



Retiree FOCUS

FALL | SEPTEMBER 2020

SCHOOL EMPLOYEES RETIREMENT SYSTEM OF OHIO | SERVING THE PEOPLE WHO SERVE OUR SCHOOLS®

SERS' Open Enrollment Begins October 1



SERS' health care plan participants will receive their open enrollment packets at the end of September. Inside will be health care premiums for 2021 as well as the *2021 Open Enrollment Guide*, which will explain any plan and premium changes.

Webinars Scheduled

For the safety of our retirees and staff, open enrollment webinars with a telephone call-in option have been scheduled. No in-person meetings are being held.

Three general open enrollment webinars, and two webinars specifically dedicated to members moving from PrimeTime to Aetna, will be offered.

The *2021 Open Enrollment Guide* includes details on how to participate in meetings either online or by telephone.

PrimeTime Discontinued

The PrimeTime Medicare Advantage plan will be discontinued due to the increasing costs that affect both PrimeTime enrollees and the SERS Health Care Fund. PrimeTime enrollees will be moving to the Aetna Medicare Plan.

AultCare enrollees with Medicare Part B also will be moving to the Aetna Medicare Plan.

Affected plan participants will be automatically enrolled in the Aetna Medicare Plan (PPO) with a Part D Express Scripts drug plan effective January 1, 2021. Those moving into the Aetna Medicare Plan will pay lower premiums.

The Aetna Medicare Plan offers a comprehensive provider network, which includes all Ohio hospitals. SERS has determined that 98-99% of the providers seen by PrimeTime

and AultCare enrollees are in the Aetna network.

Health Care Premiums

- **Aetna Medicare Plan (PPO)** participants will see no change in their premiums for 2021. Benefits also will remain unchanged.
- Premiums will decrease for **AultCare PPO and Aetna Traditional Choice** plan participants. Benefits will remain unchanged.
- Premiums will increase for **Aetna Choice POS II** plan participants. Benefits will remain unchanged.

Dental and Vision Coverage

Delta Dental and VSP Vision plan premiums and plan benefits will remain the same in 2021 as in 2020. ■

Open Enrollment is Your Opportunity to Select Dental and Vision Coverage

This 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, 2020. Coverage begins on January 1, 2021, and you are enrolled for the entire year.

If you currently have SERS' dental and/or vision coverage, you will remain enrolled for 2021 unless you complete the form and tell us to cancel your coverage. ■



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HEALTH CARE NEWS

Temporary Premium Reduction for Delta Dental



Benefit recipients who are enrolled in the Delta Dental Plan through SERS will receive a premium reduction during the months of September, October, November, and December this year.

This temporary premium reduction is due to reduced dental visits during the COVID-19 pandemic.

Premiums will return to their previous levels effective January 2021. ■

Emotional Health: Taking Care During Times of Crisis



It is natural to feel stress when life is disrupted by non-normal situations such as the COVID-19 pandemic.

According to the Centers for Disease Control and Prevention, taking care of your emotional health during an emergency will help you long-term.

Take the following steps to cope:

- **Take care of your body:** Eat healthy well-balanced meals, exercise regularly, and get plenty of sleep.
- **Connect with others:** Share your feelings with a friend or family member through letters, a telephone call, or online chat. Maintain healthy relationships, and build a strong support system.
- **Take breaks:** Make time to unwind and remind yourself that anxious feelings will fade. Do activities you usually enjoy.
- **Stay informed:** Stay informed but be aware that there may be rumors during a crisis, especially on social media. Only use reliable sources of information.
- **Avoid too much exposure to news:** Take breaks from watching, reading, or listening to news stories. It can be upsetting to hear about the crisis and see images repeatedly.
- **Seek help when needed:** Talk to a clergy member, counselor, or doctor. ■

Scammers on the Prowl



The Internal Revenue Service (IRS) recently announced an increase in scams, particularly those related to COVID-19. The IRS urges taxpayers to refrain from engaging potential scammers on the phone or online.

Watch for phone calls claiming to be from the IRS threatening arrest if you do not pay a tax bill, or asking about a coronavirus stimulus, tax relief, or charitable donation. Remember, the IRS will not usually call you on the phone, and cautions not to return a phone call from someone claiming to be from the IRS unless you have initiated the call first.

If you have questions, call the IRS customer service hotline at 1-800-829-1040.

Watch for bogus emails. Often such emails contain links with malware designed to steal your identity. Look at the address of the sender; is something off? Misspellings are clear indications of a fake email. Even if an email looks official, remember, the IRS will never contact you by email about anything.

Watch for fake text messages and instant messages on social media as well.

The IRS will never text you or use social media to contact you. ■



Board News:

Election Petition Process Option Added

Due to the state restrictions on gatherings and social distancing requirements to reduce the spread of COVID-19, SERS changed its Board election nominating petition process for this election, which includes one retiree-member Board seat with the term beginning July 1, 2021, and ending June 30, 2025.

The change in the process involves the ability for service and disability retirees to sign an electronic petition form on SERS' website to nominate a candidate. The electronic form is secure and will require the same information as the paper form. Retirees may provide only one signature either on paper or electronically.

Multiple submissions from one person for the same candidate will not be counted.

To be considered for election, candidates must:

- Obtain signatures of 150 SERS retirees on a nominating petition provided by SERS with not less than 10 signatures of retirees from

each of at least five counties where those retirees reside.

- Make sure each signing retiree indicates county of residence, last four digits Social Security number or SERS member ID, and the date.
- Deliver the following to the SERS office no later than 4:30 p.m., EST, December 4, 2020:
 - Paper petitions with original signatures; electronic signature collection also will end at this time
 - Completed Certification Form

Persons interested in running for the open seat must contact Tim Barbour at tbarbour@ohsers.org to have an electronic form on the SERS website created with their name.

The paper petition forms and Certification Form can be downloaded from the SERS website at www.ohsers.org/about-sers/board-of-trustees/board-election.

Sustainability Discussions Continue During COVID-19 Crisis

Even during the COVID-19 crisis, the Board has continued its discussions regarding pension and health care fund sustainability.

It has been modeling risk scenarios, and exploring various options for retaining the strength and stamina of the System into the future. ■

Payment Schedule



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

Payment Stubs

You receive a quarterly payment stub with your issue of the *Retiree Focus*. You also receive a payment stub whenever there is a change in your benefit, including a change to your tax withholdings or health care premiums. ■

PAYMENT SCHEDULE	
September	September 1, 2020
October	October 1, 2020
November	October 30, 2020
December	December 1, 2020
January	January 4, 2021



Q: Even if I am only a snowbird, do I still have to send SERS an updated address?

A: Yes. Make sure we have your updated address because this ensures that you do not miss any important SERS information, including your statement and newsletters. Your *Retiree Focus* newsletter often contains news on issues concerning taxes, health care coverage, and Social Security penalties. Additionally, if you move and do not notify SERS, your benefits can be suspended.

It's easy to update your address. Call us toll-free at 800-878-5853, or use Account Login online to change your address through our website at www.ohsers.org.

Q: I do not have an Account Login. How do I get one?

A: Call us first toll-free at 800-878-5853, then visit our website at www.ohsers.org, and click the Account Login button.

The Account Login button takes you to the "My SERS Account" page. Click "Register Now." Once you have entered the necessary information, and have created a username and password, you will receive a verification code to complete the process.

You also can find instructions on our website at www.ohsers.org on how to setup an Account Login.

Go to the Retiree section, and under the Forms and Publications, look for Informational Handouts. Under that heading, you will find *Account Login: Step-by-Step*, which provides easy-to-follow directions for setting up your online account.

Q: I want to start using direct deposit for my SERS payment. What should I do?

A: First you need to request a Direct Deposit Form by calling SERS toll-free at 800-878-5853, or download a form by visiting our website at www.ohsers.org. Once completed, return it to the SERS office at 300 E. Broad St., Suite 100, Columbus, Ohio 43215-3746.

▪ **To Deposit into Checking:** Attach either a voided check pre-printed with your name and address, or a letter from your bank confirming that you are the owner of the bank account with the routing and account numbers.

▪ **To Deposit into Savings:** Attach a letter from your bank confirming that you are the owner of the bank account with the routing and account numbers.

Once the form(s) are completed, your payment will begin electronic delivery into your bank account in the next one to two months. During that period, a paper check will continue to be printed and mailed. ■



Inside Your Head with Survey Results:

Thanks for Telling Us What You Think

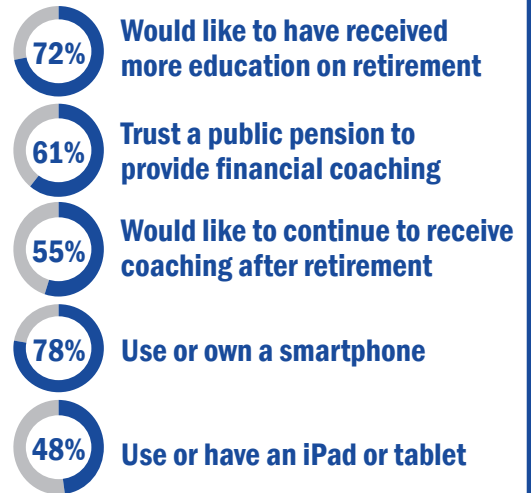
SERS recently conducted a survey of its retiree members. In cooperation with a professional consulting services company, SERS received more than 3,200 survey responses from retirees. Survey questions concerned retirement education, experience with technology, and communication methods.

The survey results revealed that your most preferred methods of communication with SERS were email and mail.

Additionally, those of you who have an Account Login with SERS use it for viewing account details, updating contact and personal information, and viewing your annual statements.

The survey also revealed that Facebook is your social media account of choice.

Here's what else you said:



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

RETIREMENT BOARD

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