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PSERS Board Elects Chairman and Vice Chairman

The Board of Trustees of the Public School Employees’ Retirement System recently held its annual organizational meeting at its headquarters in Harrisburg. Melva S. Vogler, of Hawley, Wayne County, was re-elected Chairman of the PSERS’ Board of Trustees and Nathan G. Mains, of Mechanicsburg, Cumberland County, was elected Vice Chairman.

The Board unanimously re-elected Ms. Vogler to a one-year term as Chairman. Ms. Vogler has been a member of PSERS’ Board since 1994. She represented active members on the Board for twenty years and was elected in 2013 to serve as the Trustee for PSERS retired members. She has served as Chairman since January 2007. Ms. Vogler is 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. She retired from Wallenpaupack Area High School in 2013.

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

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The PSERS regional office located in Fleetwood (just outside of Reading), PA will be closed June 30, 2017.

The Public School Employees’ Retirement System (PSERS) regularly evaluates its operations for possible improvements. Because the Fleetwood office’s territories of Berks, Carbon, Chester and Lehigh are closely surrounded by the PSERS’ offices in Bucks, Dauphin and Lackawanna counties, PSERS evaluated and discovered a potential opportunity to provide long-term financial savings without impacting service to our members. It is anticipated that service might be improved without the burden of keeping a small office open for walk-in traffic while also regularly providing presentations outside of the office. Presentations will continue to be provided and calls to the office will automatically be routed to staff in other regional offices.

The Board also unanimously elected Nathan G. Mains to a one-year term as Vice Chairman. Mr. Mains serves ex officio on PSERS’ Board as the Executive Director of the Pennsylvania School Boards Association, Inc. He began his tenure as Executive Director of the Pennsylvania School Boards Association in September 2013. In addition, he serves as a President and a member of the Board of the PA School Boards Insurance Trust, and as Chief Executive Officer of School Boards Services Corporation.

Mr. Mains holds a bachelor’s degree in political science from Lebanon Valley College, participated in the Harvard Business School’s Executive Education Program and attended Shippensburg University’s graduate school for communications.

Additionally Mr. Mains serves as Treasurer of the Pennsylvania School District Liquid Asset Fund (PSDLAF), Secretary of the Board of EasyProcure, and as a member of the Board and Policy Committee Chair for the Pennsylvania Interscholastic Athletic Association (PIAA). He also serves as a member of the Advisory Board to the National School Boards Action Center and is the Board Secretary/Treasurer of EdPAC and the Pennsylvania Public Education Foundation. Mr. Mains is also a member of the Board of Directors of C.M. Regent Insurance Company, one of the leading insurers of school property in the United States.
On March 1, PSERS released a redesigned website in order to better serve you, our members. Our new address is www.psers.pa.gov and any pages you may have bookmarked at the psers.state.pa.us address will redirect to the new homepage. We still provide the same resources in this new look.

The Federal Tax Withholding Calculator is now located under “Top Pages.” This calculator will assist you in completing your W-4P by showing you the amounts withheld from your PSERS benefit based on the number of exemptions you are claiming.

If you wish to change your federal withholding tax, you must complete and submit a W-4P Withholding Certificate for Annuity Payments (PSRS-996) form. The W-4P form is located under “Forms & Publications.”

The “Forms & Publications” section of the website also provides electronic copies of PSERS’s publications and financial reports including:

- Death Benefits
- Taxes on Your Retirement
- Divorce Guidelines and Forms
- Return to Service Guidelines and Clarification
- Financial Documents and Reports

Please contact PSERS if you would like a physical copy of these publications.

Note: To sign into your Interaction account for access to your 1099-R and check change letter, click on the “Member Login (Interaction)” link on the upper right.

Your feedback is important to us. When visiting our site, please take a moment to take our survey regarding the accessibility, look, and feel of this redesign.
The Health Options Program (HOP) is sponsored by the Pennsylvania Public School Employees' Retirement Board for the exclusive benefit of our retirees and their families. The Health Options Program is one of the most competitive retiree health plans available. Some of the advantages that our members enjoy are:

- **Premium Assistance.** If you are eligible for Premium Assistance, you can receive up to $100 per month from PSERS to help pay for health care coverage.

- **SilverSneakers.** If you enroll in the HOP Medical Plan or the HOP Pre-65 Medical Plan, you can join the SilverSneakers Fitness Program at no additional cost. SilverSneakers offers treadmills, weights, heated pools and fitness classes.

- **Designed with You in Mind.** Comprehensive medical, prescription drug and dental coverage at competitive rates designed to provide you with health care coverage that meets your needs.

- **Choice.** You have a choice of medical and prescription drug coverage options for both Medicare-eligible and non-Medicare-eligible participants. If you are Medicare-eligible, dental coverage can be included with either the HOP Medical Plan or Value Medical Plan.

- **Convenience.** HOP makes paying monthly premiums easy by deducting them automatically from your retirement benefit (as long as your benefit exceeds the premium cost).

- **Flexibility.** You can enroll, add dependents, or change your option at any time if you experience a Qualifying Event (see page 5). Once enrolled, you can also change your option each year during the Option Selection Period.

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• **Age 65 Discount.** If you enroll in the HOP Medical Plan within 180 days of your 65th birthday, you will pay a discounted premium. If you remain enrolled in the HOP Medical Plan, you’ll receive a discount on your premium each year until your 70th birthday.

• **Access to Resources.** You have access to health care information to help you make informed health care decisions and lead a healthier lifestyle.
  
  o You will receive newsletters, booklets, and a Personalized Statement to help you make the most of your participation.
  
  o Customer service representatives are specially trained and dedicated to helping participants. You can reach one by calling 1.800.773.7725 weekdays from 8 a.m. to 7 p.m. EST.
  
  o The HOP website ([www.HOPbenefits.com](http://www.HOPbenefits.com)) is accessible 24 hours a day, 7 days a week. Registered members have access to personalized information and the ability to contact a customer service representative online. In addition, if you’re enrolled in the HOP Medical Plan, the Value Medical Plan or the HOP Pre-65 Medical Plan, you can view your medical claims and request a new medical ID card online.

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**You're Invited...**

**Your Invitation to Join the Health Options Program**

You have the opportunity to enroll any time you experience one of the qualifying events below:

• You retire or lose health care coverage under your school employer’s health plan, including 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 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.

• 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.

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 have questions about joining the Health Options Program, customer service representatives can be reached by calling 1.800.773.7725 weekdays from 8 a.m. to 7 p.m. EST.*
Update Your Mailing Address

The U.S. Post Office returns approximately 7,500 pieces of mail to PSERS each year due to invalid addresses. As a retiree, an up-to-date mailing address not only allows you to receive informational publications and your yearly Form 1099-R, but also ensures that you continue to receive your monthly benefit payment. Regardless of how you receive your monthly benefit, whether via direct deposit or a paper check, your payment will be stopped if your mailing address is not valid.

Please submit any address changes to PSERS in writing. 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, last four digits of your social security number, and the effective date of the change when you write to us.

Tax Requirements in Other States

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. Contact your state and local authorities to determine the taxability of payments made to you outside of Pennsylvania.

PSERS does not offer advice regarding taxes and your PSERS benefit. If you have tax-related questions, we encourage you to seek the advice of a professional tax consultant or contact the Internal Revenue Service (IRS).
How Is the PSERS Pension Fund Distributed?

Of the $6.3 billion PSERS disbursed to annuitants through pension payments during fiscal year 2015-16, $5.7 billion (over 90%) were paid to annuitants who are residents of Pennsylvania. Why does this matter? Pension benefits received by these annuitants are re-invested in local communities which positively impacts state and local economies. The map below depicts the disbursement of PSERS pension benefits throughout the Commonwealth for fiscal year 2015-16.

For more detailed information, please see our financial publications on our website www.psers.pa.gov.

Member Self-Service Portal Update

PSERS previously announced that a new member self-service portal would be launching at the end of 2017 which will include many new features enabling members to access and take more action in their account.

In order to prevent impacting other critical functions occurring at the end of the year, such as the distribution of annual Statements of Account, Health Options Program plan selection, and 1099-R preparation, PSERS will implement this upgrade during the spring 2018.

The next PSERS newsletter will provide more information about this portal.
Public School Employees' Retirement System

Important Information from the Commonwealth of Pennsylvania