone.

Here are some helpful tips for outsmarting the bad guys:

- Medicare will never ask for your Social Security number or bank information.
- Medicare does not accept payment in the form of gift cards, wired money, or credit card.
- You do not have to pay anything to receive your new Medicare card; your new Medicare card is free.
- Your Medicare benefits are not changing. If someone threatens to cancel your benefits if you do not give up information or money, it's a scam. ■

Open Seats on Retirement Board



One retiree-member seat and two employee-member seats are up for election with the term beginning July 1, 2019, and ending June 30, 2023. For the retiree-member seat,

any SERS disability or service retiree is eligible to run for the open seat.

To be considered for election to the retiree-member seat, the following requirements must be met:

- Obtain signatures of 150 SERS retirees on a nominating petition provided by SERS with not less than 10 signatures of retirees from each of at least five counties where those retirees reside

- Make sure that retirees signing the petition indicate their county of residence and last four digits of their Social Security number

More information regarding signatures, petition deadlines, and election materials will be available on our website at www.ohsers.org in August, following Board approval at the July Board Meeting.

Those interested in running for the open seat should contact Tim Barbour by phone at 614-222-5901 or by email at tbarbour@ohsers.org to have an election packet sent to them. ■

'Affinity' Fraud: Know the Signs

According to the Ohio Department of Commerce's (DOC) Division of Securities, seniors are often the target of "Affinity" fraud.

This type of fraud exploits relationships built through common interests and activities. It takes advantage of the trust and friendship that exists in groups, including religious and ethnic affiliations, sports activities, social clubs, and business and professional organizations.

"Often, the leader of the group is the first unsuspecting victim and unwittingly spreads the word among other members that the investment is legitimate, when in reality, it's a scam," said the DOC.

To reduce your chances of being scammed:

- Reject an investment based only on the recommendation of a member of an

organization or group to which you belong.

- Be careful of investment offers made online, including those made through a chat room or bulletin board catering to a common interest.
- Watch for investments promising little or no risk, guaranteed returns, or unusually high profits.
- Avoid an investment if the promoter does not "have the time to put in writing" the particulars, or tells you to keep the investment opportunity a secret.
- Be skeptical of investments based on "inside" or confidential information.

The Division of Securities' Investor Protection Hotline may be reached at 877-683-7841. ■

Payment Schedule



Your payment is deposited into your bank account on the first day of each month, unless the first day of the month falls on a weekend

or holiday; then, it is deposited on the previous business day. ■

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

Quarterly Stubs

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

Partners

IN HEALTH & WELLNESS



June 1, 2018

Ashville Retiree Helping Neighbors in Need

Kristy Smith is a woman who keeps her word. Following an Ashville Food Pantry presentation before the local Women's Civic Club, Kristy approached the speaker to say that once she retired in three years, she would become a volunteer.

Kristy retired from her job as a fiscal specialist at the Educational Service Center of Central Ohio on February 1, 2017. She was helping to pack and distribute food later that month.

"She showed up in February; right on schedule," said Thecala Acord, operations leader for the pantry.

Kristy's help arrived at an important time. The pantry's long-time director had recently died, and the pantry was assisting more people than ever to stretch their budgets.

"I didn't realize it was going to be hard physical labor," Kristy said with a laugh. Moving cases of vegetables and the other items around a two-story building can be a workout.



Kristy Smith, center, is pictured with other Ashville Food Pantry volunteers, clockwise from left, Dorothy Vincent, Thecala Acord, Chris Evans, and Ruth Swisher.

The pantry provides a monthly bag of groceries to anyone in need in the Teays Valley Local School District. According to Thecala, they are serving twice the number of people compared to last year, and many of the new faces are people age 65 and older.

Kristy said she was fortunate that her father was a certified public accountant. He always

stressed to her the importance of saving for retirement. "It's hard to live on your pension," said Kristy, "If you don't save while working, you're only fooling yourself."

The Ashville Food Pantry is a combined ministry of several churches in the area. The pantry is located in the former parsonage house of the First English Lutheran Church. The volunteers assemble the bags on the Mondays before distribution day, which are the

Ashville Retiree continued on back

New Shingrix® Vaccine Proven Effective at Preventing Shingles

Many retirees report that shingles is one of the most painful conditions they have ever had.

Shingles vaccination is the only way to protect against shingles and postherpetic neuralgia (PHN), the most common complication from shingles. A new vaccine has been approved as more effective at preventing shingles and reducing the severity of the symptoms.

The Centers for Disease Control (CDC) recommends that healthy adults 50 years and older get two doses of the new shingles vaccine called Shingrix®, separated by two to six months, to prevent shingles and the complications from the disease. Your doctor or pharmacist can give you Shingrix as a shot in your upper arm.

According to the CDC, Shingrix provides strong protection against shingles and PHN. Two doses of Shingrix is more than 90% effective at preventing shingles and PHN. Protection stays above 85% for at least the first four years after you get vaccinated. Shingrix is the preferred vaccine, over Zostavax®, a shingles vaccine in use since 2006.

Shingrix is recommended even if you already have had shingles or previously received the Zostavax vaccine. If you had Zostavax in the recent past, you should wait at least eight weeks before getting Shingrix. Talk to your health care provider to determine the best time to get Shingrix.

You can get Shingrix whether or not you remember having had chickenpox in the past.

Studies show that more than 99% of Americans 40 years and older have had chickenpox, even if they don't remember having the disease. Chickenpox and shingles are related because they are caused by the same virus (varicella zoster virus). After a person recovers from chickenpox, the virus stays inactive in the body. It can reactivate years later and cause shingles.

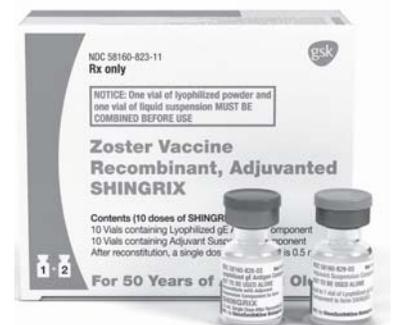
If you have any questions about getting Shingrix or side effects from Shingrix, talk with your doctor.

How Can I Pay For Shingrix®?

There are several ways the shingles vaccine may be paid for:

MEDICARE

- Your Medicare Part D (drug) prescription plan covers the shingles vaccine, but there may be a cost to you depending on your plan.
- Medicare Part B (medical) does not cover the shingles vaccine.



Shingrix® continued on back



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.

Ashville Retiree continued

second and fourth Thursdays of the month.

Just outside the front door, the Pickaway United Pantries Program distributes fresh produce on the same Thursdays.

“I can’t even imagine kids going to bed hungry,” said Kristy. “We didn’t have everything, but we had what we needed,” she said of her childhood.

Kristy’s parents both grew up in Ashville, and she graduated from Teays Valley High School. Kristy and her husband Richard, have two children and eight grandchildren.

On distribution day, Kristy packs her lunch knowing it will be a daylong event.

In addition to the volunteers who distribute the bags, there are “carriers” who assist older residents by loading the heavy bags of food into their vehicles.

Before retiring, Kristy said her financial advisor gave her a book to think about what to do in retirement. She admits, however, “I just jumped off the boat, and I started paddling.”

You can clean out closets and organize drawers for only so long, she said, before you need something else to do. Volunteering at the food pantry has kept her busy, and has brought her new friendships. When reflecting on helping others in need, Kristy said, “I don’t think there’s a better feeling ever.” ■

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 include:

- 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 the Ohio Senior Health Insurance Information Program (OSHIIP) at 800-686-1578 to apply. ■

2018 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>	\$1,032	\$1,392	\$7,560	\$11,340	Part A premiums, Part B premiums, deductibles, coinsurance, and co-pays
Specified Low-income Medicare Beneficiary (SLMB)	\$1,234	\$1,666	\$7,560	\$11,340	Part B premiums only
Qualifying Individual (QI) - <i>Note: You can't get QI benefits if you qualify for Medicaid</i>	\$1,386	\$1,872	\$7,560	\$11,340	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 – call SERS at 800-878-5853.

Shingrix® continued

MEDICAID

- Medicaid may or may not cover the vaccine. Contact your insurer to find out.

PRIVATE HEALTH INSURANCE

- Many private health insurance plans will cover the vaccine for people age 50 or older. Contact your insurer to find out.

SERS HEALTH CARE PLANS

The shingles vaccine is covered at 100% by all SERS health care plans for those ages 50 or older when given by a participating or network provider.

- Aetna Medicare Plan (PPO): use the Express

Scripts ID card to cover the vaccine and its administration at the doctor’s office or pharmacy.

- Aetna Choice POS II: use either the Aetna ID card at the doctor’s office or the Express Scripts ID card at the pharmacy.
- Paramount Elite: use the Express Scripts ID card at the doctor’s office or pharmacy.
- PrimeTime Health Plan: use the PrimeTime ID card, which includes the Part D plan information, at the doctor’s office or pharmacy.
- AultCare PPO: use the AultCare ID card at the doctor’s office or pharmacy. ■