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## Board Elects Chairman and Vice Chairman

The PSERS Board of Trustees recently held its annual organizational meeting at its headquarters in Harrisburg. Melva S. Vogler, of Hawley, Wayne County, was re-elected Board Chair of the PSERS' Board of Trustees and James M. Sando, of North Wales, Montgomery County, was elected Vice-Chair.

### **Chairman Melva S. Vogler**

The Board unanimously re-elected Ms. Vogler to a one-year term as Board Chair. Ms. Vogler has been a member of PSERS' Board since 1994. She represented active members on the Board for twenty years and was recently elected to serve as the representative for PSERS retired members. She has served as Chair since January 2007. A graduate of Susquehanna University, she also earned a master's degree

from Marywood College and received her supervisory certificate from the University of Scranton. Ms. Vogler recently retired from Wallenpaupack Area High School.

She currently serves on the Pennsylvania State Education Association (PSEA) Staff Pension Board and was a member of PSEA's Board of Directors from 1988 until August 2004 serving on its Budget Committee from 1991 through August 2004. She also is a member of the National Council on Teacher Retirement (NCTR) Legislation Committee. In addition, she was a member of the Executive Board of the NCTR from November 2003 through November 2009 and served as the President of the NCTR. She also served on the National Institute on Retirement Security Board and on the Executive Committee of the Council of Institutional Investors.

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## Health Options Program (HOP) Eligibility

**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:**  
**[www.psers.state.pa.us](http://www.psers.state.pa.us)**  
**Email Address:**  
**[ContactPSERS@pa.gov](mailto:ContactPSERS@pa.gov)**

**PSERS is happy to provide visually impaired readers with our publications in large print or a CD. Please contact PSERS to request either of these free services.**

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

PSERS sponsors the Health Options Program (HOP) to provide retirees and their dependents access to group health insurance. The benefits provided by HOP are designed to meet the health insurance needs of PSERS retirees. Participation in HOP is voluntary and the benefits are financed by the premiums paid by plan participants.

You may enroll in HOP within 180 days of a Qualifying Event if you are a:

- Annuitant (retired member).
- Survivor Annuitant. A survivor annuitant is eligible to enroll in HOP at the time of the member's retirement provided the premium is deducted from the annuitant's monthly benefit. Upon the annuitant's death, a survivor annuitant is eligible to enroll in HOP if they are receiving a monthly annuity from PSERS.
- Spouse. A surviving spouse, who is already enrolled in the HOP, may continue to participate in the program upon the death of the annuitant. A surviving spouse may enroll in HOP upon the death of the annuitant if they, as a beneficiary, are receiving a monthly annuity for PSERS.
- Dependent (child) of Annuitant or Survivor Annuitant. A surviving dependent, who is already enrolled HOP, may continue to participate in the program upon the death of the annuitant until such time as they no longer meet the criteria of a dependent. A surviving dependent may enroll in HOP upon the death of the annuitant if they, as a beneficiary, are receiving a monthly annuity for PSERS.

The following are considered Qualifying Events for HOP enrollment:

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## HOP Eligibility... (continued from page 2)

- You retire or lose health care coverage under your school employer's health plan. (Coverage under your school employer's health plan includes any COBRA continuation of coverage you may elect under that school employer plan.)
- You involuntarily lose health care coverage under a non-school employer's health plan.
- You or your spouse reach age 65 or become eligible for Medicare.
- You experience a change in family status (including divorce, your death or death of a spouse, addition of a dependent through birth, adoption, or marriage or loss of a dependent through loss of eligibility).
- You become eligible for Premium Assistance due to a change in legislation.
- A plan approved for Premium Assistance terminates or you move out of a plan's service area.

Some Qualifying Events apply to you, your spouse, and your dependents independently. For example, if your spouse turns age 65 he or she may enroll in the Health Options Program even if the annuitant does not, provided the premium is deducted from the annuitant's monthly retirement benefit.



For more information about HOP or for customer service assistance you should contact HOP directly at 1.800.773.7725 or visit the HOP website at [www.hopbenefits.com](http://www.hopbenefits.com).

## PSERS Board of Trustees Meeting Schedule

May 2, 2014  
June 13, 2014  
August 7, 2014

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

In addition to these 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 Barbara Book, PSERS Executive Office at 1.888.773.7748, extension 4617.

## Direct Deposit for Your Monthly Payments

Direct deposit is a safe reliable way to receive your PSERS monthly payments. To sign up for direct deposit or to make changes to your current banking information, you must complete the *Authorization for Direct Deposit – Electronic Transfer of Monthly Benefit* (PSRS-116) form. The form can be printed from the PSERS website under Forms; or you can call PSERS at 888.773.7748 to request a copy of the form. It is recommended that you enclose a voided check from the account to which you want to deposit your funds.

It may take two to three months for direct deposits to become effective. A confirmation letter is sent when your direct deposit request is processed. PSERS strongly recommends that you do not close the old account until your monthly benefit payment is deposited successfully into your new account.

## Your PSERS Benefit and Other States' Tax Requirements

Monthly retirement benefit payments from PSERS are exempt from Pennsylvania state and local taxes. If you reside in another state, your PSERS benefit may be subject to state and local taxes. PSERS does not maintain information on the tax liabilities of other states. You need to contact your state and local authorities to determine the taxability of payments made to you outside of Pennsylvania. Under the Internal Revenue Service (IRS) Code, the PSERS pension plan is classified as a 401(a), governmental defined benefit plan.

In some instances, other states may treat your previously taxed withdrawn contributions as exempt and may request additional information regarding the contributions you made to PSERS. This information is found in the Final Benefit Letter that PSERS provided to you at the time of your retirement. Contact PSERS if you need another copy of your Final Benefit Letter.

It is PSERS' policy not to offer advice regarding taxes and your PSERS benefit. We encourage you to seek the advice of a professional tax consultant or contact the Internal Revenue Service (IRS).

## PSERS' Website

PSERS' website provides up-to-date information regarding any changes in legislation affecting PSERS, general information pertaining to PSERS, publications, forms, and frequently asked questions.

PSERS publications are available on the PSERS website on the Publications page. You may also request a hard copy of a PSERS publications by calling or writing to us. Contact PSERS if you require large print or an audio format of the *Retired Member Newsletter*.

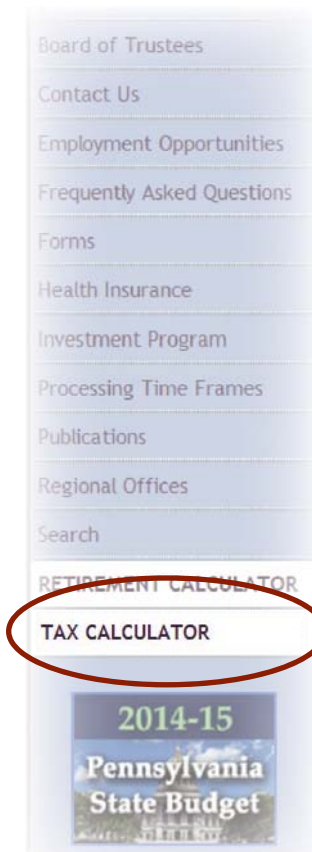
## Online Federal Withholding Calculator

PSERS offers an online Federal Withholding Calculator to assist you in choosing the amount of federal withholding tax for your PSERS benefit payment. This online feature is found on the PSERS website by clicking on Tax Calculator. The calculator was updated to reflect current tax tables.

To actually change the withholding amount with PSERS, you must complete, sign, and submit a *PSERS W-4P Federal Tax Withholding Certificate for Annuity Payments* (PSRS-996) or an *IRS Form W-4P*. You may obtain the PSERS form from our website under Forms or by calling our Member Service Center.

When you submit a Form W-4P to PSERS, the withholding selected on the new form replaces any previous tax-withholding request you made. Please keep this in mind, especially if you are requesting the withholding of an additional dollar amount.

Due to payroll processing time frames, it may take up to eight weeks for the change to go into effect.



## Address Changes

To make changes to your address, **you must notify PSERS in writing**. Please include your name, the last four digits of your social security number, former address, new address, current telephone number, the effective date of the change, and your signature in the letter.

You may also complete a *Change of Address for PSERS Retirees* (PSRS-1301) form to change your address with PSERS. The PSRS-1301 form is located on the PSERS website under Forms.

Address changes should not be submitted any earlier than 90 days prior to the effective date of the change.

Our mailing address is –

PSERS  
5 N 5th Street  
Harrisburg PA 17101-1905

If you have named a Power-of-Attorney (POA) and the POA was approved by PSERS, the POA may change your address on your behalf.

Ms. Vogler is currently a member of PSEA-Retired and Pennsylvania Association of School Retirees.

### **Vice Chairman James M. Sando**

The Board also unanimously elected James M. Sando to a one-year term as Vice-Chair. Mr. Sando is one of three Board members elected to represent the active certified contributing members of the System. He has been a Board Member since 2007.

Mr. Sando earned a Bachelor's Degree and Master's Degree in Education from East Stroudsburg University. He has been a teacher at Shady Grove Elementary in the Wissahickon School District for 27 years.

Mr. Sando has been on the PSEA Board of Directors since 1999, serving currently as President of Mideastern Region. He served on the North Wales Borough Zoning Hearing Board from 2010 to 2011 and was recently elected to the North Wales Borough Council for a term that began in January 2014. Mr. Sando is currently the President-Elect of the National Council on Teacher Retirement (NCTR) where he has previously served as Secretary-Treasurer, a member of their Executive Committee and a member of their Trustee Education Committee. He is on the Executive and Steering Committees of the Trustee Leadership Forum for the Initiative for Responsible

Investment at the Kennedy School of Government at Harvard University. Mr. Sando is also the Chair of the Board of Trustees of the Bucks and Montgomery Counties Health Care Consortium, providing health care for 20 school employers and over 10,000 members.

### **New Board Members**

In addition to the elections of the Board Chair and Vice-Chair, three new board members began their terms on the Board in January 2014. Frederick T. Berestecky, Larry Breech and Susan C. Lemmo were recently elected by acclamation to fill Board seats vacated by three retiring Board members.

### ***Frederick T. Berestecky***

Frederick T. Berestecky was elected by acclamation to represent the active certified membership for a term of three years. Mr. Berestecky earned a bachelor's degree in Elementary Education from California State College and is a middle school social studies teacher at the Ringgold School District. He is a member of PSEA and the National Education Association. He served as assistant football coach, local president, chief negotiator, treasurer, vice president, and president of the PSEA Southwestern region. He also serves on the PSEA Board of Directors.

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***Susan C. Lemmo***

Susan C. Lemmo was elected by acclamation to represent the active certified membership for a term of two years. Ms. Lemmo has been an art teacher at Curwensville Area School District since 1990. She earned a bachelor's degree in Fine Arts and her teaching certificate from Indiana University of Pennsylvania and a master's in Fine Arts from Penn State University. She has served as president of the Curwensville Area Education Association since 2000. Also, she has been the treasurer of the Clearfield, Elk, Cameron, and Jefferson Central Labor Council since 2005. She is the incoming president of the PSEA Central Region. She served as vice president of PSEA Central Region from 2010 to 2013, secretary of PSEA's Political Action Committee for Education (PSEA-PACE) from 2009 to 2010, and as a Central Region representative on the PSEA-PACE Board of Directors from 2008 to 2010.

***Larry Breech***

Larry Breech was elected by acclamation to represent the members of the Pennsylvania Public School Boards for a term of three years. Mr. Breech has been a self-employed businessman for over 30 years and a guest teacher (K-12) for over 13 years. He earned a bachelor's degree in Business Administration from Penn State University. Mr. Breech has served as a board member of the Millville Area School District for over 14 years and also currently serves as president of the Mid-Atlantic Soybean Association and as president of the Central Susquehanna Intermediate Unit (CSIU). He previously served as the vice president and treasurer of the CSIU and chaired the Finance committee at the CSIU. He also served as the president and treasurer of the Columbia/Montour Area Vocational-Technical School and as president of the PA Family Farm Foundation. Mr. Breech has also served on the Budget and Finance committees on the National Board of Directors of the National Farmers Union.

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**Harrisburg PA 17101-1905**

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