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## Reminder: Register for PSERS Member Self-Service Portal

Join over 91,000 PSERS members who have registered for the Member Self-Service (MSS) Portal and can access their pension account information online, anytime they need it. Members with MSS accounts can conduct many pension plan-related transactions online instead of filling out paper forms or contacting PSERS staff. If you haven't registered yet, now's a great time to do so (and you could win an iPad Mini!).

With MSS, PSERS members have:

- Completed more than 22,800 nominations of beneficiaries.
- Created more than 16,000 retirement estimates.
- Changed addresses more than 8,300 times.
- Requested more than 2,400 income verifications.

### Going Green

**Nearly 99% of MSS members receive their documents via paperless delivery. When you register on the MSS Portal, you will be enrolled in the paperless delivery option.** This gives you instant access to your statements and account information online through the MSS Portal. You will receive an email notification when you have an alert or a new document is available.

To help ensure the privacy of your personal information, documents are processed through a secure server. With the paperless delivery option, your documents are delivered through this secure electronic channel rather than being printed and mailed to your home.

You can opt out of paperless delivery at any time; however, in an effort to promote going green PSERS is conducting the second of our planned iPad drawings which requires paperless delivery. **You must keep the paperless delivery option through January 2019 to be eligible for the iPad Mini drawing.** Drawing rules are exclusively online at [tinyurl.com/psersipad](http://tinyurl.com/psersipad).

### Need Your PSERS ID?

If you are new to PSERS, your PSERS ID is printed on the materials in your Welcome Packet. Otherwise, look for your PSERS ID in the top right corner of any recent PSERS correspondence mailed to your home. You can also connect with PSERS at [ContactPSERS@pa.gov](mailto:ContactPSERS@pa.gov) or 1.888.773.7748 to have your ID mailed to you.

For more information on the MSS Portal, including helpful, one-minute how-to videos, visit [bit.ly/PSERSvideos](http://bit.ly/PSERSvideos). Questions about the MSS Portal? Please connect with PSERS at [ContactPSERS@pa.gov](mailto:ContactPSERS@pa.gov) or 1.888.773.7748.

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**PSERS**  
5 N 5th Street  
Harrisburg PA  
17101-1905

**Toll-Free:**  
1.888.773.7748

**Local Calls:**  
717.787.8540

**FAX:**  
717.772.3860

**Phone Hours:**  
Weekdays (except holidays)  
8:00 a.m. - 5:00 p.m.

**Website Address:**  
[psers.pa.gov](http://psers.pa.gov)

**Email Address:**  
[ContactPSERS@pa.gov](mailto:ContactPSERS@pa.gov)

## Personally Identifiable Information (PII): What is it and Why it is Important

Perhaps you or your parents can remember when people protected their identity by having an unlisted telephone number. Now, technology gives access to several ways of identifying individuals using a variety of information. Many organizations today collect, use, and store personally identifiable information (PII). This data, also known as PII (Pea-Eye-Eye), is any information that can be used to uniquely identify, contact, or locate an individual, or that can be used with other sources to uniquely identify a person.

Some examples include:

- Full name
- Date of birth
- Social security number
- Address
- Driver's license number
- Credit card number
- Mother's maiden name



There are varieties of reasons for PSERS to collect PII. In some cases, it is necessary to ensure eligibility and to correctly identify individuals who apply for services or benefits. PSERS' new Member Self-Service (MSS) Portal is a case in point. The MSS Portal is a secure site where you can enter your PII with confidence.

While PSERS takes steps to protect your information, you have a responsibility as well. Cyber criminals are looking to steal other people's personal data to use for fraudulent purposes. These criminals are identity thieves and they use this information to run up charges on your credit cards, get medical treatment on your health insurance, or file a tax refund in your name for instance. Minimize your risk by being cautious – do not send your PII in an email or disclose it in a voicemail message.

Stay cyber secure!

## PSERS Active Certified and Active Non-Certified Board Seats

During the August Board meeting, the PSERS Board re-elected Susan C. Lemmo and Deborah J. Beck to their Board seats as no other candidates were nominated by the membership. Ms. Lemmo and Ms. Beck, therefore, were elected by acclamation. Their 3-year term begins January 1, 2019.



Ms. Lemmo was elected to represent the active certified members of PSERS. She has served on PSERS' Board since 2014. She has been an art teacher at Curwensville Area School District since 1990. She has a Bachelor's of Fine Arts from Indiana University of Pennsylvania and a Master's of Fine Arts from Penn State University. Ms. Lemmo has been the Treasurer of the Clearfield, Elk, Cameron, and Jefferson Central Labor Council since 2005. She served as president of PSEA Central Region from 2013-17 and vice-president from 2010-13.

Ms. Lemmo is currently serving on the Education Committee of the National Council on Teacher Retirement (NCTR), and has earned the Certified Public Pension Trustee accreditation from the Pennsylvania Association of Public Employees Retirement Systems (PAPERS).



Ms. Beck was elected to represent the active non-certified members of PSERS. She has served on PSERS' Board since 2013. She has a bachelor's degree in Early Childhood Education from Ohio Wesleyan University. She is a high school principal secretary at Upper Darby High School in Delaware County. She previously was the office manager at a family-owned business and was responsible for purchasing, account management, and customer service.

Ms. Beck currently serves as the Vice President of Upper Darby Educational Support Professionals Association (UDESPA) and has attended National Education Association and Pennsylvania State Education Association training sessions. She was Home and School President, served on the After Prom Committee for Upper Darby High School, and on the Parent Involvement Committee and District Strategic Planning Committee for the Upper Darby School District.

## PSERS Board of Trustees Meeting Schedule

December 7, 2018

PSERS Board meetings are held in Harrisburg at PSERS, located at 5 N 5th Street.

In addition to Board meetings, Committee meetings are held throughout the year. All PSERS Board meetings are open to the public.

For exact meeting times or if you would like to attend and require an accommodation to participate, please call Dennis Filipovich, PSERS Executive Office at 1.888.773.7748, extension 4617.

PSERS is proud to be an equal opportunity employer supporting workforce diversity.

## Planning for Retirement

Planning for retirement is one of the most exciting and challenging undertakings our members will encounter as they move on to their post-employment years. Please take advantage of our free resources to make your transition into retirement as smooth as possible.

If you are planning to retire within the next 12 months, be sure to:

- Attend a Foundations for Your Future (FFYF) educational program conducted by PSERS staff if you have not already done so. Registration is not required and a list of the local program in your area can be found on the PSERS website or by contacting PSERS directly.
- Review helpful materials and presentations on the PSERS website.
- Request a staff-prepared estimate by submitting a *Request for Retirement Estimate* (PSRS-151) available on the PSERS website.
- Schedule a Retirement Exit Counseling session.
- Research your employer's guidelines for retiring, terminating, and resigning.
- Contact your employer to discuss benefits available such as payment for unused vacation, sick leave, sabbatical leave, and health insurance.
- Consult with a financial planner or tax consultant, if appropriate.
- Contact the Social Security Administration regarding your benefits, if applicable.
- Attend a Retirement Exit Counseling session. Be sure to bring your staff-prepared estimate to your counseling session.

For a more detailed checklist, visit our website and select "Countdown to Retirement" under "Nearing Retirement."

If you have questions as you prepare for retirement, contact your PSERS regional office. Contact information is available on the PSERS website under "Regional Offices."

## Health Options Program (HOP) Decision Tools

Most members of the Health Options Program enroll when they turn 65 and become eligible for Medicare. At age 65, unless you are still working, Medicare becomes your primary coverage for hospital and medical expenses. Many people feel that the basic level of Medicare (called “Original” Medicare) provided by the government is not sufficient to meet their needs. They have two options for improving their coverage—both are available under the Health Options Program:

- Medicare Supplement plan (sometimes called a Medigap policy) that pays all or part of the deductibles and/or coinsurance you would have to pay if you had just Original Medicare. The HOP Medical Plan and Value Medical Plan are Medicare Supplement plans.
- Medicare Advantage plan (also known as a Medicare Part C plan) that replaces Original Medicare entirely.

If you choose the HOP Medical Plan or the Value Medical Plan (Medicare Supplement plans), you can add a voluntary dental plan and/or prescription drug coverage—the Enhanced, Basic or Value Medicare Rx Options. Prescription drug coverage is also available on a stand-alone basis.

If you choose a Medicare Advantage plan, prescription drug coverage is included; dental benefits are also included with some Medicare Advantage plans.

Making this decision can seem overwhelming, which is why the Health Options Program offers some easy-to-use, decision-making tools for the HOP Medical Plan, the Value Medical Plan and the Medicare Rx Options. Visit [www.HOPbenefits.com](http://www.HOPbenefits.com) and try them. If you are considering one of the Medicare Advantage plans available through the Health Options Program, go to the insurance carrier’s website to see what tools and resources are available.



The **Find a Plan** search tool walks you through the important considerations when electing retiree health care. Use this tool to review the medical, prescription drug and dental plan options available through the Health Options Program.



Use the **Find a Drug** look up tool to check if your medication is on the formulary. This tool is for the **Enhanced, Basic or Value Medicare Rx Options** only. If you are considering a Medicare Advantage plan, contact the provider for the applicable formulary.



Use the **Find a Pharmacy** tool to search for a retail pharmacy near you. It will also show what services are available at each location (e.g., languages supported, home delivery, infusion services).



The **Find Premiums** search tool allows you to look up premiums and compare options based on state, county and eligibility for Medicare.

## Basic Requirements to Purchase Service Credit

You must be an active contributing member of PSERS at the time you apply to purchase service credit. If you stop working, are on an unpaid leave, or terminate your employment, you cannot apply to purchase service even if you have not resigned from your position.

Multiple service members (former members of PSERS who have combined school and state employment) may also apply to purchase service credit through PSERS if the multiple service member is in an active contributing status with the State Employees' Retirement System (SERS).

You may not purchase service credit to add to your service total unless you are eligible based on employment, qualifying leave, or military service. PSERS frequently receives requests from members who at one time had a leave without pay or did not work a full school year and are requesting to purchase service to "round out" their service credit. You cannot purchase service credit for service not actually rendered. Additionally, you may not receive more than one year of service credit within a school year.

More detailed information is available in the Active Member Handbook on the PSERS website or by contacting PSERS.

## New to PSERS: Update Your Address Anytime Through the MSS Portal

The United States Postal Service (USPS) returns more than 7,500 pieces of mail to PSERS each year due to incorrect addresses. This is a waste of resources and prevents you from receiving important information. It is essential for PSERS to have a valid mailing address on file for you. In the event that PSERS needs to contact you regarding any time-sensitive account issues, we need to make sure that our communication will reach you.

**Through the MSS Portal, you can change your address anytime, anywhere.** You may choose to have your new address effective immediately or submit a new address with an effective date in the future. All you need to register for an MSS account are your PSERS ID, social security number, date of birth, and a valid email address.

Changing your address without an MSS account:

- If you are currently working in a Pennsylvania public school, please report any change of address to your employer. Your employer will submit the information to PSERS.
- If you have left public school employment, submit your address change to PSERS in writing. You must include your signature and the last four digits of your social security number in the correspondence to ensure proper identification of your account.

# Foundations for Your Future Programs

Each year, PSERS reviews and revises the Foundations for Your Future (FFYF) programs to help you better understand your PSERS retirement benefits and plan for your future. Regardless of the position you hold with your employer or how close you are to retirement, we suggest that you attend this free program at least once prior to retirement. FFYF programs are held around the Commonwealth throughout the year and enable members to meet and interact with a PSERS retirement representative.

FFYF programs cover topics that will help you better understand your retirement by answering questions such as:

- *What are purchases of service?*
- *How do I apply to purchase service?*
- *When can I retire?*
- *How is my pension calculated?*
- *What do all the numbers on my estimate mean?*
- *What are the next steps I need to take and when?*

The schedule for FFYF programs and a copy of the FFYF presentation can be found on the PSERS website by selecting "Foundations for Your Future" under "Leaving Employment." Your employer will also be notified when FFYF programs are happening in your area.

In the event of inclement weather, a program may be cancelled or rescheduled if the facility where it is to be held has closed or dismissed early. Please check the PSERS website to verify that the date and/or location of the meeting you wish to attend has not changed due to weather conditions or other unforeseen circumstances. Registration is not required and you are free to bring guests.



The image shows a presentation slide for "Foundations for Your Future" by the Public School Employees' Retirement System (PSERS). The slide features a collage of images including a family, a sign for "Retirement", a person working in a garden, a beach, and a person reading. The main title is "Foundations for Your Future" in large blue letters, with "Public School Employees' Retirement System" below it. The slide is titled "AGENDA" and lists six topics: "What is PSERS?", "What are Important Milestones?", "How Much Will I Receive?", "What Do All These Numbers Mean? (AKA Understanding An Estimate)", "When Should I Retire?", and "What Should I Do Next?". At the bottom, it states: "A copy of the FFYF presentation is available on the PSERS website."

## Going Green!

Since the launch of the Member Self-Service Portal in March 2018, more than 89,600 PSERS members are receiving their documents electronically. This is both good for the environment and our wallets.

Register for MSS today to receive your PSERS mail (including this newsletter) electronically!\* All you need to register are your PSERS ID, social security number, date of birth, and a valid email address.

*\*When registering for MSS you default into paperless delivery. If you wish to continue receiving physical documents, you may opt out of the Paperless option after registering for MSS.*

**PSERS**  
**5 N 5th Street**  
**Harrisburg PA 17101-1905**

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Important Information from the  
Commonwealth of Pennsylvania