Payment Schedule

Your SERS 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.

Due to tax laws, your January payment will be deposited on January 2, 2019, the first business day of the month.

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<tr>
<td>June</td>
<td>June 1, 2019</td>
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Payment Stubs: You receive a payment stub from SERS every quarter, and whenever there is a change in your benefit.

You will receive your next payment stub in March.

Online Accounts: Call Us First

For your protection, SERS has added a dual authentication process for online registration.

If you’re interested in setting up an online account to monitor your payments and access information, call SERS toll-free at 800-878-5853, from 8:00 a.m. to 4:30 p.m., Monday through Friday, to begin the online registration. If you created an online account prior to April 2017, you must create a new one.

After you call us, visit our website at www.ohsers.org, click the “Account Login” button, which takes you to the “My SERS Account” page, and click “Register Now.” Once you have entered the necessary information, and have created a username and password, you will receive a verification code to complete the process.

With an online account, you will be able to update your personal account information, including address, direct deposit account, and tax withholding(s). You also will have access to your 1099-R, monthly payment stub(s), and income verification letters often requested by Social Security.

‘Get to Know SERS’

“Serving the People Who Serve our Schools®” is more than a tagline; it’s the driving force behind our daily work. We’re proud of the work we do on your behalf, so we’ve created a series of graphics to highlight accomplishments that show our dedication to you, and to keeping SERS financially strong. The series is currently being featured on our Facebook and Twitter accounts, as well as on our website at www.ohsers.org.
Penalized for Public Service: Federal Laws May Reduce Your Social Security Benefits

As a SERS retiree or disability benefit recipient who also is eligible for a Social Security benefit, you may be affected by two federal laws. Whether you have worked in public service for most of your life, or spent some time employed in the private sector, your Social Security benefits could be reduced by the Windfall Elimination Provision (WEP). If you are eligible for Social Security spousal or survivor benefits, those may be reduced or eliminated by the Government Pension Offset (GPO).

These laws do not affect your SERS benefit; they only affect the Social Security benefit.

The WEP reduces the amount of Social Security you receive if you are a retiree or disability benefit recipient who had a private sector job and contributed to Social Security for that job. The amount of the reduction under WEP depends on your private sector employment history. The GPO reduces the amount of your Social Security spouse’s, widow’s, or widower’s benefits by two-thirds of the amount of your pension.

Equal Treatment of Public Servants
These laws seem pretty unfair. Some of Ohio’s federal legislators think so too. Join their efforts to overturn these penalties and ensure that your Social Security benefit is not reduced because of your public service.

Want Your Voice Heard?
Ask Congress to support elimination of these laws. Go to the “Legislative Action” button in the “General Resources” section on our website at www.ohsers.org, enter your ZIP code, and you will have access to the email address, phone number, and mailing address of your legislators. Your local Board of Elections also is able to find your congressional district, the name of your legislator, and an address where you can send a letter. To find the phone number of your county’s Board of Election office, call the Ohio Secretary of State’s Office at 614-466-2655.

When to Report to Social Security
Social Security requires every public employee who also receives a Social Security benefit to report his or her public pension amount. Depending on the type of Social Security benefit you receive, the reporting process is different, and may include responding to a letter from Social Security requesting information.

Never Reported:
If you have not received a SERS service or disability income, and you have never reported your SERS income to Social Security, you need to report it as soon as possible. Social Security recovers all overpayments, and you could be faced with repaying large amounts to Social Security.

Just Me / Subject to Windfall (WEP):
If you receive a SERS service or disability income, and you also receive a Social Security benefit based on your own service record, you only need to report your SERS income to Social Security at the time of retirement. Even if you later receive a cost-of-living adjustment (COLA) to your SERS income, you do not need to report to Social Security again.

Because of Spouse / Subject to Offset (GPO):
If you receive a SERS service or disability income, and you also receive a Social Security benefit based on a spouse’s, ex-spouse’s, or deceased spouse’s work record, you must report your SERS income to Social Security at the time of retirement. Any time you receive an increase, and if you receive a letter from Social Security requesting information. If you receive a letter, please respond, even if you did not receive a COLA. For details about responding, see “Respond” at right.

Survivorship:
If you receive a SERS survivor income and a Social Security benefit, you do not need to report your SERS income to Social Security. Your SERS income does not affect your Social Security benefit.

Received a PLOP?
If you received a partial lump-sum option payment (PLOP) at the time of retirement, contact SERS so you can provide Social Security with your unreduced pension amount. You may also receive a letter from Social Security requesting information. For details about responding, see “Respond” box below.

Retirement: You Earned It; Now Enjoy It
It’s All in Your Perception
According to Becca Levy, associate professor at Yale University, when older adults think of getting old as a positive experience, they:

- Function at a higher level
- Live 7.5 years longer
- Are more likely to eat well and exercise

Along with being positive, the website www.newretirement.com reminds people that it’s never too late to do something amazing. Leaving the daily grind opens a world of opportunity. If you have always wondered what would have happened if your life had taken a different turn, this is your time to make that turn.

- Older people are doing extraordinary things. They are hiking the Appalachian Trail, taking up scuba diving, and going back to school.
- There are many notable accomplishments by older people as well. At age 65, Colonel Sanders started Kentucky Fried Chicken. At 90, Pablo Picasso was still producing art.

In studies conducted over four decades, Harvard psychology professor Ellen Langer showed that mental attitude can reverse the effects of aging and improve physical health. Think of yourself as young, and you will be.

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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
Look for Tax Form 1099-R in Your Mail

We are required by federal law to mail your 1099-R tax form by the end of January.

You also will receive a handout explaining how federal and Ohio income tax laws apply to your SERS pension payments.

Can’t wait? You can access your 1099-R in January if you create an online account.

First call us toll-free at 800-878-5853, then visit our website at www.ohsers.org, and click the “Account Login” link at the top of the homepage.

Non-Medicare SERS Plan? Expect a 1095-B Tax Form

Each year, SERS reports to the IRS that our health care plan provided non-Medicare plan enrollees with the minimum essential coverage as required by the Affordable Care Act.

Health care plans also must send enrollees a tax form to confirm coverage. These forms are mailed after the end of each year. Where the form comes from and which tax form you receive will vary:

- SERS will send the 1095-B to Aetna Choice POS II plan enrollees
- AultCare will send the 1095-B to AultCare PPO plan enrollees
- SERS Marketplace Wraparound Plan enrollees will receive a 1095-A form from their Marketplace plan

You DO NOT have to send the 1095-B to the IRS when filing tax returns. However, it is a good idea to keep it for your tax records.

SERS’ Medicare plan participants do not receive a form because enrollment in Medicare Advantage automatically meets the Affordable Care Act’s coverage requirements.

Ask SERS

Q: Do I need to inform SERS if my spouse dies or if I get divorced?
A: Yes. Your SERS retirement payment may be affected by major life changes, including death of a spouse or divorce, which could result in a Division of Property Order.

Q: What is a Power of Attorney (POA), and what does it have to do with my SERS retirement payment?
A: A POA is an authorization that gives a person the right to represent or act on another’s behalf in private affairs, financial matters, or legal issues.

If you want someone other than yourself to handle your SERS payment, you must provide SERS with a POA form.

Payments may only be cashed by authorized individuals.

If you pass away, the POA is terminated.

If your spouse is your POA and you get divorced, your spouse’s POA status is automatically revoked, unless your POA provides otherwise.

Life Changes Can Affect Your SERS Payment

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Train Enthusiast’s Hobby Spans Decades

Charles Werner, 81, of North Olmsted has been a model train enthusiast since he was a boy.

Charles’ father, while serving his country during World War II, wrote to his wife telling her to let four-year-old “Sonny” put together the train set for the family’s Christmas celebration.

“I still have the letter that my father wrote my mother,” said Charles.

Gaining Confidence
Charles’ love of trains grew as he grew. Among the many people with whom Charles has shared his enthusiasm for trains are his two sons, who are also collectors.

“They did most of the work crawling under the tables and running the wire,” he said.

Charles’ grandsons also have spent time working alongside their grandfather on his train layout.

Charles was a computer engineer for General Electric and Honeywell for 27 years. As computers became more reliable and less in need of repairs, his job was eliminated. He later was hired by North Olmsted City Schools, where he worked for 15 years as a custodian.

As is the case with most “rail fans,” Charles has expanded his interests from collecting O-gauge model trains to related hobbies that include collecting shoulder patches worn by railroad workers, train photography, radio scanning, and the study of railroad history.

Being Social
Charles has spent many Sunday afternoons watching freight trains rumble through nearby Berea. The city attracts rail fans from across the state because of the more than 110 trains that pass through during a 24-hour period.

He uses a base radio in his home, as well as a hand-held version to listen to communications between train engineers and other railroad employees.

Charles remembers sitting in his station wagon on the side of the tracks just waiting for a train to approach. “I would jump out of the car to take a picture and then jump back in the car,” he said.

Today, finding someone in Berea to talk trains with is easy. “Now you go down there, you almost have to have a reservation because it’s so busy,” he said.

Getting Creative
In his basement, Charles’ train display is never finished. It’s always a work in progress. In the winter months, he spends time moving around or switching out train cars, buildings, and figurines of people and animals.

In the adjoining room, Charles has a separate workshop where he does repairs, oils engines and cars, and creates new pieces for the layout. One of his handmade pieces is a water tower that started with a Kraft EasyMac Cup.

Charles and his wife Joyce love to travel and usually bring home a small souvenir for his display. “There’s always some little knickknack you pick up,” he said.

“I’ve always enjoyed it,” said Charles of his hobby. “It keeps me going.”
Should you expect to receive a new ID card in 2019? If you’re enrolled in SERS health care coverage, the following plans will be mailing new ID cards at the end of December:

- Aetna Traditional Choice Plan
- Aetna Medicare Plan (PPO)
- Paramount Elite Medicare Plan
- PrimeTime Health Plan

If your plan is not listed above, continue using your current ID card.

**Vision and Dental Cards**

When you have vision coverage through SERS, you do not need an ID card to receive your benefits. Tell your provider that you have the Vision Service Plan (VSP) coverage through SERS when making an appointment. When the provider is in the VSP network, it has access to your benefit information. Find VSP providers online at www.vsp.com or call 800-877-7195.

Delta Dental of Ohio only mails ID cards to new enrollees. If you had the plan last year, continue using your current card. You also can tell your dentist’s office that you have Delta Dental. The office can access Delta’s benefits information to confirm your coverage.

To find a network provider, go to www.deltadentaloh.com/sersohio and scroll to “Find a Dentist.” Dentists in the Delta Dental PPO network provide you the most affordable benefit.