



# RETIREE eFOCUS

SCHOOL EMPLOYEES RETIREMENT SYSTEM OF OHIO

April 2026

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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, with the exception of January, which will be deposited the first business day of the new year.

PAYMENT SCHEDULE	
<b>April</b>	April 1, 2026
<b>May</b>	May 1, 2026
<b>June</b>	June 1, 2026
<b>July</b>	July 1, 2026
<b>August</b>	July 31, 2026

## Payment Stubs

You receive a payment stub in the mail twice a year with your *Retiree Focus* newsletter.

Your payment stub details your gross monthly allowance and deductions, and these amounts for year-to-date.

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

You will receive your next payment stub with the July issue of *Retiree Focus*. ■



**Retiree Profile**  
**William Way**



## Q: Why should I register for Account Login?

**A:** Account Login is an online resource to manage your SERS account. It is a secure and convenient way to access your account anytime, anywhere.

With Account Login, you can:

- View your monthly payment history
- Update your personal contact information, including address, phone, or email
- Update your direct deposit account information
- Update your tax withholding amount
- Gain access to the live chat feature

To register, visit [www.ohsers.org](http://www.ohsers.org) and click the Account Login button. For instructions on registration, use the Quick Links dropdown menu on the landing page of the website and select “[Account Login: Step-by-Step](#).” ■



## Consider Yourself Lucky



## THE VALUE OF SERS BENEFITS

### Pension



Your SERS pension is a defined benefit plan. It guarantees you a payment every month for the rest of your life.

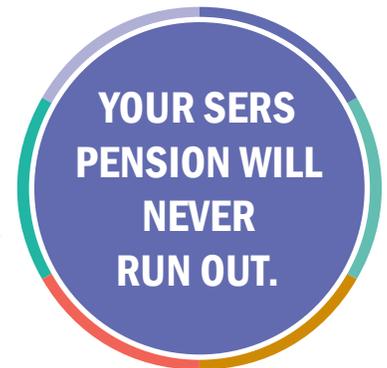
Fewer employers today offer defined benefit plans. Many have switched to defined contribution plans, such as a 401(k), because they are less expensive to run and have no ongoing obligation to the employee.

With a defined benefit plan, you are paid for life.

Unlike your SERS pension, a 401(k) can run dry. Not so with a defined benefit plan. Your SERS pension never runs out.

Additionally, defined benefit plans like your SERS pension may be eligible for Cost-of-Living Adjustments (COLA). They often rise with inflation.

With a defined contribution plan, there are no COLA increases.



### Dedicated Customer Service



Once you retire, SERS is still there for you.

In addition to regularly communicating with you through the informational *Retiree Focus* and *Retiree eFocus* newsletters, the SERS staff is committed to serving you as evidenced by the more than 125,000 calls processed on average per year.

This means if you have a question, you can call SERS on the phone and talk to a live person.

### Coming Soon: Live Chat



SERS also is in the process of developing a chat feature on our website with access through your Account Login where you can chat with a live person. It's instant communication.

The feature is a chat box that appears on your computer screen and immediately connects you to a real human who can answer your questions in real time. You simply type your question into the box to have a conversation with a SERS representative who can give you personalized support and instant customer service.

There is no need to leave the page, call in, or send an email. It's a fast and easy way to get help.

While the live chat feature is still being structured, know that SERS is working to keep pace with changing technology to offer a variety of ways for you to reach us and for us to serve you.

We will keep you updated on the progress of the live chat feature and when it will be available through your Account Login on the website. ■



## April Marks the Start of New \$60 CVS Over the Counter (OTC) Benefit

Each person enrolled in the SERS Aetna Medicare Plan (PPO) gets an OTC benefit of \$60 per quarter. If both you and your spouse have the plan, then you each receive your own \$60 OTC benefit.

This benefit is reset to \$60 in January, April, July, and October. Unused money from previous quarters does not carry over.

Eligible health and wellness products include allergy and cold remedies, ear/eye care, vitamins, nicotine replacement therapy, incontinence supplies, and home health care items.

The 2026 CVS OTC Product Catalog is available online at [aetnamedicare.com/sers/en/live-well/over-counter-otc-benefit.html](https://aetnamedicare.com/sers/en/live-well/over-counter-otc-benefit.html). See page 4 of the catalog for instructions on placing orders in store, online, or by phone.

To place an online order, create an account at [www.CVS.com/Aetna](https://www.CVS.com/Aetna). Once your order has been placed, it will be delivered free of charge to your address.



### Common OTC Questions

**Q: Can I get products in the store that are not in the catalog but similar to them?**

**A:** No, you can only get approved products in the OTC catalog. The product code and SKU number must match for your OTC benefit to cover it.

**Q: I need my member ID to place an order online or by phone. Where can I find it?**

**A:** Find your member ID number on your Aetna® member ID card.

**Q: I do not have a CVS store near me. Can I use my OTC at another store?**

**A:** No. The OTC benefit is available in person only at CVS Pharmacy locations. However, you can still use your benefit by ordering online or by phone. Your products are shipped to your address.

**Q: Can I use coupons with my OTC benefit?**

**A:** No. Promotional discounts, rewards, or coupons cannot be applied to OTC benefit transactions. Products in the catalog may not be available in all participating CVS Pharmacy locations.

**Q: Who can I call if I have questions about the OTC benefit?**

**A:** You can call OTCHS at 1-844-428-8147 (TTY: 711) from 8 a.m. to 8 p.m. local time, seven days a week, excluding federal holidays. ■

## Spotting a Scam Might Be Harder than You Think

By Laura Troiano

SERS Senior Communications Coordinator

Do not trust phone calls. In fact, do not even pick up the phone unless you recognize the phone number or have Caller ID and know exactly who is calling.

Think that sounds extreme? Think you could spot a phone scam?

My dad is 88 years old. He lives across the country, thousands of miles away, in another state. A few weeks ago, someone called him impersonating me.

I was crying. I said I was in a bad car accident. I said the accident was my fault. I said I smashed my face and broke my nose. I said there was blood everywhere. I said because my nose was broken, I could not breathe to take a breathalyzer test and was taken to jail. I said my purse was lost in the accident. I said I needed money for bail.

I gave him the phone number of my bail bond agent and court appointed attorney. My frantic dad called the bail bond agent, who knew all about my case, the details of the accident, the damage to my car, my injuries, and the amount of the bail bond.

My dad was ready to pay.

Only, that was not me on the phone. I did not make that call to my dad. I was not in an accident, hurt, or in jail. I was in a SERS Board Meeting.

### The Con

The Family Emergency Scam is where someone calls and impersonates a family member in trouble, such as an arrest, accident, or urgent medical crisis, who needs money fast.

Sounds pretty phony till it happens to you.



In the heat of the moment, it may be hard to tell lies from truth.

The people who commit these crimes are professional con-artists. They are actors. They have scripts. They play on your fear and emotion. They use your love for your family against you. They leverage it for money.

They use voice AI to clone voices or disguise their voice by using circumstances, like having a broken nose.

They impersonate lawyers, doctors, police officers, and other governmental agents to sound credible.

They ask for methods of payment that are untraceable, including funds like wire transfers, gift cards, or cryptocurrency.

Before you do anything, stop and think.

Call the family member directly to verify they called you.

Have a secret password, code, safe word, or special question that only your family members would know. If the caller does not know the safe word or cannot answer the question correctly, hang up. It's a scam.

Be careful. Not everyone has your best interests at heart.

There will always be scammers who would like nothing better than to get their hands on your hard-earned pension payment.

Don't let them. ■

## Director to Retire



At the December 2025 Board meeting, Executive Director Richard Stensrud announced his intention to retire effective June 30, 2026.

Stensrud was appointed executive director in 2017 and navigated the pension system through multiple changes and challenges, including the COVID-19 pandemic.

During his nine-year tenure, the System enjoyed financial success as it improved from 70% funded over 27 years in FY2017 to 79% funded over 19 years in FY2025, with assets rising from \$14.4 billion in FY2017 to \$21.0 billion in FY2025. ■

## Join America for America Saves Week



America Saves Week, April 6-10, 2026, is a call to action for everyday Americans to save successfully. This year's theme is, "Own Your Financial Story: Small Steps, Big Impact."

With the help of participating organizations, America Saves Week encourages people to get a clear view of their finances, set savings goals, and create a plan to achieve better financial stability by offering free access to events, tools, tips, and resources.

America Saves is a non-profit organization that uses principles of behavioral economics to motivate people to save money, reduce debt, build wealth, and create better financial habits.

For more information, visit the website at [americasavesweek.org](https://americasavesweek.org). ■



## Share Your School Days Story

Remember your days serving the schools? Have any photos of yourself on the job? Share them with your fellow SERS retirees.

Send us a photo, along with a few lines about what you did and where you worked, and we will feature you in an upcoming issue.

Email your photos and contact information to: [ltroiano@ohsers.org](mailto:ltroiano@ohsers.org); or mail it to: School Employees Retirement System of Ohio, Attention: Laura Troiano, 300 E. Broad St., Suite 100, Columbus, Ohio, 43215.

Retiree William Way (far left) remembers his school days as a member of the custodial staff at Princeton City Junior High School in Cincinnati, Ohio. He retired in 2017, after 26 years of service with the schools. Thank you for all your hard work, Bill! ■



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

[www.ohsers.org](http://www.ohsers.org) | 1-800-878-5853