



# Retiree FOCUS

FALL | SEPTEMBER 2018

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

## SERS' Open Enrollment Begins October 1:

### Open enrollment is your opportunity to review plan changes taking place in 2019

Enrolled in SERS' health care coverage? If so, you will receive your open enrollment packet at the end of September. Your 2019 health care premium will be included in the cover letter.

#### 2019 Premiums

Premiums will decrease for most enrollees in the Aetna Medicare (PPO), Paramount Elite, and PrimeTime plans. Aetna Medicare Plan enrollees with Part B only and less than 25 years of service will see no change in premiums. Premiums will be decreasing for Aetna Choice participants but increasing for the AultCare plan participants.

The lower premiums reflect lower program costs, which SERS is passing along to plan enrollees.

If you are enrolled in the SERS Marketplace Wraparound Plan, you will receive premium information directly from the Marketplace and your coverage carrier. The SERS Marketplace Plan continues to be a coverage option for those not eligible for Medicare.

Representatives from our Wraparound partner, HealthSCOPE Benefits, will be contacting current Wraparound Plan enrollees to make appointments to re-enroll or to change plans for 2019.

If you have 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.

#### Medicare Plan Changes

There are three changes to the SERS Medicare plan benefits:

- The specialist office visit co-pay is decreasing to \$30 from \$40.
- Ambulance is changing to an \$80 co-pay from 20% coinsurance.
- The chiropractic co-pay is increasing to \$20 from \$15.

#### Non-Medicare Plan Change

There is only one benefit change to SERS' non-Medicare plans. The emergency room cost-share is changing to a \$150 co-pay from 20% coinsurance. This change helps plan enrollees to know exactly how much an emergency room visit will cost. ■



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# Payment Schedule



Your SERS pension payment is deposited into your bank account on the first day of each month.

If the first day of the month falls on a weekend or holiday, it will be deposited on the previous business day.

<b>September</b>	<b>August 31, 2018</b>
October	October 1, 2018
November	November 1, 2018
<b>December</b>	<b>November 30, 2018</b>

# Payment Stubs

You receive a payment stub from SERS every quarter.

This quarter's stub is enclosed with this issue of the *Retiree Focus*.

Your next stub will arrive in December. ■

## Upcoming Election: Retiree-Member Board Seat Open



Two employee-member seats, and one retiree-member seat, 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

- Begin gathering signatures on or after September 7, 2018
- Fill out, sign, and have notarized the Certification Form
- Review and complete campaign finance forms as necessary
- Return petitions with original signatures and all original forms to the SERS office no later than 4:30 p.m., EST, December 7, 2018

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](mailto:tbarbour@ohsers.org) to have an election packet sent to them. ■

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### RETIREMENT BOARD

James A. Rossler, Jr.  
*Chair, Appointed Member*

Jeffrey T. DeLeone  
*Appointed Member*

James H. Haller  
*Employee-Member*

Barbra M. Phillips  
*Employee-Member*

Beverly A. Woolridge  
*Retiree-Member*

Catherine P. Moss  
*Vice-Chair, Retiree-Member*

Hugh Garside, Jr.  
*Employee-Member*

Christine D. Holland  
*Employee-Member*

Daniel L. Wilson  
*Appointed Member*

Richard Stensrud  
*Executive Director*



# HEALTH CARE NEWS

## Open Enrollment: Your Opportunity to Select 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 third year in a row, dental and vision premiums are not changing. Benefits also are not changing.

Effective July 1, 2018, VSP did change the progressive lens co-pay to \$0 from \$50.

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

To join a plan for the first time, complete the enrollment form that will be mailed to you this month, and return it to SERS by November 15, 2018. Coverage begins on January 1, 2019. ■

## New Shingles Vaccine



Shingles is caused by the same virus as chicken pox.

After a person recovers from chicken pox, the virus stays in the body and can reactivate later, causing shingles.

A vaccination is the only way to protect yourself from the disease.

A new vaccine has been approved as more effective than previous vaccines at

preventing shingles and reducing the severity of the symptoms.

The Centers for Disease Control recommends that adults 50 years and older get two doses of the new shingles vaccine called Shingrix<sup>®</sup>, separated by two-to-six months, to prevent shingles and its complications.

If you are age 50 or older, check with your health care plan to learn if, or how, this new vaccine is covered. ■

## Moving? Let Us Know



If you are moving, make sure we have your updated address.

You do not want to miss receiving any SERS

information, including your statement and newsletters, as well as any news on issues concerning taxes, health care coverage, and Social Security penalties; but even

more important, if you move and do not notify SERS, your benefits can be suspended.

You can update your address by calling us toll-free at 800-878-5853. With an online account, you can use the Account Login and change your address through our website at [www.ohsers.org](http://www.ohsers.org). ■

# Going Back to Work?



Are you thinking about going back to work in a school this fall?

Once you retire, your SERS pension payment could be affected when you become reemployed in an Ohio public position.

If you return to work in a position covered by SERS, Ohio Public Employees Retirement System, State Teachers Retirement System, Ohio Police & Fire Pension Fund, or State Highway Patrol, you must wait two months from your effective date of retirement before being reemployed.

If you return to work in an Ohio public job within two months of your retirement date, you forfeit your pension for that period of time.

The only exception is if you hold multiple positions prior to retirement. You may then continue working in the lesser-paying position(s) without forfeiting two months of pension payments.

If a school hires you to the same position you had before retiring, and that position is filled by a vote of the members of a board or commission, public notice of the potential reemployment must be given at least 60 days prior to the start of your reemployment. A public hearing also must be conducted between 15 and 30 days prior to your first day of work.

Once you begin reemployment in a position covered by one of the Ohio retirement systems, contributions are withheld and sent to the appropriate retirement system.

## Reemployment: Different Accounts

The pension payment you received when you retired, and the annuity that accrues when you go back to work again, are two different accounts.

No additional service credit will be granted for reemployment. You will earn an annuity from the reemployment, which will consist of your contributions and part of the employer contributions, plus interest. The annuity will be paid by the retirement system that covers your reemployment. The annuity also will be subject to the Government Pension Offset and Windfall Elimination Provision under Social Security law.

## Reemployment: Health Care Coverage

If you are eligible for SERS' health care coverage and then take a new job or go back to work for a public or private employer, you may temporarily lose eligibility while you are reemployed. Once reemployment ends, your eligibility is restored.

Those affected are:

- retirees, benefit recipients, and spouses
- not enrolled in Medicare Part B

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.

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

If you have further questions about reemployment, please visit our website at [www.ohsers.org](http://www.ohsers.org). ■



# Partners

## IN HEALTH & WELLNESS



September 1, 2018

### On the Go with the Dietlins

Norma Dietlin, a former payroll department employee for the Worthington City School District, and her husband, Michael, seem to always be on the go.

“We like to do things and keep busy,” said Norma, who also served as Johnstown’s tax director for nearly 10 years.

Norma and Michael, both in their late-70s, live on a farm in Johnstown. Whether golfing, walking, biking, mowing grass, or working on the farm, the couple is always doing something.

Norma’s nephew works the farm’s fields, but the couple like to lend a helping hand.

This spring, they spent hours in the fields removing large rocks brought to the surface from a nitrogen treatment.

“We’ve been out trying to get the biggest rocks with the tractor and scoop,” said Norma.

Removing the rocks makes it easier for her nephew to work the fields.



While working on their rock project, Norma also was planting a vegetable garden and Michael was training for the 155-mile Pelotonia bicycle tour.

Since its inception, the Pelotonia has raised more than \$100 million for research at The Ohio State University Comprehensive Cancer Center—The James.

Although she enjoys an occasional bike ride along the T.J. Evans Recreational Trail, Norma does not always ride with her husband.

“I like the scenery, and he likes to ride fast,” she said.

“If there were a shoe sale, she’d ride a 100 miles in a flash,” said Michael.

Since retiring, the couple has spent winters in Florida as snowbirds.

Norma retired first. She said she managed to get the inside of the house painted before Michael came home one day to announce he was retiring too.

*On the Go continued on back*



### Medicare Beneficiaries: Be Aware of Brace Scam

Do you have Medicare? If you do, the Ohio Senior Medicare Patrol has issued a fraud warning involving

back and knee braces being advertised for “little to no cost.”

Anne Fredrickson, project manager for Ohio Senior Medicare Patrol, said enrollees should be aware of postcards, TV ads, and phone calls advertising these braces.

The Senior Medicare Patrol program helps Medicare and Medicaid beneficiaries prevent, detect, and report health care fraud.

“We’re getting several reports from Medicare beneficiaries receiving urgently marked postcards and phone calls regarding a special notice of pending eligibility to receive a free back brace or knee brace support system,” said Fredrickson. “We urge you NOT to respond.”

Medicare only covers braces or other durable medical equipment when

considered “medically necessary.” A doctor’s prescription also is required.

Scammers, however, hope you are not aware of that.

When you give disreputable vendors your Medicare number, they are charging Medicare up to hundreds of dollars for braces that you could purchase online for \$20 to \$30, according to Fredrickson.

Also, if Medicare turns down this purchase, you are responsible for paying the bill.

Fredrickson urges any Medicare enrollees with back or knee issues to contact their doctor if they are thinking about getting a brace. Your doctor can tell you what you need and can navigate Medicare, so you are not stuck with the bill.

If you feel you’ve been swindled, contact the Ohio Senior Medicare Patrol at 800-488-6070 or visit [www.smpResource.org](http://www.smpResource.org). ■



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.

Florida was always part of the couple's retirement plans. While still working, they purchased a mobile home, which they rented out for several years.

Part of Florida's appeal for Norma is being able to walk in sunshine. As an avid walker, Norma walks five days a week with a group of women during the winter months. They start at 7 a.m. sharp for a 3-mile walk that takes just under an hour. This leaves the rest of her day free for other activities, such as golf.

"We have a golf course right beside us in Florida. It seemed a waste not to use it," she said. "Golf is something that you're always learning."

Norma also leads stretching class three days a week in their Florida park community.

"For some of the ladies who don't get out much, that's 45 minutes of activity," said Norma.

When they return to Ohio, Norma admits she doesn't walk as often because there are just too many other things needing her attention.

However, she still tries to exercise four mornings a week at the local Johnstown "Curves" location using the SilverSneakers membership, which is part of her SERS Medicare Advantage plan.

After learning to play golf in Florida, Norma also joined a women's golf league in Johnstown. Norma said the other league members were very welcoming.

The league is more about being social and having fun while playing golf, said Norma, which is one of the reasons she joined.

As if golf and keeping up their large property didn't provide enough activity, just for fun, the couple also belongs to a local water skiing club.

While the men in the club run a slalom ski course, Norma prefers just skiing.

"I don't want to break anything," she said.

In fact, Norma is the only woman in the club who water-skis; but for her, being active is just a way of life. ■

## Should You Be Taking Dietary Supplements?

Dietary supplements are substances you might use to add nutrients to your diet. They might contain vitamins, minerals, fiber, amino acids, herbs or other plants, or enzymes. Eating a variety of healthy foods is usually the best way to get the nutrients you need.

However, some people don't get enough vitamins and minerals from their diets. Your doctor or health team can tell you if you need to take something extra that might be missing from your daily diet.

If you are thinking about using dietary supplements, the National Institute on Aging advises:

- **Learn.** Find out as much as you can about any dietary supplement you take. Talk with your doctor, your pharmacist, or a registered dietitian. A supplement that helps your neighbor might not work for you. If you are reading fact sheets or checking websites, be aware of the source of the information.
- **Remember.** Just because something is said to be "natural" doesn't mean it is safe or good for you. It could have side effects. It might make a medicine your doctor prescribed for you either weaker or stronger. It could also be harmful to you if you have certain medical conditions.
- **Tell your doctor.** Your doctor needs to know if you decide to use a dietary supplement. Do not diagnose or treat any health condition without first checking with your doctor.
- **Buy wisely.** Choose brands that your doctor, dietitian, or pharmacist recommend. Don't buy dietary supplements with ingredients you don't need. Don't assume that more is better.
- **Check the science.** Make sure any claim about a dietary supplement is based on scientific proof. The company making the dietary supplement should be able to send you information on the safety and/or effectiveness of the ingredients in a product, which you can then discuss with your doctor. Remember, if something sounds too good to be true, it probably is. ■

