



# RETIREE FOCUS



School Employees Retirement System of Ohio  
Serving the People Who Serve Our Schools®

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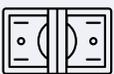
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## Open Enrollment Begins October 1

In late September, SERS' health care enrollees will receive packets containing an *Open Enrollment Guide* that highlights 2022 premiums and benefit changes.

Three Open Enrollment Webinars with a telephone call-in option have been scheduled for this year.

### Non-Medicare

Aetna Choice POS II premiums are increasing, while AultCare PPO premiums are decreasing. Aetna Traditional Choice premiums are remaining the same. Benefits are staying the same for these plans.

The SERS Wraparound HRA will remain an option for non-Medicare health care participants. For 2022, the benefit categories will no longer have per-service reimbursement limits. Current Wraparound enrollees will not be required to contact HealthSCOPE Benefits if remaining with the same Marketplace plan for 2022.

### Medicare

Aetna Medicare Plan (PPO) premiums will remain the same for 2022. There will be no co-pay or cost-sharing changes. A pharmacy

network for Medicare enrollees will be effective January 1, 2022.

Enrollees must use retail pharmacies in the Express Scripts Broad Performance Medicare Network or Express Scripts mail order. Many nationwide pharmacies are in the network. If enrollees use a pharmacy not in the network, they will pay 100% of the cost.

Express Scripts and Know Your Rx pharmacists will be contacting enrollees who will need to change their retail pharmacy for 2022.

### Premium Discount Program

The Premium Discount Program provides a reduction in monthly SERS medical premiums for lower-income households with at least one family member enrolled in a SERS Medicare plan. For 2022, the qualifying income has increased to 150% of the Federal Poverty Level.

### Dental and Vision

Delta Dental and VSP Vision plan premiums will decrease for 2022. VSP will have an increased allowance of \$200 for eyeglass frames. **For premiums, see page 4. ■**

## Open Enrollment Webinar Dates:

October 7, 2021, at 10 a.m. | October 19, 2021, at 2 p.m. | November 4, 2021, at 10 a.m.  
Webinar registration information and access codes can be found in the *Open Enrollment Guide*.

# Managing High Prescription Costs: How You Can Help



In another life, Penny Baker might have been a pharmacist.

Baker is assistant director of SERS' Health Care Services, and although she is not a pharmacist, she certainly

understands the way drug and health benefits interact, as well she should.

Baker, who has been at SERS for 15 years, began managing pharmacy benefits in 2007. She also worked on pharmacy benefits in her pre-SERS career.

She enjoys her job. She likes detail, and when working with lists of prescriptions and drug costs, that kind of eye for detail is an advantage. More than that, she likes “working with members and on the vendor-side of management – solving problems – I like that contact.”



Perhaps most importantly, “we work for the members,” said Baker. “We don’t work for Express Scripts or

Aetna. We work for you, and you’re not alone. You are part of a group,” she added.

Baker said that the SERS health care plan helps protect plan participants from excessively high prescription drug costs, and that both generic and brand name drugs have a cap on the member-portion of the cost.

“The SERS Health Care Fund pays the balance of the cost of drugs after your co-pay,” she said. “Our Medicare plan gets some reimbursement from Medicare, but the bulk

of the cost is paid by our Health Care Fund, which is built from member premiums,” she added. “Everything we all do to manage those costs helps extend the life of the Health Care Fund at SERS.”

What can you do to help manage your prescription drug costs?

Baker has a few suggestions. She often talks to retirees about various strategies for managing prescription co-pays, including:

- Using generic drugs whenever possible.
- Using mail order.

If you have **Medicare**:

- and have limited resources and income, apply for the Medicare “Extra Help” program over the phone by contacting the Ohio Senior Health Insurance Information Program at 1-800-686-1578.
- check for foundations that make grants to individuals for prescription assistance.

If you have **non-Medicare**:

- use manufacturer co-pay assistance programs as a source of reimbursement for the co-pays you pay on brand drugs.
- ask your physician or look online to see if your drug has such a program.

By participating in these suggestions to help manage prescription drug co-pay costs, you will not be in jeopardy of losing your SERS health care coverage, and you might just save yourself some money.■

## 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. If you are eligible, you will receive enrollment information in the mail. To join a plan for the first time, return the completed enrollment form by November 15, 2021.

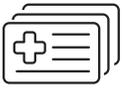
Coverage begins on January 1, 2022. If you currently have SERS' dental and/or vision coverage, you will remain enrolled unless you complete the form and tell SERS to cancel your coverage.■



# Health Care News



## New Medical ID Cards



All of SERS' medical plans are issuing new ID cards. Once you receive yours,

share it with your providers and dispose of your old one.

If you have **Aetna Medicare Plan (PPO)**:

- New cards will be mailed by December 31.
- Look for a purple envelope that says: "Your new member ID card is enclosed."
- **The Member ID and Plan Number are changing, so share your new ID card with your doctor.**
- If your doctor files a claim under the old member ID and plan number, your claim will be rejected.

If you have **Aetna Choice, AultCare PPO, or Aetna Traditional Choice**:

- New cards will be issued in late January.
- These plans must provide insurance cards that disclose deductible or out-of-pocket maximum amounts, as well as contact numbers for consumer questions.
- Aetna enrollees who have registered email addresses with Aetna will receive their ID cards by email.

**Express Scripts** is NOT issuing new cards. Enrollees should continue using the cards they have.

If you do not receive a new card, call your medical plan directly. Phone numbers are listed in your *Open Enrollment Guide* and on our website under Health Care Resources. ■

## Switching Medicare Plans? Do Your Homework



You can change Medicare Advantage plans during the Medicare Open Enrollment Period, but should you?

If you enroll in a Medicare Advantage plan that is not offered by SERS, your SERS health care coverage will be cancelled. If you cancel your SERS Medicare coverage, it is doubtful that you would have a qualifying event allowing you to re-enroll. With cancellation, your SERS Medicare Part B reimbursement of \$45.50 per month also will likely end.

When looking at Medicare plans, many focus only on premiums. However, to determine what your cost share would be, you need to look deeper.

Every year, Medicare Advantage plans set their premiums and deductibles, along with co-pays for covered services. They also determine what "extra" benefits to offer. These extras may be offset by higher co-pays, deductibles, or out-of-pocket maximums, so compare cost-sharing with your current plan.

Ask questions like:

- Are you required to use the plan's provider network? If so, are your current doctors in that network?
- Is a Part D prescription drug plan included?
- Does the drug plan have a deductible? What are the co-pays or coinsurance for the maintenance prescriptions you take?
- Is there a yearly deductible for medical expenses?
- What is the plan's annual out-of-pocket maximum? How does it compare to the plan you currently have?

Use the Ohio Senior Health Insurance Information Program (OSHIIP) as a resource to compare plans. It provides free counseling to people with Medicare. Ohio residents can contact their OSHIIP program at 1-800-686-1578. Out-of-state residents can call 1-877-839-2675. ■

## Payment Schedule

Your payment is deposited into your bank account on the first day 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, except for January, which will be deposited on the first business day of the new year.

PAYMENT SCHEDULE	
<b>September</b>	September 1, 2021
<b>October</b>	October 1, 2021
<b>November</b>	November 1, 2021
<b>December</b>	December 1, 2021

## Payment Stubs

You received your quarterly payment stub with this issue of the *Retiree Focus*.

You also will receive a payment stub whenever there is a change in your benefit, including a change to your tax withholdings or health care premiums. ■



### **Q: I am a snowbird and need to update my address. Can I do that online?**

**A:** Yes. Sign in to Account Login, and click the “My Profile” option on the left-hand menu to update your information. If you have not yet registered for an online account, visit our website at [www.ohsers.org](http://www.ohsers.org) and click the “Retirees” button. Follow the prompts to set up your account. For additional instructions on how to register, go to the Quick Links menu on the SERS website homepage and click “Account Login: Step-by-Step.”

### **Q: I recently moved and did not notify SERS. Can my benefits be suspended if SERS does not have my new address?**

**A:** Yes. Make sure you advise SERS of any change in address so that SERS has your current address on file. ■

## Dental and Vision Plan Premiums Decrease for 2022



Monthly Delta Dental 2022

premiums for a benefit recipient will decrease from \$28.53 to \$28.25; for a benefit recipient and one dependent from \$57.06 to \$56.50; and for a benefit recipient and two or more dependents from \$85.54 to \$84.98.

Monthly VSP 2022 premiums for a benefit recipient will decrease from \$7.11 to \$6.17; for a benefit recipient and one dependent from \$14.22 to \$12.35; and for a benefit recipient and two or more dependents from \$16.70 to \$14.49. ■



Pictured on front is Charles Davis, a SERS retiree who served for 29 years with Chillicothe City Schools.

Published by the School Employees Retirement System of Ohio

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