

Inside...

- PSERS Is Getting a New Look
- Enrolling in the Health Options Program
- 100th Anniversary Timeline & Retiree Spotlights & More...

Annuitant Member Board Election

The Public School Employees' Retirement System' (PSERS) Board of Trustees will conduct an annuitant member election this fall for an annuitant member to serve a **three-year term** on the Board from January 1, 2020, to December 31, 2022.

Members who desire to run in the annuitant election must:

- Be an annuitant member of PSERS.
- Submit an affidavit and nominating petition with 125 or more valid signatures of other PSERS annuitant members.
- Submit a completed biographical form.

To receive a nomination packet and more information on the duties and responsibilities of Board members, interested annuitant members may email, fax, or write to:

Mercedes Alcoser, PSERS Election Coordinator
5 N 5th Street
Harrisburg PA 17101-1905
Email: malcoser@pa.gov
Fax: 717.772.5372

Please be sure to specify in your request that you want information on the annuitant member seat because active-certified member elections will also be held.

Your completed affidavit, nominating petition, and biographical form must be returned to Ms. Alcoser at the email address, mailing address, or fax above by **4:30 p.m. on July 10, 2019**. Late receipt will disqualify any candidate from the election ballot.

One Year Anniversary of MSS

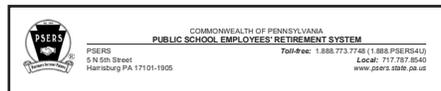
PSERS launched its Member Self-Service (MSS) Portal in March 2018. Since then, more than 122,000 members have registered. These members completed more than 100,000 transactions, with over 64,000 of the transactions being “straight-through processes” (processes that are completed immediately).

PSERS' Paperless Delivery has not only ensured faster communication with members than mail but has also **saved the System more than \$260,000 in printing and mailing costs!**

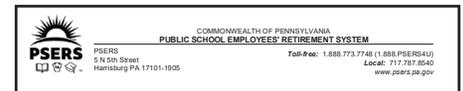
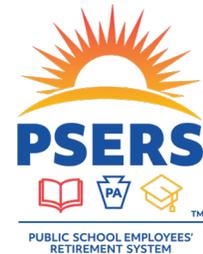
PSERS is Getting a New Look

Starting July 1, 2019, PSERS will transition from our current logo to a brand new one. PSERS' new logo celebrates a new era for PSERS which includes implementing a defined contribution plan and continuing our commitment to providing secure retirement benefits to Pennsylvania public school employees. The new PSERS logo is being introduced as we begin our second century of service to our members. For more information on the 100th anniversary of PSERS, see pages 6-7.

Current Logo & Letterhead



NEW Logo & Letterhead



Act 5 of 2017

Act 5 of 2017 was signed into law on June 12, 2017. The law created three new classes of membership. Two of the new classes are hybrid plans (Class T-G and Class T-H) consisting of a side-by-side defined benefit and a defined contribution component. The third class is a stand-alone defined contribution plan (Class DC). Starting July 1, 2019, new members will be enrolled in Class T-G with the option of electing into Class T-H or Class DC.

What does this mean for you?

As a retiree, the new membership classes under Act 5 do not impact you!

Partnership with Voya Financial®

PSERS has partnered with Voya Financial to administer the defined contribution (DC) component of the new membership classes. Current members who do not have a DC component will not have an account with Voya. PSERS, however, will continue to look for opportunities to expand its relationship with Voya to provide financial awareness and education to all of its members.

Enrolling in the Health Options Program

Most members of the Health Options Program enroll when they turn 65 and become eligible for Medicare. However, there are other instances—called Qualifying Events—when eligible participants can enroll. You have 180 days after a Qualifying Event to enroll in the Health Options Program and/or change your health benefit option (if already enrolled). You experience a Qualifying Event when:

- 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 coverage you may elect under that school employer's plan.
- You involuntarily lose health care coverage under a non-school employer's health plan (which includes any COBRA continuation coverage you may elect under that non-school employer's health plan).
- There is a change in your family status (including divorce, the death of a spouse, addition of a dependent through birth, adoption or marriage, or a dependent loses eligibility).
- You or your spouse reach age 65 or become eligible for Medicare. If you enroll in the HOP Medical Plan within 180 days after your 65th birthday, you will receive a discount on your premium.
- 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.

Depending on individual circumstances, Qualifying Events may apply independently to you, your spouse and/or your dependents. For example, if your spouse turns age 65 and becomes eligible for Medicare, he or she can choose to enroll in the Health Options Program, whether or not you also enroll.



If you would like information about the Health Options Program, visit HOPbenefits.com or call the HOP Administration Unit at 1.800.773.7725 to request an information kit.

PSERS Board of Trustees Meeting Schedule

May 23, 2019

August 9, 2019

October 11, 2019

December 6, 2019

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 provides visually impaired readers with our publications in large print or on a CD. Please contact us to request these free services.

Keep Your Address Current

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.

Web Address:
psers.pa.gov

Email Address:
ContactPSERS@pa.gov

As a retiree, you must maintain an up-to-date mailing address to ensure you receive important information from PSERS, including your yearly *Form 1099-R*. A current address also ensures that you continue to receive your monthly benefit payment. Regardless of how you receive your monthly benefit, whether direct deposit or a paper check, your payment may be stopped if your mailing address is not valid.

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 a future effective date. To register for a MSS account, you need only your PSERS ID, social security number, date of birth, and a valid email address.

To change your address without an MSS account, send your changes in writing to PSERS. You can do this either by sending a letter to PSERS or by completing the *Change of Address for PSERS Retirees and Non-Active Members* (PSRS-1301) form that is on the PSERS website. You may also call PSERS at 1.888.773.7748 and request that the form be sent to you. Be sure to include your signature, your PSERS ID or last four digits of your social security number, and the effective date of the change when you write to us.

Need Your PSERS ID?

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 or 1.888.773.7748 to have your ID mailed to you.

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

Return to Service Exceptions

The Retirement Code prohibits retirees from returning to school service for a public school in any capacity, full-time or part-time, qualifying or non-qualifying service, while receiving a PSERS retirement benefit.

If you are a PSERS retiree and return to Pennsylvania public school service as a school employee, your monthly retirement benefit will be stopped unless one of the following exceptions applies:

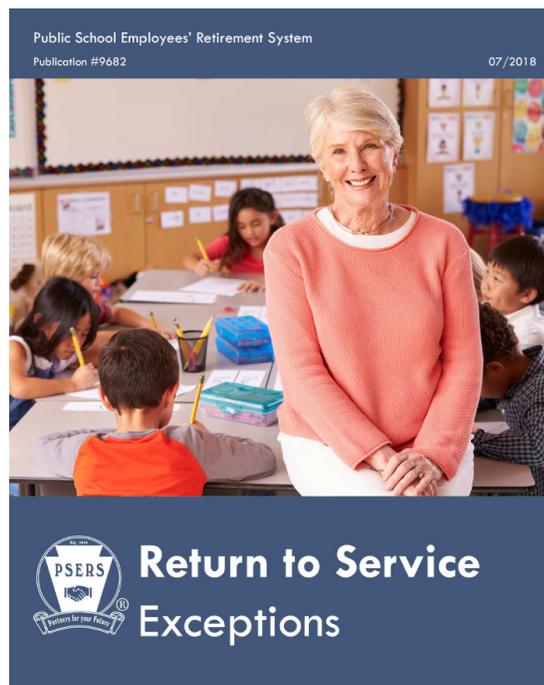
- Emergency that Increases the Workload - Employment as a result of an unforeseen emergency which increases the workload and creates a serious impairment of service to the public.
- Personnel Shortage - Employment in the event of a shortage of appropriate subject-certified teachers or other personnel.
- Extracurricular Position - Employment in an extracurricular position under a separate written contract.
- Independent Contractor – Employment when validly employed as an independent contractor
- Employment with a Third-Party Employer – Employment when validly employed by, and providing services through, a legitimate third-party employer that is not a reporting unit of PSERS.
- Enrollment in Alternate Retirement Plan – Employment by any of the state’s community colleges, Pennsylvania State University, or the 14 state-owned universities where the retiree enrolls in an alternate retirement plan (e.g., SERS-State Employees’ Retirement System or TIAA-Teachers Insurance and Annuity Association).

These exceptions are detailed in the *Return to Service Exceptions* (Publication #9682) handbook, which is available on the PSERS website. You will not be eligible to earn or purchase service credits for the period of time you were employed under any of the return to service exceptions.

If PSERS determines that you do not qualify for any of these exceptions, your monthly payment will be stopped and you will again become an active, contributing member of PSERS. You will also be required to pay back the benefit you received, if any, while you were a PSERS retiree and working for a Pennsylvania public school employer. Before beginning service, you must confirm with the employer that your return was approved by PSERS.

Special rules may apply for employment in a community college, public university, or Pennsylvania charter school.

Please contact your PSERS retirement representative if you have questions on returning to service.



PSERS Celebrates 100 Years of Providing Retirement Security for Our Members

The Pennsylvania Public School Employees' Retirement Act became law on July 18, 1917, and PSERS began operations on July 1, 1919. PSERS is proud to serve public school employees in Pennsylvania by providing secure retirement income for the past 100 years and we will continue our commitment to our members in the years to come.

PSERS Then and Now



More information on the history of PSERS is available on PSERS website under the "About" section.

PSERS Retiree Spotlights

After a long career in public education, PSERS retirees continue their service by positively impacting their communities. A secure retirement benefit provides more freedom to give back and volunteer within local communities, at charities, churches and non-profits. PSERS worked with the Pennsylvania State Education Association-Retired (PSEA-R) and the Pennsylvania Association of School Retirees (PASR) to identify some retired members volunteering and doing outstanding work in their communities after their retirement. PSERS will highlight additional retirees later this year in the next issue of PSERS Retired Newsletter.

Suzanne Sunday Cumberland Valley Retiree

After retiring, Suzanne volunteered at various township events. She served as chair of the Lehrman Scholarship Committee and is currently Vice Chair of the Monroe Township Municipal Authority. As Vice Chair, she coordinated a year-long volunteer project to create an electronic database containing a record of all the Authority's assets which will assist the township with grant applications and planning for future sewer repair projects.

Suzanne organized fundraising campaigns that raised more than \$75,000 for the Hershey Ronald McDonald House, and as a retiree, she continues to encourage fellow retirees, friends and neighbors to support the "House that Love Built" in any way they can.

In addition, she has served on the Congregational Council (one year as President) of her church. She is co-chair and usually chief cook at the church's free monthly Community Dinners, part of the Easter Egg crew, and helps with soup-making projects. These fund meals for families in need. She also creates the church's large print bulletins for Sunday services.

She serves as Member Contact Chair and newsletter staff member at Capital Area PSEA-Retired.



Robert Duaine Council Rock Retiree

Robert is founder, former Vice President, Counselor Coordinator, and now treasurer and fund raiser for Camp Discovery, a special one-week camp for children at risk. He also volunteers for the American Red Cross as a transportation specialist, donor ambassador, blood donor (recipient of the Give Life Award), and as a volunteer driver at the FSA family homeless shelter in Levittown. In addition, he is a member of the Board of Directors of Langhorne Open Space (local Land Trust responsible for the preservation of open space in Lower Bucks County) and coordinator of semiannual flea markets that raise funds for the Trust, and he volunteers as a Visitor Aide at the Churchville Nature Center.

Robert is also a volunteer usher at three local regional theaters, member of the finance and liturgy committees and lay reader at Our Lady of Grace Church, private tutor in the area of secondary math, support care taker for elderly family and friends, machine inspector at his local polling station, board member of his local homeowners association, and roving parliamentarian. He is treasurer for the PSEA-Retired Bucks County as well as its web coordinator.



Neil Waugerman Everett Area Retiree

Neil retired from education after 34 years of teaching science. In 2011, after the major earthquake that devastated the island nation of Haiti, Neil made his first of nine trips to help rebuild the country. Neil assists the Carmelite Community of the Word in Gallitzin, Pennsylvania through their Haitian mission. The community works with the Little Sisters of the Incarnation in teaching, with their orphanages and birth centers, and nutrition education.

On Neil's first trip after the earthquake, he helped build buildings in the poorest areas of the country where there was no drinking water available. Neil and his group helped the Little Sisters by doing any type of project, including construction, painting, building playgrounds at orphanages, and simple maintenance.

Neil has also collected numerous bikes to deliver to the kids he works with. Currently, Neil and his group are teaching both children and adults to make craft items that can be sold at fairs in more populated areas.



PSERS
5 N 5th Street
Harrisburg PA 17101-1905

PRSRT STD
U.S. Postage Paid
Harrisburg PA
Permit No. 254

Public School Employees' Retirement System
Important Information from the
Commonwealth of Pennsylvania