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.

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
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<tbody>
<tr>
<td>July</td>
<td>July 1, 2019</td>
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<tr>
<td>August</td>
<td>August 1, 2019</td>
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<tr>
<td>September</td>
<td>August 30, 2019</td>
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<tr>
<td>October</td>
<td>October 1, 2019</td>
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</tbody>
</table>

Payment Stubs
You received a payment stub from SERS with this issue of Retiree Focus.
You will receive a payment stub every quarter, and whenever there is a change in your benefit.
Your next payment stub will be sent in September with the fall issue of Retiree Focus.

Update Your Address: If Not, It Could Cost You
Make sure you advise SERS of any change in address. Even if SERS deposits your check directly into your bank account, we still need your current home address.

If you move and do not notify SERS, your benefits can be suspended.

You can update your address by calling us at 800-878-5853, or by using the My Profile section of the Account Login on our website at www.ohsers.org.

If you prefer, you can mail us your change of address by using the Change of Address form printed on the front of this issue of Retiree Focus. Please send your information to School Employees Retirement System of Ohio, 300 E. Broad St., Suite 100, Columbus, Ohio, 43215.

CHANGE OF ADDRESS

Name
Last Four Digits of Social Security Number
(Area Code) Phone Number
New Address (Number and Street) Apt.
City, State, Zip

Is the new address: □ Mailing □ Permanent □ Temporary
If temporary, please enter the dates the address is in effect: ___________ (MM/DD/YYYY) to ___________ (MM/DD/YYYY)

SIGNATURE (DO NOT PRINT) DATE
Marketplace Wraparound Plan Advocacy Continues

In 2017, SERS began offering an alternative to its traditional group health care plan, specifically for retirees not yet eligible for Medicare. This alternative is called the SERS Marketplace Wraparound Plan.

It is often referred to as the “Wrap,” because its benefits are designed to “wrap” around primary enrollment in a Federal Marketplace insurance plan.

Approximately 500 SERS members, spouses, and dependents are enrolled in the Wrap.

SERS’ Wrap plan has reimbursed thousands of dollars in member health care costs, and has saved the SERS Health Care Fund approximately $11 million.

The federal authority to test this model was limited to a three-year demonstration period ending in December 2019.

SERS and other state pension and union organizations have been lobbying administration officials to extend this benefit option. Approval to extend the plan is taking more time than expected.

SERS’ Health Care and Government Relations staff are working with Ohio’s federal legislators to achieve continuation approval before the end of the calendar year.

We anticipate that either SERS will obtain approval to continue this valuable program or offer an alternative plan that provides similar benefits, covering some out-of-pocket costs for Federal Marketplace enrollees.

As we know more, SERS will continue to communicate directly with members and families enrolled in the Wrap regarding its progress and our next steps.

These developments will not affect anyone enrolled in SERS’ Aetna, AultCare, or Paramount health care plans.
What Information to Share at Your Next Medical Appointment

Make the most out of your next medical appointment. According to the National Institutes of Health, it’s important to tell your doctor how you feel physically, emotionally, and mentally.

Share your symptoms
• Be clear when describing your symptoms. This helps the doctor identify the problem.
• Make some notes about your symptoms before you call or visit the doctor. Write down when your symptoms started, what time of day they happen, how long they last, how often they occur, if they seem to be getting worse or better, and if they keep you from doing your usual activities.

Talk about your medications
• Your medical team needs to know about all of the medicines you take, including over-the-counter (nonprescription) drugs, and herbal remedies or supplements.
• Make a list or bring everything with you to your visit, and include items like eye drops, vitamins, and laxatives as well.
• Tell the team how often you take each one.

Voice other concerns
Let the doctor know about any major changes or stresses in your life, such as a divorce, a move, or the death of a loved one.

Popular Drug for Asthma and COPD Now Available in Generic Form

A popular brand name drug now has a generic version on the market.
Wixela Inhub is an approved generic version of Advair Diskus. It is manufactured by Mylan Pharmaceuticals for treatment of asthma and COPD.
The SERS Express Scripts plans cover generics at the generic co-pay level of $7.50 per month at a retail drug store, and $15 per 90-day supply from mail order.
If you take a brand-name medicine, talk with your prescriber to ask if a generic also is available, which can mean lower out-of-pocket costs to you.

2020 Health Care Open Enrollment Dates Set

Mark your calendar. SERS’ open enrollment takes place October 1 through November 15. Be sure to check your mailbox in late September for your open enrollment packet. It contains all the details, including:
• Your 2020 premium(s)
• Plan benefit changes
• Open enrollment meeting and webinar dates
You are welcome to attend an open enrollment meeting in person to hear about any plan changes and ask questions.
If you do not want to travel, you can take part in an open enrollment webinar or watch a video presentation from the comfort of your home. Just visit the Video Center on our website at www.ohsers.org.
Account Login: The Key to Your Retirement Information

Account Login is your personal resource tool to manage your account with SERS. Once you are registered, you can check your account anytime.

Features available include:

• Review of your account
• Access to reemployed application
• Ability to update personal information, including address, beneficiary, direct deposit, and tax withholding

For your protection and security, SERS has a dual authentication process for registration.

To begin the process, call SERS toll-free at 800-878-5853, from 8:00 a.m. to 4:30 p.m., Monday through Friday.

For instructions on how to set up your online account, access the Account Login: Step-by-Step handout on our website at www.ohsers.org. A direct link to the handout is available using the “Quick Links” feature on our homepage. You can also find it under “Forms and Publications” in the Retiree section.

The Run-Down on Reemployment: What You Need to Know

After retiring, many people reenter the workforce to make extra money, or keep busy.

As a retiree of an Ohio public pension system, the original pension you receive is not affected during reemployment unless you do not wait two months before returning to a public sector job. Otherwise, you continue to receive the full amount of your pension.

If you become reemployed in a SERS-covered position, you must contribute to SERS the same as you did as a member.

However, because your pension amount is set, you will accumulate a new benefit that will be paid back to you as a single life annuity.

As a reemployed retiree with SERS, 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.

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.

If you 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.

Did You Know?

‘Serving the People Who Serve Our Schools’ is More than Just a Tag Line

With $5,000 in start-up money from the state of Ohio, SERS began operating in 1937. SERS owes its existence to the Cleveland Custodians Pension Fund, which was organized in 1927.

The success of the custodian’s fund, coupled with interest from school employees in other occupations to join, was enough to convince legislators to approve the creation of a retirement fund that covered all school employees.

Today, SERS serves more than 237,000 members and retirees, including you. “Serving the People Who Serve our Schools” is the driving force behind our daily work. We’re proud of the work we do on your behalf.
Charles Davis, 74, is a volunteer at the Adena Regional Medical Center in Chillicothe. As a wheelchair transporter, his primary job is escorting patients who are heading home.

“When they have been in the hospital for a few days, they are happy to see you because that means they’re getting out,” he said. One of his favorite duties is going to pediatrics to transport the new mothers and their babies.

After working 29 years as a carpenter for the Chillicothe City Schools, and following the death of his wife, Charles needed something to help keep him busy.

He learned about the hospital’s volunteer opportunities while visiting the medical center for a job-related drug screening. Rather than taking the part-time position at the local Menards, Charles decided to become an Adena volunteer instead. “Everyone who works there is so happy and friendly,” he said.

He also knows many of the people visiting the hospital. If he volunteers long enough, “I will see everyone I ever knew,” he added.

Charles recognizes the time spent at the hospital is not just beneficial to others, but himself as well.

“When I started volunteering, I had a lot of hip pain,” he said, to the point that he thought surgery might be in his future. When he signed up as a volunteer, Charles didn’t realize that resistance training would be one of the job’s perks. Instead of heading to the gym, all Charles has to do is head to the hospital twice a week to get in his workout.

Six years later, his hip pain has nearly disappeared. “It’s from the activity of transporting patients,” he said.

His legs are much stronger now, and his upper body strength also has improved. He said that you have to use some muscle, especially when pushing some of the heavier patients. “For my age, I think I am doing pretty well,” he said.

In addition to his volunteer work at the medical center, Charles has been volunteering for the past nine years at the Colerain United Methodist Church. He’s just one in a long line of caretakers for the church, which was built in 1846. A few hours each week, he cleans the church and makes small repairs as needed.

Charles started as the church caretaker 30 days after retiring from the schools. He was asked to begin sooner, but he wanted to start his retirement free of any commitments.

His children often ask how long he plans to keep up his volunteer work. “As long as I can,” he said, “the longer I do it, the longer I will be able to do it.”

With all the extra strength training and weight lifting that resulted from transporting patients, his hip pain has nearly disappeared. Volunteering is great exercise and a total-body workout.

“For my age, I think I am doing pretty well.”
– Charles Davis, 74
You have likely seen them advertised on television—small electronic sound amplifiers—they make environmental sounds louder, allowing users to watch TV quietly without disturbing others or to hear children playing in another room.

While these devices may help people hear sounds at low volumes or at a distance, the Food and Drug Administration (FDA) does not want consumers to mistake them for hearing aids or use them as substitutes.

“Hearing aids and personal sound amplification products (PSAPs) can both improve our ability to hear sound,” said Eric Mann, M.D., Ph.D., clinical deputy director of the FDA’s Division of Ophthalmic, Neurological, and Ear, Nose, and Throat Devices. “They are both wearable, and some of their technology and function is similar.”

However, only hearing aids are intended for impaired hearing. Sound amplifiers are not tailored to an individual’s specific hearing loss.

Mann said that consumers should buy a personal sound amplifier only after ruling out hearing loss as a reason for getting one.

Choosing a PSAP as a substitute for a hearing aid can lead to more damage to your hearing, said Mann. “It can cause a delay in diagnosis of a potentially treatable condition. And that delay can allow the condition to get worse and lead to other complications,” he added.

Consumers who suspect they suffer from hearing loss should obtain a medical evaluation, preferably by an ear specialist, to identify any medically or surgically treatable causes of hearing loss. Persons exhibiting symptoms of hearing loss should see a doctor or hearing health care professional to have their hearing tested.


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

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

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

SERO provides its members with discounts on various products and services, including dental and vision plans.

**How to Talk with Someone with Hearing Loss**

When talking with someone who has a hearing problem:

- If in a group, include that person in the conversation, and try to make sure only one person talks at a time.
- Find a quiet place to talk to help reduce background noise, especially in restaurants and at social gatherings.
- Stand in good lighting, and use facial expressions or gestures to give clues.
- Face the person and speak clearly.
- Maintain eye contact.
- Speak a little more loudly than normal, but do not shout.
- Speak slowly, but naturally.
- Do not hide your mouth, eat, or chew gum while speaking.
- Repeat yourself if necessary, using different words.
- Be patient.
- Ask how you can help.

**Many Health Plans Offer Hearing Aid Discounts**

Many health care plans, including Aetna, offer discounts on hearing aids, hearing exams, and services. The SERS VSP vision plan also has a hearing aid discount benefit. Contact your plan’s customer service for more information.

**How Do You Pay Your Premiums?**

The easiest way to tell whether you have dental and vision coverage through SERS or SERO is how you pay your premiums.

If your dental and/or vision premiums are being deducted from your pension benefit, you definitely have a SERS plan.

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

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