



# RETIREE FOCUS



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

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## Payment Schedule

Your SERS 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.

| PAYMENT SCHEDULE |                   |
|------------------|-------------------|
| June             | June 1, 2021      |
| July             | July 1, 2021      |
| August           | July 30, 2021     |
| September        | September 1, 2021 |
| October          | October 1, 2021   |

## Payment Stubs

You receive a payment stub from SERS four times a year with each issue of the *Retiree Focus*. Your payment stub details your gross monthly allowance and deductions, and these year-to-date amounts. You also receive a payment stub whenever there is any change in your benefit. ■

## Zoom to Monthly Board Meetings

At the beginning of the COVID-19 pandemic last year, the SERS Retirement Board began meeting virtually through Zoom.

While the Board now has resumed in-office meetings, SERS will continue to broadcast Board meetings live via Zoom each month in an effort to provide greater access and transparency to SERS' membership and stakeholders.

The Board generally meets every month, except in January and August, on the third Thursday and Friday, if necessary. The login information to attend Board meetings virtually is posted on the SERS website at [www.ohsers.org](http://www.ohsers.org) prior to each meeting. Board meetings are scheduled for:

- Thursday, June 17, 2021, and Friday, June 18, 2021, 8:30 a.m.
- Thursday, July 15, 2021, and Friday, July 16, 2021, 8:30 a.m.

## Mark Your Calendar: Open Enrollment



The annual Health Care Open Enrollment period will run from October 1 – November 15, 2021. SERS health care plan enrollees will receive their open enrollment packets in September. ■

## Update Your Address



Make sure SERS has your current address.

If you move and do not notify SERS, your SERS benefits can be suspended. Update your address by calling us at 800-878-5853, or by using My Profile of your Account Login on our website at [www.ohsers.org](http://www.ohsers.org).

You also can mail us your change of address by printing the Personal Information Change Form from our website at [www.ohsers.org](http://www.ohsers.org) and sending it to School Employees Retirement System of Ohio, 300 E. Broad St., Suite 100, Columbus, Ohio, 43215. ■

## Q: Can I change the beneficiary of my joint life plan?

**A:** In limited circumstances. If your marital status changes or your beneficiary dies, contact SERS at 800-878-5853 to discuss your options.

## Q: Can I change the beneficiary of my death benefit?

**A:** Yes. The beneficiary or beneficiaries of your death benefit, which is a \$1,000 lump-sum benefit paid upon your death, can be changed or updated by using your Account Login on our website at [www.ohsers.org](http://www.ohsers.org) if you are a disability recipient, or by calling SERS at 800-878-5853 if you are a retiree. By law, if you do not designate a beneficiary, statutory succession applies. Statutory succession is:

1. Spouse
2. If no spouse, children (share and share alike)
3. If none of the above, parents
4. If none of the above, estate

If your beneficiary dies first, you should select a new beneficiary. You must designate a new beneficiary in writing on the form provided by SERS. Contact the SERS office at 800-878-5853 for this form. ■

## ? Did You Know?

### Power of Attorney



In some instances, such as a hospital or nursing home stay, you may not be able to handle your financial matters. To prepare in advance for times like these, many people give a trusted friend or relative power of attorney to act on their behalf and handle pressing financial matters.

If you want someone other than yourself to handle your SERS-related financial and medical and prescription drug coverage needs, you must provide SERS with a General Power of Attorney Form (POA).

Completing a POA form is wise because, in addition to you, the retiree, SERS' pension payments may only be received by authorized individuals. In order for another person to have authority to handle your SERS pension,

that person must have power of attorney on your behalf, or a probate court must appoint a guardian for you.

If you have not given anyone a general power of attorney on your behalf, but would like to give someone authority just as to your SERS payments, SERS has a Limited Power of Attorney Form available upon request by calling SERS toll-free at 800-878-5853.

### Guardianship



A guardian might need to be appointed by a probate court if you become unable to handle financial matters. A copy of the appointment of the guardian must be filed with SERS. This information is necessary so we know how to prepare future payments and where to send them. ■



## Telemedicine Scams



Medical scams come in many forms. Scammers are skilled at convincing you that what they say is above board, even when it is not.

Last winter, several SERS retirees became unwitting participants in a telemedicine scam. The retirees did not pay anything for prescriptions that were mailed to them. However, thousands of dollars in fraudulent charges were billed to their insurance companies.

Telemedicine scammers peddle medications marked up with a hefty profit margin to defraud insurance companies.

Know Your Rx, a company that works with SERS' Health Care Department, helped uncover the fraud through its pharmacy claims review.

Marissa Marcinek Boelhauf, PharmD, associate director of clinical services with Know Your Rx Coalition, said one SERS retiree contacted by telephone was told that his health care plan was suggesting the medication.

A red flag should go up, she said, when you receive a call out of the blue that offers medication at no charge, or the caller begins asking you general health questions.

"They may ask if you are diabetic, or they target nerve or back pain that you may have," said Boelhauf, leading to an offer to send medication at no cost to you.

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**When you receive a call offering medication at no charge or the caller asks you general health questions, hang up the phone.**

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If you are mailed medication that did not come from your doctor or your prescription plan's mail order, do not take it, or use it, said Boelhauf. It could have negative interactions with your other medications and potentially cause harm.

Scammers can also make any name or number show up on your caller ID. Legitimate companies are willing to have you call them back, said Boelhauf, adding that scammers will object to you calling them.

Unless your doctor is prescribing a medication for your medical treatment, said Penny Baker, assistant director of SERS' Health Care Services, retirees should say "no" to any attempts to send you a prescription.

If you do receive medications in the mail that are not ordered by your doctor, do not use them, and call your insurance plan immediately, said Baker.

Retirees should be suspicious of callers who:

- Are willing to write you a prescription without ever meeting you in person
- Reassure you that your insurance company will cover all costs
- Refuse to send the prescription to your local pharmacy or your prescription plan to fill
- Ask for your insurance plan ID, Medicare, or Social Security numbers

### Know Your RX



*Know Your RX does call retirees on behalf of SERS' Health Care Services Department.*

*The Know Your Rx pharmacist will explain why you are being contacted and may ask your permission to speak with your doctor. For example, you may be taking a capsule form of medication, but your doctor can switch you to the tablet form to save money.*

*You will never be asked to provide personal information or insurance information. ■*

# Spot a Scam: Stop a Crime

Can you spot a scammer? If you can recognize some of the telltale signs of scamming, you can potentially stop a thief from stealing your money. Phone scams are popular with thieves, so before you pick up the phone, know the signs so you can spot them first.

## Signs of a Scam:

- Odd-looking phone number
- Phone only rings one time
- Delayed greeting
- Caller asks, "Can you hear me?"
- Caller wants you to confirm your personal information

## Scammers' Tricks:



### Government Impostor

Thieves pretend to be from the Internal Revenue Service or Social Security Administration. They say you have unpaid or overdue taxes and threaten to arrest you or suspend your Social Security benefits if you do not pay.



### Medicare Impostor

Thieves pretend to be from Medicare and ask you for your personal information.



### Overdue Utilities

Thieves pretend to be from your utility company, say you have a late bill, and threaten to turn off your utilities unless you pay.



### Missed Jury Duty

Thieves accuse you of failing to appear for jury duty and claim a warrant has been issued for your arrest unless you pay a fee.



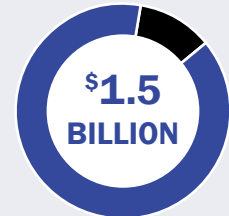
### Charity Donations

Thieves pose as a charity, use a name similar to a legitimate organization, and ask for your bank account or credit card information.

## Fast Facts



SERS is the **62nd largest** public pension system in the country.



In FY2020, SERS paid more than \$1.5 billion in benefits, including **\$1.4 billion** in pension, Medicare B, disability, survivor, and death benefits, and **\$138 million** in health care benefits.



Pictured on front are Norma and Michael Dietlin of Johnstown, Ohio.

SERS retiree Norma Dietlin is a former payroll department employee at Worthington City Schools.

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### RETIREMENT BOARD

|  |  |  |  |   |
|--|--|--|--|---|
| HUGH GARSIDE, JR.<br><i>Chair, Employee-Member</i> | BARBRA M. PHILLIPS<br><i>Vice-Chair, Employee-Member</i> | JEFFREY DELEONE<br><i>Appointed Member</i> | JAMES A. ROSSLER, JR.<br><i>Appointed Member</i> | DANIEL L. WILSON<br><i>Appointed Member</i>   |
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