



RETIREE FOCUS



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

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Payment Schedule

Your 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, your payment will be deposited on the previous business day.

PAYMENT SCHEDULE	
July	July 1, 2024
August	August 1, 2024
September	August 30, 2024
October	October 1, 2024
November	November 1, 2024
December	November 29, 2024
January	January 2, 2025

Payment Stubs

You receive your payment stub twice a year. It details your gross monthly allowance and deductions, and these amounts for year-to-date.

You will receive your next payment stub in January 2025 with your issue of the *Retiree Focus*.

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



Account Login: Reregistering Requirement for Online Portal

Account Login is your resource to access and manage your account with SERS. It allows you to check your SERS account and update information anytime you want.

Due to increased security protections and upgraded functionality, you are required to reregister for an Account Login. This means you need to register again and create a new Account Login, even if you already have one. This process is for your protection and the continued safeguarding of your personal information.

For information on how to reregister, see page 4. ■



Health Care News



Explore Over-the-Counter Benefits Offered by SERS' Medicare Advantage Plan

SERS' Atena Medicare Plan (PPO) now includes a \$60 quarterly over the counter (OTC) benefit, offering enrollees a way to get OTC health and wellness products to their homes. The allowance can be used on products listed in the approved OTC Catalog.

Categories include:

- Pain relief
- Digestive health (laxatives, antacids)
- Cough/cold/allergy
- First aid
- Foot care
- Incontinence
- Dental
- Ear and eye care
- Vitamins and minerals
- Personal care (sunscreen, cotton swabs)
- Miscellaneous (cleaning wipes, insect repellent)

Frequently Asked Questions:

Q: How much can I order?

A: You can place three separate orders per quarter. For example, one in store and two online, or three in store.

Q: If I order products that cost more than the allowance amount, can I pay the balance separately with cash or card?

A: No. You cannot order OTC items that cost more than the allowance. If the selected items cost more, you will need to remove or replace items in your order. The total must be less than or equal to the allowance amount.

Q: When will the products be delivered?

A: Products are delivered to your doorstep

within 14 days when ordered online or by telephone.

Q: Do OTC allowance amounts apply toward out-of-pocket maximums?

A: No. OTC allowance amounts do not apply toward out-of-pocket maximums.

Q: Do OTC allowance funds carry over to the next benefit period?

A: No. Any unused allowance amount will not roll over to the next quarterly benefit period.

Q: Can I purchase items on my own and then get reimbursed?

A: No. Items purchased outside of the benefit are not reimbursable. If you purchase qualifying items at CVS and you pay cash, you won't be reimbursed.

Q: I misplaced my OTC Catalog. How do I request a new one?

A: Call Aetna Customer Service at 1-866-282-0631 (TTY: 711). This number is found on the back of your Aetna ID card.

Q: Can items be returned?

A: No. Items purchased through the allowance are considered final.

Q: Can I take advantage of a sale price or two-for-one offering if I use my allowance in store?

A: No. In-store promotional or sales offers do not apply. Pricing is based on what is listed in the OTC Catalog.

Q: How do I place an order?

A: See page 3.

Need Help Placing an OTC Order?



How to Place an OTC Order

You need your Aetna member ID card to place an order. There are three ways to order:

By Phone

Call 1-833-331-1573 (TTY: 711), Monday through Friday, 9 a.m. to 8 p.m., local time.

In Store

You can obtain your OTC items at participating CVS Pharmacy stores. To find the nearest location, use the store locator at [CVS.com/otchs/myorder/storelocator](https://www.cvs.com/otchs/myorder/storelocator).

Online

Visit [CVS.com/otchs/myorder](https://www.cvs.com/otchs/myorder). You will need to register on the website before placing an order. Order forms cannot be sent to Aetna Member Services. ■

At Your Next Medical Appointment...



Make the most of your next appointment. According to the National Institutes of Health, it is 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. Take note of your symptoms before you call or visit the doctor. Write down when your symptoms started, what time of day they occur, how long they last, how often they occur, and if they seem to be getting better or worse.

Talk about Your Medications

Your medical team needs to know about all of the medicines you take, including over-the-counter drugs, and herbal remedies and supplements.

Make a list or bring everything with you to your visit, including items like eye drops, vitamins, and laxatives. Tell the team how often you take each one.

Voice Your Concerns

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



Q: I need to reregister for Account Login. Where can I go for help?

A: Follow the steps below to register or reregister for Account Login.

Step 1: Visit Website

Visit our website at www.ohsers.org, click Account Login at the top of the page, or the Retirees button in the center of the page under “Login or Register Here.”

Step 2: My SERS Account

You will be taken to the My SERS Account page. Click “Register Now.”



Step 3: Register and Activate Your Account

You will be taken to the Terms and Conditions page to register and activate your account. Check the acknowledgment checkbox and click “I Accept.”

Step 4: Confirm Your Identity by Creating Username and Password

On the Confirm Your Identity page, fill in your Last Name, Social Security Number, Date of Birth, and ZIP Code. Create a Username using at least six characters, including letters and numbers as well as an @, period, or underscore. Next, create a Password using at least eight characters, including uppercase letters, lowercase letters, and numbers.

You will need to remember your Username and Password for future account logins.

Step 5: Security Questions

You will be asked security questions. Select

your answers, and when finished, click “Next.”

Step 6: Account Verification

You will be asked how you would like to receive your security code, either by email, phone call, or text. Once selected, click the “Generate Verification Code” box.

Step 7: Verification Code Message

You will receive a message either by email, phone call, or text that contains your security code.

Step 8: Enter Verification Code

Enter your verification code and click the “Finish” button.

Step 9: Welcome Message

You will receive an email message confirming that you successfully created an online account.

Step 10: Account Login

You will be taken back to the My SERS Account page. Click the “Log In” button.

Step 11: Enter Username and Password

You will be taken to the Account Login page to enter your Username and Password you created in Step 4.

Step 12: Verify Identity

You will be asked to verify your identity by selecting either email or phone as the security method to receive a verification code. Depending on which method you chose, click the Receive a code via email, Receive a code via text, or Receive a voice call instead button. You will be taken to an Account Login sign in screen.

Congratulations: Account Login

You will be taken to the Home Screen of your Account Login where you will be able to access your account whenever you want. ■

Outsmarting Artificial Intelligence (AI)



Technology. It makes some aspects of life easier and some aspects easier targets for fraud.

Anyone can get scammed, but older adults are often slower to adopt technology, making them more vulnerable to internet and email scams.

Now with Artificial Intelligence (AI) joining the mix, recognizing scams has become trickier than ever.

AI is technology that simulates human intelligence. If you have ever used Siri, Alexa, Google, or GPS navigation, you have already been introduced to some of what AI can do.

Types of AI-Powered Scams

Scammers have been using AI to develop new types of software designed to defraud.

Deepfake Video Scams

Deepfakes are AI-generated videos that include fake or simulated real people, combined with cloned voices.

Deepfakes of celebrities and news anchors are used to direct you to a website where scammers try to collect your personal information or trick you into buying something or investing in a product.

AI-Generated Websites

Scammers create websites then send you links via email or social media. The links lead to a fake online store offering items at a discounted rate with a limited-time sale.

They use the fake website to steal your payment information.

AI-Enhanced Phishing Emails

These trick you into downloading malware or sharing personal information, such as your

Social Security number, financial information, or usernames and passwords. They are disguised to look like they are coming from a friend, family member, government agency, or well-known company.

It used to be you could spot a fake email by looking for unusual phrases and grammatical errors.

Now, with help from AI, scam emails have become much more sophisticated and look much more convincing, making it harder to detect them.

How to Protect Yourself

- **Be cautious.** AI scams can look or sound real. Watch if someone contacts you from an unfamiliar email account, phone number, or social media profile.
- **Don't act.** Scammers pressure you, making you feel like you need to act quickly. They might tell you that if you delay, you will be arrested, pay a fine, lose a reward, or miss an opportunity.
- **Stop the exchange.** Contact the person or organization via trusted channels. Do not use the number or link provided to you by the website or email in question. Instead, check with legitimate government agencies, companies, and friends to see if they contacted you.
- **Phone a friend.** If something sounds too good to be true, call a friend or family member. Ask them if this might be a scam. Often getting a second opinion can help you identify scammers.
- **Don't click on links.** ■



RETIREE PROFILE

Retiree Fixes Adventure, Maintains Music

Joe Brewer served as a maintenance technician at Clark State College in Springfield, Ohio.



For 32 years, he was the go-to guy for fixing any maintenance issues, never knowing what project he would be undertaking on any given day.

During that time, he “saw many changes and many faces.”

He helped retrieve donated equipment for the college when

Springfield’s Community Hospital closed, and he was the lead contact for maintenance contractors.

“I enjoyed working with and learning from them,” he said.

As the only maintenance technician on the Leffel Lane campus, Brewer also was entrusted with keys and access codes to all areas and buildings.

“This trust the college placed in me is a great source of pride,” he said.

Since retiring in 2012, “life has been an adventure.”

Although Brewer misses the many friends he made at the college and the interactions with colleagues, he has been spending his time golfing, hiking with his dog Kona, and helping care for his wife’s father.

He also has been playing guitar.

Most recently, he pulled out some of his old skills for a new project.

He has been building an electric guitar, from scratch. ■



Reminder Checklist

Until your next issue of *Retiree Focus* arrives in January, remember:

- ✓ That 1099-R Forms will be mailed in January
- ✓ If your marital status changes or your beneficiary passes away, contact SERS
- ✓ To make sure we have your most current address, phone number, and email address



FAST FACTS

In FY2023, Women Were:



of Retired Members and Beneficiaries

The Average SERS Benefit recipient

In 2023, based on all 81,833 retirees, beneficiaries, disability recipients, and survivors, the average SERS benefit recipient was:



74.8

Years Old



Receiving \$16,382/year or \$1,365/month

PUBLISHED BY THE SCHOOL EMPLOYEES RETIREMENT SYSTEM OF OHIO

300 E. Broad St., Suite 100, Columbus, OH 43215-3746 | 614-222-5853 | 800-878-5853 | www.ohsers.org

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