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## Retired Members to Vote in Board Election this Fall

### *Watch the mail for your ballot!*

In early November 2013, all retired members of PSERS will receive a ballot to vote in an election. The election will select a retired member representative for the PSERS Board of Trustees. The term is for three years beginning January 2014. The following are the biographies of the candidates (in alphabetical order):

#### **JUDITH L. GUISE**

Judith L. Guise retired in 1996 from the Quakertown Community School District with 30 years as a social studies teacher. She earned a bachelor's degree from Wilson College, a master's degree from Lehigh University and currently holds memberships in the Pennsylvania Associate of School Retiree's (PASR), the Pennsylvania State Education Association - Retired (PSEA-R), and Business and Professional Women of Pennsylvania.

Ms. Guise is currently PASR's liaison to PSERS and the president of the PASR Bucks Chapter. She is a former PASR Board member. Ms.

Guise is active with the Quakertown Education Foundation, a member of the Quakertown Zoning Hearing Board and the Bucks County Housing Development Corporation Board.

Ms. Guise is an avid gardener, golfer, and patron of the arts.

#### **MELVA S. VOGLER**

Melva S. Vogler has represented active members on the Board for twenty years; seven of those years as Board Chairperson. Ms. Vogler recently retired from the Wallenpaupack Area School District. She earned her bachelor's degree from Susquehanna University and her master's degree from Marywood University.

Ms. Vogler served as president of the National Council of Teacher Retirement Systems and on the executive committee of the Council of Institutional Investors. She is a member of PSEA-R and PASR.

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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**  
**717.772.03860**

**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)**

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

### **Retired Members to Vote... (continued from page 1)**

Ms. Vogler and her husband, Harold, have a daughter and a son.

#### ***DR. CHRISTINE B. WHITE-TAYLOR***

Dr. Christine B. White-Taylor retired in 2010 with 32 years of service in Pittsburgh Public Schools, including service as vice principal and principal. She earned her bachelor's degree from Slippery Rock University, and her master's degree and Ph.D. from Duquesne University. Currently she is a

quality assurance coordinator in a local non-profit organization that facilitates foster care and adoptions.

Dr. White-Taylor served as president of the Lincoln Larimer Belmar Redevelopment Corporation where she spearheaded an estimated \$14 million affordable housing project. She also served as president of Delta Sigma Theta Sorority.

Dr. White-Taylor has two daughters, and is the wife of the late Sgt. James "Rip" Taylor of the Pittsburgh Police department.

## **ACTIVE CERTIFIED BOARD SEATS**

### **Sando Re-elected by Acclamation to Board Seat**

As only one candidate submitted the required forms and petitions for the board seat, there will be no active certified member election in 2013. James M. Sando was "elected by acclamation" for a term of four years by the PSERS Board of Trustees, in accordance with Section 46 of Robert's Rules of Order.

Mr. Sando has been a fifth grade teacher at the Wissahickon School District since 1987. He earned a master's degree in Education from East Stroudsburg University. He has served on the PSERS Board of Trustees since 2006 and PSEA Board of Directors since 1999 as secretary-treasurer. Mr. Sando is a member of the National Council on Teacher Retirement (NCTR) since 2007 and also serves on the North Wales Borough Zoning Hearing Board.

He and his wife Nerée, have a daughter and a son, and one grandson.

### **Berestecky and Lemmo Elected by Acclamation to Board Seat**

Similarly, there will be no active certified member elections in 2013 as only one candidate for each position submitted the required forms and petitions for the election. Frederick T. Berestecky and Susan C. Lemmo

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## Active Certified Board Seats... (continued from page 2)

were “elected by acclamation” by the PSERS Board of Trustees, in accordance with Section 46 of Robert’s Rules of Order. Mr. Berestecky will serve for a term of three years. Ms. Lemmo will serve for a term of two years.

Mr. Berestecky is a middle school social studies teacher at the Ringgold School District. He earned a bachelor’s degree in Elementary Education from California State College. He is a member of PSEA and the National Education Association. He served as assistant football coach, local president, chief negotiator, and as treasurer, vice president, and president of the PSEA Southwestern region. He also served on the PSEA Board of Directors.

Ms. Lemmo has been an art teacher at Curwensville Area School District since 1990. 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.

Ms. Lemmo is married and has two daughters.

## SCHOOL BOARD SEAT

### Breech Elected by Acclamation to School Board Seat

Larry Breech was “elected by acclamation” by the PSERS Board of Trustees, in accordance with Section 46 of Robert’s Rules of Order, to serve for a term of three years. Only one candidate submitted the required forms and petitions for the election; therefore, no school board member election will be held in 2013.

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. He was the president and treasurer of the Columbia/Montour Area Vocational-Technical School and was the president, vice president, and treasurer of the Central Susquehanna Intermediate Unit (CSIU). He chaired the Finance committee at the CSIU. He served as president of the Mid-Atlantic Soybean Association and as president of the PA Family Farm Foundation. Mr. Breech also served on the Budget and Finance committees on the National Board of Directors of the National Farmers Union.

He and his wife, Debbie, have two daughters and one son.

## PSERS Board of Trustees Meeting Schedule

October 4, 2013  
December 10, 2013  
January 24, 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.**

# Right-To-Know Law Information

As public school employees, much but not all of the information in your employment records maintained by both your employer and the Public School Employees' Retirement (PSERS) is considered public information under Pennsylvania's Right-to-Know Law (RTKL), 65 P. S. §§ 67.101-67.3104. Your employer and PSERS are generally required by the RTKL to disclose information that is deemed by law to be a "public record" in response to a RTKL request from any member of the public or the media, even though you may regard the information as personal and confidential. This article touches on common pieces of information that are deemed to be either public (subject to disclosure) or non-public (not subject to disclosure) under the RTKL.

You may be aware of recent court cases which held that the home addresses of most public employees in Pennsylvania are, with limited exceptions, subject to disclosure in response to a RTKL request. PSERS, however, is in a unique position among governmental bodies because its enabling legislation, the PSERS Code, 24 Pa. C.S. § 8502(i), contains a provision that specifically protects the rights of its members as to privacy and confidentiality. Due to this provision, and unlike other public pension funds and other state and local agencies that are not controlled by a similar statutory provision, PSERS will not disclose the home addresses of its members in response to RTKL requests.

The following are common examples of public and non-public information:

## Public Information – Active Member

- Member contributions and interest
- Retirement credited service with PSERS
- Last full fiscal year retirement-covered salary reported
- Last employer(s) reported

## Non-Public Information – Active Member

- Social Security number
- Address/telephone number
- Beneficiary designation
- Date of birth
- Present value of account
- Retirement estimates
- Medical reports and other information protected under the Health Insurance Portability and Accountability Act of 1996

## Public Information – Other than Active Member

- Current monthly annuity
- Beneficiary/designated survivor subsequent to member's death
- Option selected
- Date of retirement
- Years of credited service
- Member contributions and interest

## Non-Public Information – Other than Active Member

- Social Security number
- Address/telephone number
- Beneficiary/survivor designation prior to member's death
- Specific annuity calculation
- Medical reports and other information protected under the Health Insurance Portability and Accountability Act of 1996
- Date of birth

The integrity and privacy of your records are of great importance to PSERS. More information about RTKL can be found on the PSERS website under Quick Links.

## Advantages of Using Direct Deposit for Your Monthly Payments

Every month, PSERS receives calls from members whose checks are delayed, stolen, or destroyed. To avoid delays in receiving your monthly benefit, you should consider switching to direct deposit. Direct deposit is a safe reliable way to receive your PSERS monthly payments.

Never has there been a better time to switch to direct deposit. With talk of Saturday mail delivery being discontinued by the United States Postal Service, receipt of your check could be further delayed every month. Furthermore, Social Security recipients have already begun receiving mandatory electronic payments.

Through direct deposit, your payment is electronically deposited into your checking or savings account so you have access to your money on the last business day of each month. With checks sent via the United States Postal Service, it may take two to four days for the check to arrive at your home. If the check is misdirected within the mail delivery system, it can take even longer. Once received, you must manually deposit or cash the check. These possible delays are the reason that PSERS asks you to wait until the 10th day before reporting a missing check. Due to the research involved, placing a stop payment on a check

takes several weeks to resolve. Direct deposit helps avoid delays in receiving your monthly retirement benefit because it eliminates the possibility of delayed, stolen, or destroyed checks.

Take the uncertainty and anxiety out of receiving your monthly benefit payment by signing up for direct deposit. To sign up, you must complete the **Authorization for Direct Deposit – Electronic Transfer of Monthly Benefit (PSRS-116)** form found on the PSERS website under Forms. You can also call PSERS at 888.773.7748 to request the form be sent to you. In June, some members may have received a letter with an *Authorization for Direct Deposit – Electronic Transfer of Monthly Benefit (PSRS-116)* form enclosed.

**PSERS recommends that you enclose a voided check from the account to which you want to deposit your funds in order to ensure that your benefit payments are not misdirected.** It may take two to three months for direct deposits to become effective. PSERS will send you a confirmation letter when your direct deposit request is processed.

## Submitting Documents to PSERS

When submitting documents to PSERS, whether it is an application, a form, or supporting documents, you may do so by mail, fax, or hand delivery. For mailed documents, PSERS will consider the day the document is received by PSERS as the receipt date. PSERS does not use the date stamped on the envelope by the post office. You may wish to consider using certified and registered mail services to ensure PSERS receives your important document. If you use these services, keep in mind that it may slow down the delivery process.

You may also fax or hand-deliver your documents to PSERS. Our fax numbers are 717.772.3860 and 717.783.7275. PSERS headquarters is located at 5 N 5th Street, Harrisburg PA 17101-1905. PSERS Regional Offices are conveniently located throughout the state. Addresses and contact information for our Regional Offices are found on the PSERS website. Emailing your documents as attachments is not permissible at this time.

## Reporting a Death & Reimbursements

To report the death of a PSERS retiree, alternate payee, survivor, or beneficiary receiving a monthly payment from PSERS, a family member or person responsible for handling your affairs would contact PSERS by calling us toll-free at 1888.773.7748. The caller should have available the deceased's name, social security number, and date of death, as well as the name, address, and telephone number of the person PSERS should be contacting.

In order to begin to review the deceased member's account, PSERS must receive a death certificate and any payments received after the date of death. Both the death certificate and any payments received should be sent to:

Public School Employees'  
Retirement System  
5 N 5th Street  
Harrisburg PA 17101-1905

Payments sent via wire transfer and received after the date of death must also be returned to PSERS. Monthly annuity payments are made on the last business day of the month. By contacting the bank and providing notification of death prior to

the last business day of the month, the bank has the opportunity to reject the payment, which will be returned to PSERS. If the payment isn't returned, the estate must return the payment to PSERS.

After PSERS has received the death certificate, we will review the decedent's account and contact the beneficiary(ies) or estate and provide the necessary forms and information to close the account. ***This information will not be released over the phone or by email.***

While PSERS has a responsibility to close the retiree's or survivor's account timely, accurately, and compassionately, PSERS also has a fiduciary responsibility to our members as a whole. This requires us to ensure that we recoup any outstanding overpayments as soon as possible.

PSERS will not provide information pertaining to a retiree's death benefit prior to receiving any overpayments and the account is made whole. Once the owed monies are

returned to PSERS, this type of information will be released.

PSERS is required by the law to seek collection of the funds owed to the agency. At times, even the Commonwealth's attorney general will get involved and seek legal recourse against the person or persons who have chosen not to repay funds owed to PSERS.

We realize that your family members may not be aware of what funds are being deposited into your financial institution on your behalf or even who to contact in the event of your death. Sharing this article with them may help in some small way as your loved ones work through a difficult time.

More detailed information about death benefit payments for those retirees who die is available in the PSERS publication, *Let's Talk About Death Benefits During Retirement*. This publication is available in print by contacting PSERS and on the PSERS website under the Publications tab.

## Keep Your Address Up-to-Date

As a retiree, you should keep your mailing address up to date, not only to ensure that you receive informational publications and your yearly *Form 1099-R*, but also to ensure that you continue to receive your monthly benefit payment. This is true whether the payment is mailed to your home address or sent directly to your financial institution.

If your monthly benefit payment is sent electronically to your financial institution and we receive notification from the post office that your mailing address is not valid, **your electronically transferred payment will stop after we receive the notice of your invalid address.** PSERS must have your new mailing address for your payments to continue.

If your monthly benefit payment is mailed directly to your home address and we receive notification of an invalid mailing address, your monthly benefit payment will immediately stop until you inform PSERS of your new address.

Please submit any name or 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* (PSRS-1301) form. You can access the form on the PSERS website under Forms, or by calling PSERS and requesting the form be sent to you. **Be sure to include your signature, social security number, and the effective date of the change.**

If your monthly payment is mailed to your home address, be sure to notify PSERS of your address change at least 8 weeks prior to moving and be sure to file a forwarding order with the postal system, as well.

## Divorce and Your PSERS Benefit

A divorce can affect your PSERS retirement benefit. If you have divorced since becoming a PSERS member or are planning to divorce, you should contact PSERS if you have not already done so. You should know that PSERS will not discuss your individual retirement benefit or provide estimates to your spouse or your spouse's representative without your authorization.

For more information regarding divorce and your PSERS retirement benefit, refer to the *PSERS Divorce Guidelines* (PSRS-9681) located on the PSERS website under Publications.

## Borrowing From Your Account?

The Pennsylvania Public School Employees' Retirement System Retirement Code (Act 96 of 1975) not only establishes the rules for PSERS to manage your retirement account, but protects your PSERS benefit as well.

Under this law, PSERS may not loan you money. Your funds in PSERS may neither be used for collateral nor attached or assigned.

The only way PSERS members can receive their contributions and interest from their account is to terminate employment with all public school employers and apply for benefits.

When you are retired, this same law prevents the liquidation of your monthly benefit in a lump sum payment. This guarantees that you will receive a monthly benefit payment for the rest of your life.

These provisions under the law help to ensure that once you have retired, your benefit is protected well into your future.

**PSERS  
5 N 5th Street  
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**Watch your mailbox for your ballot coming soon!  
Inside is important board election information.**

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