

Retiree FOCUS

FALL | SEPTEMBER 2019

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 2020.

If you are enrolled in SERS' health care coverage, you will receive your open enrollment packet at the end of September. Your 2020 health care premium will be included in the cover letter.

What's New

Premiums

Aetna Medicare Plan (PPO), Aetna Choice POS II, and Aetna Traditional Choice plan enrollees will see no change in their premiums for 2020. Premiums will remain the same as in 2019.

Premiums will be increasing by approximately 2% for PrimeTime enrollees and approximately 7% for AultCare PPO enrollees.

Delta Dental premiums will be increasing by 2.5% in 2020. VSP Vision premiums will

remain the same in 2020 as in 2019.

Paramount Elite Medicare Plan Not Offered

Due to low Paramount enrollment and higher premiums, the Paramount Elite Medicare Plan will not be offered in 2020. Paramount Elite enrollees will be automatically enrolled in the Aetna Medicare Plan (PPO) effective January 1, 2020.

Aetna offers a comprehensive provider network in Ohio, which includes all Toledo-area hospitals. It has been determined that 94% of the providers seen by Paramount plan enrollees are also in Aetna's provider network.

Benefit Changes

There are minor benefit changes for 2020.

- The Aetna Medicare Plan (PPO) will cover wigs at 100% for cancer patients when accompanied by a doctor's prescription.
- At retail, the preferred insulin co-pay will be lowered to

\$25 under the Express Scripts prescription plan that is included with the Aetna Medicare Plan (PPO) and Aetna Choice POS II plans. ■

Dental and Vision

Open enrollment is the time to enroll in SERS' dental and vision coverage for the upcoming year. If you are eligible for dental and vision coverage, you will receive enrollment information in the mail later this month.

To join a plan for the first time, complete the enrollment form and return it to SERS by November 15, 2019.

Coverage will begin on January 1, 2020, and you will be enrolled for the entire year.

If you currently have SERS' dental and/or vision coverage, you will remain enrolled for 2020 unless you complete the form and tell us to cancel your coverage for 2020. ■



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Keeping Up with the Millennials: Don't Get Left Behind in the Computer Age



As a retiree, it's not uncommon to have a lifetime of useful skills in your back pocket, and yet still not be able to master seemingly simple tasks on the computer.

If this is you, you are not alone.

According to World Economic Forum, about a quarter of adults worldwide do not know how to use a computer, and almost 5% do not know how to use a mouse or scroll through a web page.

Not surprised? Neither is the Public Broadcasting Service (PBS).

As a non-profit organization providing educational television programming to public television stations in the United States, PBS offers a number of programs geared toward computer literacy.

Its series *Frontline* also suggests several sites, including SeniorNet, which could help sharpen your computer skills and help you become more comfortable with technology.

SeniorNet



If you are looking for computer training, SeniorNet is a non-profit organization that teaches basic computing skills to

seniors. It offers a variety of basic online computer courses geared at seniors as well as instructor-led workshops at 36 learning centers throughout the United States. There is a membership fee for the first year. Visit SeniorNet.org or call 1-239-275-2202 for more information.

Public Libraries



The Columbus Metropolitan Library provides basic computer training programs, free of charge, at many of the branch

locations and online. For details on the programs, go to <http://www.columbuslibrary.org>.

Many area libraries also offer computer classes. Visit your local branch for more information. ■

Ask SERS



Q: What is a Financial Power of Attorney (POA)?

A: A POA is a legal document a person can use to appoint someone to act on his or her behalf regarding personal, financial, and business matters. In some instances, such as a hospital or nursing home stay, a retiree may not be able to handle his or her own financial matters. At times like these, many people find it helpful to have a POA so that a trusted friend or relative act on their behalf and handle necessary financial matters.

If you, as a retiree, want someone other than yourself to handle your SERS retirement, you must provide SERS with a General or a Limited Power of Attorney form.

This is necessary because, in addition to the retiree, SERS' pension payments may only be cashed by authorized individuals. In order for another person to have authority to take care of business related to a SERS pension, the retiree must grant Power of Attorney to someone, or a probate court must appoint a guardian for the retiree.

A Limited Power of Attorney form is available upon request from SERS. This form gives the designated agent authority to endorse a retiree's check, provide direct deposit instructions, change the mailing address of checks, and request payment-related information from SERS.

Q: What if I already have a POA?

A: If you have a POA and do not believe SERS has a copy of it in your file, send a copy, and your Member Identification Number, by mail to SERS at School Employees Retirement System of Ohio, 300 E. Broad St., Suite 100, Columbus, Ohio, 43215, or fax it at 614-222-5828. ■

Arm Yourself Against Shingles



Did you have chicken pox as a kid? It can resurface as shingles when you are an adult.

Shingles is a painful skin rash caused by the same virus responsible for chicken pox. Following infection, the virus remains dormant in your body for the rest of your life. Reactivation of this virus causes shingles.

According to the National Institutes of Health, one out of three people over 60 will get shingles, and 50% of all Americans will experience it before they are 80.

Shingles usually affects only one side of your body, beginning with pain or tingling, then develops into an itchy rash and possibly blisters.

Factors that may increase your risk of developing shingles include:

- Being older than 50.
- Having diseases that weaken your immune system, such as cancer.
- Taking medications designed to prevent rejection of transplanted organs as well as prolonged use of steroids, such as prednisone.

There are two vaccines available for shingles: Zostavax and Shingrix.

Zostavax, which was approved by the Food and Drug Administration (FDA) in 2006, has been shown to offer protection against shingles for about five years. It is a single injection, usually given in the upper arm.

Shingrix, which was approved by the FDA in 2017, is an alternative to Zostavax.

Studies suggest Shingrix offers protection against shingles beyond five years. It is given in two doses, with two-to-six months between doses.

Shingrix is recommended for people age 50 and older, including those who have previously received Zostavax. Zostavax is not recommended until age 60.

Side effects for both vaccines include headaches, as well as pain, swelling, and itching at the injection site.

The shingles vaccine does not guarantee you will not get shingles; but, it will reduce the course and severity of the disease.

Talk to your doctor about your vaccine options. ■

SERS' Health Care Plans Cover the Shingles Vaccine

Currently, 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 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 card at the 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.
- **Paramount Elite:** use the Express Scripts ID card at the doctor's office or pharmacy.

Published by the School Employees Retirement System of Ohio

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Payment Schedule

Your payments will be available on the first of every month. If the first day of the month falls on a weekend or holiday, your payment will be deposited on the previous business day.

Payment Schedule	
September	August 30, 2019
October	October 1, 2019
November	November 1, 2019
December	November 29, 2019



Payment Stubs

You receive a payment stub every quarter with your *Retiree Focus* newsletter, and whenever there is a change in your benefit.

Your payment stub details your gross monthly

allowance and deductions, and these amounts for year-to-date.

You will receive your next payment stub in December. ■



Election Update

SERS is holding a Special Election for an open retiree-member seat with a term beginning December 20, 2019, and ending June 30, 2021. Any SERS service or disability retirees are eligible to apply. To be eligible, interested retirees must send a resume and a completed Certification Form to SERS before November 5, 2019. All forms and a complete election schedule can be found on our website at www.ohsers.org/about-sers/board-of-trustees/board-election/.

SERS is also holding an election for a retiree-member seat with a term beginning July 1, 2020, and ending June 30, 2024.

Any SERS service or disability retirees are eligible to apply. Nominating Petition forms and Certification forms are available on the SERS website at www.ohsers.org/about-sers/board-of-trustees/board-election/.

Forms for this election must be received at the SERS office not later than 4:30 p.m. EDT, December 6, 2019. A complete election schedule can also be found on the web address above.

If you have questions about the election process, please contact Tim Barbour, External Communications Supervisor, at tbarbour@ohsers.org or 614.222.5901. ■



Reminder: Update Your Address Calling All Snowbirds and Those Who Have Recently Moved

Make sure you advise SERS of any change in address so that SERS has your current address on file.

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. ■

Partners

IN HEALTH & WELLNESS



September 1, 2019



Case Managers to the Rescue: Retirees Turn to Case Managers with Health Care and Insurance Questions

Having someone with a medical background who can anticipate your health care needs can be a great help when you are facing major surgery or have a flare-up of a chronic illness.

Retirees

Christine Pullen

and Ellyn McClure both encourage other SERS retirees to accept help from a case manager if the opportunity ever presents itself.

Christine's Story

"I was really glad when they contacted me," said Christine of Napoleon, Ohio, who first spoke over the telephone with an Aetna case manager a few weeks before undergoing major back surgery. "Sometimes you get those calls, and you think, I don't want to be bothered," said Christine, but this time she was glad that she answered the call.

The case manager, who also was a nurse, worked with the hospital and rehabilitation center regarding Christine's follow-up care needs, including the scheduling of physical therapy appointments.

The case manager also regularly reviewed the medications Christine was taking, made sure Christine understood and was following her doctors' orders, and handled any insurance issues.

When Christine noticed a procedure she did not recognize listed on an Explanation of Benefits, she called her case manager.

"It's been a long haul," said Christine of her recovery. She said that since she already



had to rely so much on her husband and daughters for her physical care, not having to put any additional responsibilities on her family was a relief.

Ellyn's Story

The program could be especially helpful to people who are by themselves, said Ellyn of Port Orange, Florida.

As a person with diabetes, Ellyn has chronic health issues that have resulted in unplanned hospitalizations.

"She's been a real savior to me," said Ellyn of her case manager. "Every time I am in the hospital, she calls."

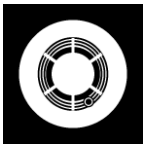
Ellyn said that, "I normally don't talk to people on the phone about my health issues, but I've changed my way."

When a cut on her foot failed to heal after months of going to a podiatrist, Ellyn said her case manager suggested that she seek out a wound care specialist for treatment. Thinking a wound care specialist only treated more serious cases, Ellyn said she would not have thought of contacting such a doctor on her own without the guidance of her case manager.

The specialist accepted her case in part due to the length of time she had the open wound, and told her they would have the foot healed in a week. To Ellyn's surprise, he was right.

Ellyn recommends anyone offered case management help by his or her health insurance plan to accept it.

"When you are having health problems, anyone taking an interest in helping make your life easier, why would you turn them away?" she said. ■



Save a Life: Properly Install and Maintain Smoke Alarms

‘Where there’s smoke, there’s fire.’

That’s certainly true during a house fire. House fires are especially deadly for older adults. According to Ohio Department of Aging, after age 65, people are twice as likely to be killed or injured by fires compared to the population at large. By age 75 — that risk increases to three times that of the general population — and to four times by age 85.

Smoke spreads fast. If a fire starts in your home, you may have as little as two minutes to escape. Older adults typically need more time than that, so advance warning is critical to help you and your loved ones get outside quickly.

Smoke alarms give you that early warning by detecting abnormal amounts of smoke or invisible combustion gases in the air. Working smoke alarms can cut your risk of dying in a fire nearly in half.

According to the National Fire Protection Association (NFPA), three out of five home fire deaths happen from fires in homes with no smoke alarms or no working smoke alarms.

When properly installed and maintained, smoke alarms play a vital role in reducing fire deaths and injuries.

The NFPA recommends:

Installation:

- Install smoke alarms in every sleeping room, outside each separate

sleeping area, and on every level of the home, including the basement.

- A smoke alarm should be on the ceiling or high on a wall.
- Keep smoke alarms away from the kitchen to reduce false alarms. They should be at least 10 feet from the stove.
- Smoke alarms should be interconnected, so when one sounds, they all sound.

Maintenance:

- Test all smoke alarms at least once a month by pressing the test button.
- Vacuum cobwebs and dust from smoke alarms monthly.
- Change the battery in smoke alarms once a year or when it starts to “chirp,” indicating a low battery.
- Never disable a smoke alarm, even if you experience nuisance alarms while cooking or showering. Instead, use the alarm’s “hush” button.
- Replace all smoke alarms when they are 10 years old.



To prevent falls while installing and maintaining your smoke alarms, use a step ladder or step stool with a handle. Never climb on furniture or

other objects not designed for climbing. If you are unsteady on a ladder, ask for help. ■

Don’t Have Smoke Alarms or the Ones You Have Need Replaced?

American Red Cross volunteers will install free smoke alarms for those who cannot afford to purchase smoke alarms or for those who are physically unable to install a smoke alarm.

The Red Cross also installs a limited number of specialized bedside alarms for individuals who are deaf or hard-of-hearing.

Call the Red Cross Hotline at 1-844-207-4509 to see if you qualify and to set up an appointment for your free smoke alarm installation.

American Red Cross volunteers will install up to three smoke alarms per home as well as educate residents about home fire safety.

SCHOOL EMPLOYEES RETIREMENT SYSTEM OF OHIO

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.