



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 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 2026 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. ■

SERS Election Update



On March 4, SERS staff counted ballots for the two employee-member seats, with terms beginning July 1, 2025, and ending June 30, 2029.

The ballot counting process was observed by representatives of the Attorney General’s Office and the Secretary of State. A total of 10,877 valid ballots were cast. The representatives from the Attorney General’s Office and the Secretary of State, and the SERS Board at its April Board meeting, certified the election results in favor of Jeanine Alexander and Becky Roe. Jeanine Alexander received 3,825 votes, James Haller received 2,760 votes, and Becky Roe received 4,281 votes. Eleven ballots were received for write-in candidates. Roe is the director of financial process improvement for Columbus City Schools. Alexander is the treasury services assistant for Rossford Exempted Schools and sits on the finance committee for the Rossford School Board. ■

2025 Payment Schedule

July	July 1
August	August 1
September	September 1
October	October 1
November	October 31
December	December 1



Q: My husband recently died. He was my beneficiary. What should I do?

A: Please notify SERS if your spouse dies. Call us toll-free at 800-878-5853.

A life-changing event, such as a birth, death, or marriage, not only has an impact on you, it also can impact your benefits in retirement.

If you chose Retirement Plan A, C, or D for a beneficiary, and your beneficiary dies before you do, your pension will be adjusted to the Single Life amount, which would result in an increase to your benefit. ■



School Days

You may be retired now, but maybe you have some fond memories of your days serving the schools. Have any photos of yourself on the job?

Share them with your fellow SERS retirees by sending us a photo, and a few lines about what you did and where you worked.

Email it to us at ltroiano@ohsers.org, or mail it to SERS, Attention: Laura Troiano, 300 E. Broad St., Suite 100, Columbus, Ohio, 43215. ■



Health Care News

Dental and Vision Open Enrollment Coming this Fall



Those interested can join SERS' Delta Dental and VSP Vision plans this fall.

Mailings will be sent to eligible benefit recipients in September for coverage beginning on January 1.

SERS' dental and vision open enrollment runs from October 1 through November 15. This is when new enrollment or changes to current enrollment can be made.

Mailings will include the 2026-2027 premiums and instructions on how to add or cancel SERS' dental and vision plans.

Make Sure You Can Receive Messages from SERS' Health Care



We understand that spam calls are a nuisance, but are you missing out on important calls about your SERS health care coverage that could affect your enrollment?

SERS' health care outreach specialists find voice mailboxes are full or not set up when trying to leave a message about an important matter.

If your phone's caller ID shows a missed call from SERS, you can call our offices toll-free at 1-800-878-5853. Our Member Services Support Team can tell you why we are reaching out.

In addition, be sure to update your SERS membership record anytime your telephone number, email, or permanent address changes. You can do this by calling SERS or logging into your Member Account at www.ohsers.org. ■



Contacts for SERS Health Care Plans

When you have a question about a benefit or claim, contact your health care plan at the telephone number on the back of your ID card. You also are encouraged to register for a secure member account through your plan's website. A member account lets you view your claims, ID card, and plan documents as well as search for network providers.

Need the phone number or website address for your plan fast? Use the quick reference below for easy access to plan information.

SERS Plan	Customer Service	Finding Network Providers
Delta Dental	Customer Service: 1-800-524-0149 Follow the prompts as a "subscriber" for ID card, coverage info, find a dentist, and more. Only the SERS benefit recipient's name is on the ID card. Any enrolled family member will use this ID card.	The PPO and Premier networks are both included. You receive the best benefit from a PPO network provider. Visit www.deltadentaloh.com/sersohio Click "Find a Dentist" at the top. Scroll to select the "Delta Dental PPO and Delta Dental Premier" button.
VSP Vision Plan	Member Service: 1-800-877-7195 or visit www.vsp.com VSP does not mail ID cards, but it is one of the largest vision insurance companies in the country.	Visit www.vsp.com and select "Find a doctor." Network providers submit claims directly to VSP. Contact VSP's Member Service to submit an out-of-network claim.
Aetna Medicare Plan (PPO)	Member Service: 1-866-282-0631 TDD: 711 This number is on the back of your Aetna ID card.	Open your internet browser and type SERS.AetnaMedicare.com in the address bar.
Aetna Choice POS II	Member Service: 1-800-826-6259 TDD: 711	Open your internet browser and type Aetnaresource.com/p/new_SERS-Commercial-Plan-Microsite in the address bar.
Express Scripts (for Aetna enrollees)	Medicare: 1-866-258-5819 TDD: 1-800-716-3231 Non-Medicare: 1-866-685-2791 TDD: 1-800-759-1089	www.express-scripts.com For help with your prescription or prescription benefit, register/log in to your Express Scripts account, or call.
AultCare PPO	Customer Service: 1-800-344-8858 or 1-330-363-6360 TDD: 711	www.aultcare.com Select "Find a Provider" on the homepage.
UMR	For non-Medicare counseling or reimbursement questions, call 1-888-236-2377 .	Contact your individual Marketplace plan for network providers. SERS Marketplace Wraparound HRA reimbursements: email to SERScs@umr.com or mail to SERS/UMR, PO Box 8019, Wausau, WI 54402-8019

Get Your Affairs in Order: Avoid Stress and Strife



Although you might not want to think about it, someday you might become ill or incapacitated. Preparing your important papers, information, and wishes now can help ease a difficult situation. You probably have more information than you realize.

Organize Your Files

- Set up a file in a secure place that lists all your records along with names and phone numbers of contacts.
- Put your important papers and copies of legal documents in one place.
- Tell someone you trust or a lawyer where to find those papers.
- Talk to your loved ones and a doctor about advance care planning.
- Give permission in advance for a doctor or lawyer to talk with your caregiver as needed.

Online Accounts

These can range from online bank and brokerage accounts to email and social media accounts like Facebook, shopping accounts, and online storage for documents and photos.

Contact Information

Having contact information for friends, associations, and organizations is important. Include names and numbers of your attorney, accountant, stockbroker, and executor of your will.

Organize Your Wishes

You have some decisions to make. Help yourself and your survivors by:

- Reviewing your finances with your loved ones and making sure they know where your assets and documents are kept.
- Discussing funeral and burial preferences and any arrangements you have already made.
- Seeing an attorney and having your will or trust prepared.
- Completing advance directives, including a durable power of attorney, living will, and health care proxy. ■

Make a checklist to make sure your loved ones have access to your:

- ✓ **Personal Documents**
Birth certificate, Social Security information, marriage certificate, divorce decree, military papers, naturalization papers, will or trust, and burial instructions
- ✓ **Retirement and Death Benefit Information**
Copies of retiree annual statements, as well as SERS' number and address
- ✓ **Property Tax Information**
Copies of tax bills, deeds, and liens
- ✓ **Insurance Policies**
Copies of life, auto, homeowners, property, accident, liability, long-term care and hospitalization policies
- ✓ **Bank Accounts**
Account number and locations of checking and savings accounts, CDs, safe-deposit boxes, savings bonds, stocks, and bonds
- ✓ **Credit Cards**
Account numbers, phone numbers, and addresses

Scammers Are at it Again: Wrong Phone Number Text Scams on Rise

If you received an innocent-sounding text from a number you did not recognize, it's probably not that innocent. It might be the start of a "wrong phone number" scam, which is being used to steal money and information.

It starts with a random and seemingly harmless text from an unfamiliar number that says something like, "How are you doing?" This is meant to prompt a response from the targeted victim, confirming the phone number is active.

After that, scammers try to build a relationship. They try to gain a victim's trust. This can turn into fraudsters soliciting investments or convincing victims to hand over their retirement savings. Even if a victim does not send money, information they provide can be sold on the dark web.

Artificial Intelligence (AI) is an Accomplice



AI has been aiding and abetting scammers in several ways. It helps tailor texts by area code and uses social media profiles to identify potential targets and locate their phone numbers. It also can collect enough information for fraudsters to gain access to social media accounts, lock them down, and demand a ransom.



Along with the wrong number text scam, unpaid tolls and unpaid parking fee schemes have been circulating as text messages. These too are phishing attempts that seem legitimate but lead you to hand your credit card information over to thieves.

Received a Random Text?



Don't become a statistic and add your money to the millions already lost from text message scams.

If you receive a text from a number you don't know, don't respond.

Research from security firm McAfee reported by CNBC indicates that around 25% of Americans have received wrong number texts. According to the Federal Trade Commission, consumers lost \$470 million to text message scams in 2024, a five-fold increase over 2020. ■



FAST FACTS

The Value of SERS Benefits



**\$19.7
BILLION**

Total Assets as of 6/30/24



91% of benefit recipients
live in **Ohio**, as of FY2024



LIFETIME PENSION

You receive a pension for your life. With other plans, like a 401(k), your savings can be depleted and you would not receive cost-of-living adjustments.



RETIREE PROFILE

Life is a Highway for Retiree Who Keeps Motors Running

Rick Orr is fascinated by cars.

"I always had the itch to repair, sell, trade, and buy cars," said the Lakewood Local Schools and Career and Technology Education Centers (CTEC) of Licking County retiree.

When he was 14 years old, Orr began helping at Ours Garage in Hebron. After graduating from high school, he became a mechanic, working at local dealerships and serving in the Army. He then began working for the schools.

He first worked at Lakewood Schools for 14 years and later at CTEC in Newark as its facilities manager for 12 years.



He started his career at Lakewood Schools as a mechanic before being promoted to transportation and maintenance supervisor.



During his tenure, his team developed many programs to improve safety in transportation and school facilities.

"I was honored to give back to the district," said the former Lakewood Lancer.

"I was invested as a graduate of Lakewood. We took extreme pride in preparing our fleet for state inspections and safety," he said.

As the mechanic for the Lakewood Schools 27-bus fleet, Orr is pictured left at a fleet inspection in 1985.

Although he retired in 2008 from Lakewood Schools and was rehired for a few more years at CTEC, "it's always the people and being part of a community," that he missed most.

Now that he is fully retired, Orr has been camping in his RV with family and friends, doing home repairs, and looking for that 1970 Chevy Chevelle Super Sport 454 4-speed that may need a little work. ■



Celebrate Summer with National Ice Cream Month in July

Ohio is home to more than 1,400 dairy farms and hundreds of ice cream shops, including Tom's Ice Cream Bowl in Zanesville and Handel's Homemade Ice Cream in Youngstown. Celebrate the spirit of summer by visiting the Velvet Ice Cream factory, Ye Olde Mill, in Utica. Family-owned and operated, Velvet distributes more than five million gallons of ice cream each year from Ye Olde Mill. ■

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