



Watch Your Mailbox for 1099-R Tax Forms

We are required by federal law to mail your 1099-R tax form by the end of January. Along with the form, you will receive a handout explaining how federal and Ohio income tax law apply to your SERS pension payments.

For those who like to work on tax returns early, the form will be available online before the end of January. You can access it through your online account.

If you do not have an online account, setting one up is easy. Log in to the SERS homepage at www.ohsers.org, and click on "Retirees" and "Member Account Login." Then, simply follow the set-up directions.

Once your online account is set up, you will be able to access your SERS personal information, including your 1099-R forms. ■

Payment Schedule

Your pension payment is directly deposited into your bank account, usually on the first day of every month. Please refer to the chart for your payment dates. ■

December	Dec. 1, 2014
January	Jan. 2, 2015
February	Jan. 30, 2015
March	Feb. 27, 2015
April	April 1, 2015
May	May 1, 2015
June	June 1, 2015
July	July 1, 2015
August	July 31, 2015
September	Sept. 1, 2015
October	Oct. 1, 2015
November	Oct. 30, 2015
December	Dec. 1, 2015

UPCOMING

Retiree Informational Series

Would you be interested in attending an informative session geared specifically toward retirees?

This fall, SERS began hosting a Retiree Informational Series. It covered a variety of topics, including Social Security issues, emergency preparedness, and fraud prevention. In addition to featuring speakers from local agencies, it also provided a question-and-answer section.

We will be holding another session on Thursday, March 12, from 1 p.m.-4 p.m., at the SERS headquarters, 300 E. Broad St., 43215, in Columbus. Please register online at www.ohsers.org, or by calling 614-222-5814. The session is free, but space is limited. ■

In This Issue

Living the Dream	2
Marketplace Options	2
Fraud Protection	3
Golden Buckeye Card	4
Health Care News	4

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**School Employees
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of Ohio**

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

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Look Who's Living the Dream

Donna Stowe has been living the dream since 1997

That's when she retired from the former North Central Technical College in Mansfield.

In her retirement, she has been spending her time biking, hiking, backpacking, and traveling as well as volunteering.

She biked down the Pacific Coast Highway from Vancouver British Columbia to Tijuana, and then biked the entire length of the North and South Islands in New Zealand. She backpacked through the Appalachian Trail, and then "thru" hiked the Florida Trail. At age 76, she walked the El Camino de Santiago in Spain. It "was an incredible journey," she said.

Last year, she volunteered on a remote farm in British Columbia for a month.

Even though it's been nearly 20 years since she retired, she is never at a loss about what to do with her free time.

"The opportunities are endless out there," said Stowe. "I recommend keeping on going and staying young. I am so fortunate and thankful to be able to do this."

When she's not on the road or out of the country, Stowe resides in Cocoa, Florida. ■

Marketplace Options for Under Age 65

Did you know that if you are under age 65, the Health Insurance Marketplace may offer you more affordable coverage choices?

Because health care coverage in the Marketplace for your age group may be less expensive than SERS' non-Medicare coverage, it's a good idea to explore all your options.

To talk about coverage options, call SERS' Health Care Services toll-free at 800-878-5853.

The Marketplace annual open enrollment period ends Feb. 15, 2015, and in order to have coverage beginning Jan. 1, 2015, you must purchase a plan by Dec. 15, 2014.

To learn about Marketplace plan availability and cost, call the Marketplace toll-free at 800-318-2596 or visit www.healthcare.gov. ■

Awareness Can Protect You from Becoming a Fraud Statistic



Even though you may be a pretty savvy senior, it's smart to arm yourself against identity theft by being aware of popular schemes. Identity theft occurs when a scammer uses your personal information, such as your

bank account or Social Security numbers, to obtain credit, take out a loan, receive medical treatment, get identification, or make a purchase.

Don't be tricked by:

- **Social Security Fraud** — The Social Security Administration cautions the public against an identity theft scam that targets personal information. If you receive an email from Social Security telling you that you may be eligible for a new benefit, delete it.
- **Health Care/Medicare Fraud** — Wrong-doers pose as Medicare representatives to get your personal information.
- **Counterfeit Prescription Drugs** — Counterfeit drug scams use the Internet. Some seniors go online to find better prices on specialized medications. In addition to paying for something that does not treat your condition, you may actually be buying something harmful.
- **Internet Fraud** — Watch out for pop-ups on your computer claiming to be virus-scanning software. These scams try to fool you into downloading a fake anti-virus program at a cost. Others download a virus that will open whatever information is on your computer. Also, watch for email messages that appear to be from a legitimate company or institution, asking you to “update” or “verify” your information.
- **Mail Fraud** — Homeowner / Reverse Mortgage / Loan / Car Warranty Scams: With homeowner scams, fraudsters send you personalized letters through the mail about your home on behalf of the county assessor's office. The letter looks official and identifies your home's value. For a fee, it offers to arrange a reassessment, which would lessen the tax burden associated with it. With an unsecured reverse mortgage scam, you could lose your

home. Fraudsters offer money or a free house somewhere else in exchange for the title to your property. Loan scams trick you into paying money to qualify for a loan or credit card. For an extended car warranty, scammers send you an official-looking notice stating that your car warranty can be extended if you call the toll-free phone number. Once you call with your credit card information, instead of extending your warranty, they make charges on your card.

- **Sweepstakes and Lottery Scams** — Scammers inform you that you won a lottery or sweepstakes and that you need to make some sort of payment to unlock the prize. Sometimes, they send you a check or money order to deposit into your account, which is actually then deducted from your account.
- **The Grandparent Scam** — Scammers call an older person and say, “Hi Grandma, do you know who this is?” When the unsuspecting grandparent guesses the name of a grandchild, the scammer asks for money for an unexpected financial issue to be paid via Western Union or MoneyGram. The scammer then begs, “please don't tell my parents, they would kill me.”
- **Phone Fraud/Spoofing** — Scammers can disguise or “spoo” the number that appears on your caller ID. The ID may show a local area code, even though the caller is calling from another country. They may tell you they are with a legitimate agency, such as the IRS, and will ask for your financial information.
- **Phishing** — Scammers pretend to be a bank or government agency that wants to update your information. They ask you to confirm your account by giving them your bank account number, password, or Social Security number.

Signs of a Scam
Watch out if someone:

- Asks you to wire money or purchase a prepaid money card
- Claims you have won a contest
- Requests personal information

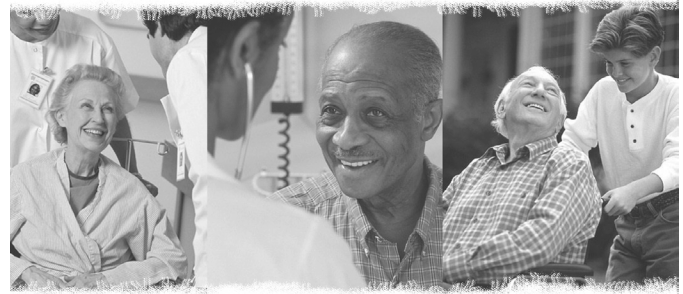
For more information, visit the Ohio Attorney General's website at www.OhioAttorneyGeneral.gov. ■



The Golden Buckeye Card: Your Golden Ticket

The Golden Buckeye Program is a free service of the Ohio Department of Aging. All Ohioans age 60 or older, are eligible for a free Golden Buckeye card. The card entitles cardholders to discounts on purchases at participating Ohio merchants.

- **How Do I Get a Card?** Ohio residents who hold current Ohio Driver Licenses or State ID cards automatically receive a Golden Buckeye card the month of their 60th birthday. Those who do not have a current license or ID may apply for a card at most public libraries and senior centers.
- **How Do I Get a Replacement Card?** If your Golden Buckeye Card has been lost, stolen or damaged, call 1-866-301-6446 to request a replacement.
- **Do I Receive Savings on Prescriptions?** The Golden Buckeye card includes the Ohio's Best Rx Prescription Drug Discount Program. For more information, call 1-866-923-7879 or visit www.ohiobestrx.org.
- **What Kinds of Discounts Are Offered?** Merchants of all types, including restaurants, retail, auto care, and medical, voluntarily offer special savings or deals for Ohioans who carry the Golden Buckeye card. The savings offered vary. Some merchants offer a percentage off a total purchase; others offer special deals on certain products or services.
- **Which Merchants Participate?** Most participating merchants display the Golden Buckeye logo on their door, in their window, or at the checkout, but many do not. Always ask about Golden Buckeye card wherever you spend money. ■



Health Care News

Medicare Part B Premium Remains the Same

According to the U.S. Department of Health and Human Services, the monthly Medicare Part B premium for 2015 will remain at \$104.90, the same as it was for 2014.

The standard Part B premium has not changed in three years. ■

High-Dose Flu Vaccine: Is It Right for You?

Fluzone, the high-dose flu vaccine, is designed specifically for adults over 65. It is intended to create a stronger immune response than the standard flu vaccine.

As we age, our immune system becomes weaker. The high-dose vaccine has helped some seniors develop a stronger immunity to the flu. Seniors who are at higher risk for getting the flu and developing complications may want to discuss this vaccine with their doctor.

When deciding which vaccine to select, you might want to consider that usual side effects that come after getting a flu shot often occur more frequently with the high-dose flu vaccine. It also is more expensive than the standard vaccine.

The Centers for Disease Control and Prevention does not recommend one type of flu vaccine over another.

All the SERS plans cover the standard flu vaccine. Check with your doctor and medical plan to see if the high-dose vaccine is covered in your situation. ■

Partners

IN HEALTH & WELLNESS



December 1, 2014

Wise Retiree Asks Lots of Questions When it Comes to Her Health Care

At age 82, Joyce Shafer is the first person in her family to live beyond 78 and 5 months.

She now has her sights set on 83. When asked why not 85, she smiles and replies, "I don't want to get greedy."

Joyce, who worked as a secretary with the Princeton City Schools in Hamilton County, doesn't leave any stone unturned when it comes to her health.

She relies on a support network she has fostered. Her supporters include doctors and nurses, pharmacists, physical therapists, a case manager, and SERS employees.

Joyce makes it a point to keep in regular contact. She chats with Rosemary, her case manager from Aetna, on a monthly basis. If she's having health problems, it's more frequent.

Whenever she has a question, Joyce asks.

After a series of falls, Joyce wanted to know why she always fell to the left. The first few people she asked could only

guess. Andy, her physical therapist, had the answer.

Andy had her stand. He then asked her to stand on her left leg and stretch her arm out. "That wasn't so hard," says Joyce.

However, when he had her switch to her right leg, it started to give out. Her natural reaction was to turn to the left. This discovery made it easier to begin therapy to strengthen her right leg.

As with Andy, Joyce has formed a more personal bond with many in her support network.

Penny Baker, program coordinator for pharmacy benefits at SERS, has been a resource and friend for more than seven years.

"(Joyce is) a very active partner in her own health care and support," says Penny. "Any questions about her benefits through SERS she will call me," says Penny.



Joyce always has a list in her purse that has family member and doctors' contact information. It also has the medications she takes, and those she is allergic to. In addition, she carries a list of her

various medical conditions. Altogether, this makes a very complete reference should there be an emergency.

She also makes it a point to follow doctors' orders.

"I get so mad when I hear people say they've forgotten to take their heart medicine," says Joyce. "If it's not that important, I am sure the doctor wouldn't have prescribed it."

To her, it's personal. Heart problems run in the family.

Nolan, her 3-year-old great-grandson, is a big reason she follows her doctors' advice. "I want to live long enough for my great-grandson to really remember me," she says. ■

Aetna Medicare (PPO) Network

Your Cost Not Changing When You Use Aetna Providers

If you use Aetna Medicare Plan (PPO) preferred provider network, you will pay the same co-pays and co-insurance in 2015 as you do today. If you do not use Aetna network providers, you will likely pay more in 2015.

Most members will not notice the change. We know from past claims that 95% of Ohio physicians providing services are in the Aetna Medicare network. Encouraging members to use network providers keeps our costs down which helps keep your premium costs down.

The network applies to plan members who live in Ohio. If you travel outside of the state, you will want to schedule routine

appointments with network providers to avoid the additional costs.

Whether at home or traveling, it is important to understand that a medical provider may accept Aetna insurance but not be part of the Aetna Medicare network. You should confirm the provider is a network participant before scheduling an appointment.

Don't Worry about Network Providers in an Emergency

If you need to visit an emergency room or urgent care center – just go. Your share of the cost is the same whether you see a network or a non-network provider. The same is true for skilled nursing facilities and home health care

services, there is no network for these services.

Also, you will find every major hospital in Ohio is in the Aetna network.

When to Pay Special Attention

Costs can add up quickly when using non-network providers for outpatient diagnostic lab and outpatient surgery services.

When your doctor gives you a prescription to take to an outpatient lab, you should confirm the lab is in the Aetna Medicare network.

There is no cost to use a network lab, but you pay 20% coinsurance when you use a non-network lab. In Ohio, Quest

CONTINUED ON BACK



We want to hear from you. Please send comments or story suggestions to:

SERS Health Care Services
300 E. Broad St., Suite 100
Columbus, Ohio, 43215-3746

Or email:
healthcare@ohsers.org

The information in this newsletter is intended to complement – not take the place of – your health care provider’s recommendations.

Consult your physician before making major changes in your lifestyle or health care regimen.

Most SERS plans will issue new ID cards

Many SERS health plan enrollees will be getting new ID cards later this month. After you receive a new ID card, you should destroy any older cards. That way you won’t use the wrong card.

Express Scripts will NOT issue new cards. You should continue to use the ID card you have.

Medicare plans sending new cards	Non-Medicare plans sending new cards
Aetna Medicare Plan (PPO) - Ohio residents only	Medical Mutual of Ohio
PrimeTime	Aetna Choice POS II
HealthSpan Medicare	AultCare PPO
Paramount Medicare	HealthSpan
	Paramount

Dental and Vision Cards

Delta Dental of Ohio only mails ID cards to new enrollees. If you had the plan last year, continue to use the card that you have.

Or, tell your dentist’s office that you have Delta Dental coverage through SERS. They can access Delta’s benefits information.

The VSP vision plan does not mail out ID cards. Tell your provider that you have VSP coverage through SERS when you make an appointment. If the provider is in the VSP network, they can access your benefit information.

If you see a non-network provider, you may be responsible for paying the bill and then submitting the claim to VSP for your reimbursement. ■



5 Questions to Ask Your Doctor Before You Get Any Test, Treatment, or Procedure

Take a hint from retiree Joyce Shafer, don’t be afraid to ask questions. Some medical tests, treatments, and procedures provide little benefit. In some cases, they may even cause harm.

Use these five questions to talk to your doctor about the tests, treatments, and procedures you need – and those you don’t need.

1. Do I really need this test or procedure?

Medical tests help you and your doctor or other health care provider decide how to treat a problem. And medical procedures help to actually treat it.

2. What are the risks?

Will there be side effects? What are the chances of getting results that aren’t accurate? Could that lead to more testing or another procedure?

3. Are there simpler, safer options?

Sometimes all you need to do is make lifestyle changes, such as eating healthier foods or exercising more.

4. What happens if I don’t do anything?

Ask if your condition might get worse – or better – if you don’t have the test or

procedure right away.

5. How much does it cost?

Ask if there are less-expensive tests, treatments or procedures, what your insurance may cover, and about generic drugs instead of brand-name drugs.



An initiative of the ABIM Foundation

Choosing Wisely offers helpful tools and resources. Learn more at www.ConsumerHealthChoices@ohsers.org ■

AETNA MEDICARE (PPO) NETWORK *continued*

Diagnostics is in the Aetna network; LabCorp is NOT.

Colonoscopies and other minor surgeries are commonly done at outpatient surgery facilities. You pay the \$200 co-pay when you go to a network facility.

Your share of the cost for a non-network facility is 20% of the final bill.

Finding Aetna Network Providers

To confirm a provider is in network:

- Call Aetna toll-free at 866-282-0631. The number is on your ID card.

- Visit www.aetna.com and log into Aetna Navigator as a member to access the provider directory.
- Visit www.aetnamedicaredocfind.com where you can search by name or location. Enter “Aetna Medicare (PPO)” as the plan name. ■