



# RETIREE eFOCUS

SCHOOL EMPLOYEES RETIREMENT SYSTEM OF OHIO

April 2024

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## Payment Schedule

Your SERS payment is deposited into your bank account on the first business 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.

PAYMENT SCHEDULE	
<b>April</b>	April 1, 2024
<b>May</b>	May 1, 2024
<b>June</b>	May 31, 2024
<b>July</b>	July 1, 2024
<b>August</b>	August 1, 2024

## Payment Stubs

Your payment stub details your gross monthly allowance and deductions, and these year-to-date amounts. You receive your payment stub twice-a-year with your *Retiree Focus* newsletter, which comes to you in January and July.

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

## Know Your Newsletters



You receive four newsletters a year from SERS.

The *Retiree Focus* is printed and delivered through the postal mail in January and July. The *Retiree eFocus* is electronic and comes by email in April and October.

If we have your address as well as your email, you will receive both newsletters, which means you will receive two issues of *Retiree Focus* and two issues of *Retiree eFocus*, for a total of four newsletters a year.

If we only have your address and not your email, you will only receive the *Retiree Focus*, which comes twice a year. If you have requested to receive only the *Retiree Focus* or only the *Retiree eFocus*, you will receive whichever newsletter you requested, meaning you will only receive that newsletter twice-a-year.

Past issues of both newsletters are available on our website at [www.ohsers.org/retirees/forms-and-publications/](http://www.ohsers.org/retirees/forms-and-publications/). ■

## Health Care News



### Has Anything Changed? Let Us Know

If you are enrolled in SERS' health care coverage, it's important to let us know when you or your covered dependents have changes to your:

- Permanent address
- Telephone number
- Marital status
- Medicare eligibility

Call us toll-free at 800-878-5853 to keep us informed of any changes.

When your permanent address changes, you also need to tell Social Security. Social Security updates its record and Medicare's record, if applicable.

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### Help with Selecting a Nursing Home

For many Ohioans, selecting what nursing home is best for themselves, a family member, or a close friend is a difficult decision. The Ohio Department of Aging and the Ohio Governor's Office hope that a new online tool comparing different nursing homes will help make the decision easier. Called Nursing Home Quality Navigator, people can use this tool to see nursing home scores based on staffing, specialty care provisions, and health and safety violations. Users also can enter their home address to see the nursing homes closest to their location. Access the tool at <https://aging.ohio.gov/care-and-living/nursing-home-navigator/nursing-home-navigator>. ■



**Q: I retired from the schools in January. I would like to go back to work in retail at a department store close to my house. Would I be able to do that without affecting my SERS pension?**

**A:** Yes. Returning to work in a private sector job, such as a department store, is covered by Social Security and does not affect your SERS pension. However, it could affect your health care coverage.

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

**This does not impact individuals 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 full-time employees pay.

#### Regaining Eligibility:

Your SERS eligibility is restored after you stop working. You have 31 days after you lose employer coverage to enroll in SERS' coverage. ■



# SPOT

## SERS has Positive Economic Impact on State

SERS provides retirement security for Ohio’s non-teaching school employees, including administrative assistants, bus drivers, food service workers, library aides, maintenance personnel, teacher aides, and treasurers. For their service, they receive reliable pensions that are spent locally on groceries, health care, and other goods and services.

In FY2023 alone, pension benefit payments exceeding \$1.25 billion were distributed among Ohio’s 88 counties, positively impacting the state’s economy. ■

### Scam Alert: Pop-up Warnings on Rise



A pop-up warning is a message that pops up on your computer screen warning you about a security issue on your computer, including that it has been infected with spyware or a virus. The pop-up provides a support phone number and tells you to call it to get help.

In many cases, your computer will be frozen. You will be unable to move your cursor or make the message go away.

Do not call any phone numbers that appear on your screen. The so-called support phone number is a fraudster posing as tech support who will attempt to gain access to your personal information.

The easiest way to remove the message and get your computer to unfreeze is to restart it. Most of the time, powering off then powering back on removes this message. However, if it does not go away, you need to contact a computer repair shop to remove it.

#### Tips to Avoid Pop-up Scams

- Even if you have antivirus programs installed on your computer, it is still possible to encounter fraudulent pop-up messages on some websites you visit.
- Distrust pop-up messages on websites, especially if they claim to have found issues with your computer.
- Never give anyone remote access to your computer unless you know who they are and trust them.
- Use antivirus software to regularly scan your computer for malware and run a scan immediately after getting a suspected scam pop-up.
- Keep your security software, browser, and operating system up to date, and consider using your browser’s pop-up blocker.
- Do not rely on caller ID to determine if a caller is trustworthy as scammers use “spoofing” techniques to make it look like they are calling from a legitimate number.
- If you are in doubt about the legitimacy of a message, contact that company directly, meaning look up the actual number from a trusted or bookmarked website instead of calling the number given. ■



### FAST FACTS



## \$18.5 BILLION

Total Assets as of 6/30/23



### LIVE IN OHIO

91% of benefit recipients live in Ohio, as of FY2023

## America Saves Week: April 8–12, 2024



America Saves Week is a national campaign sponsored by the nonprofit Consumer Federation of America. It encourages individuals to take control of their financial future, no matter where they are on their financial journey.

Through the support of thousands of participating organizations, America Saves Week offers tools that allow individuals to get a clear view of their finances.

The daily theme for Friday, April 12, 2024, is “Saving at Any Age.”

For more information, visit the website at <https://americasaves.org>. ■



### RETIREE PROFILE

## Reading Between the Lines: Retiree Shares Love of Books

At the northwestern part of the state, in Seneca County, is Washington K-1 Elementary School.

Located in Tiffin City School District, it was at Washington K-1 where Nancy Burner worked as the library aide.

For 37 years, she helped keep the library running smoothly. She assisted students in finding books, handled a myriad of clerical duties, created displays, provided training, and read aloud to her classes from countless classics, award winners, and bestsellers, instilling a love of books and reading.

In 2018, she dressed for the part to read *Fancy Nancy*.

Those were “wonderful years,” she said.

She retired in 2021.

Yes. Nancy is still pretty fancy. ■



School Employees Retirement System of Ohio

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