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Reminder: Register for PSERS Member Self-Service Portal

Join more than 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.

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.

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

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

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

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

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

Keeping Your Address Current

The United States Postal Service (USPS) returns approximately 7,500 pieces of mail to PSERS each year due to invalid addresses. As a retiree, an up-to-date mailing address allows you to receive important information and 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 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.

Extended vacation coming up?

Keeping your address up-to-date with PSERS is easy with MSS! You can enter an address change with a future effective date and/or end date.

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, last four digits of your social security number, and the effective date of the change when you write to us.

Attention Health Options Program Members: Option Selection Period for 2019 Starts in October

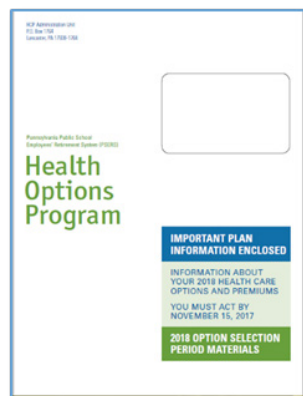
The Option Selection Period—the time when individuals currently enrolled in the Health Options Program can make changes to their coverage for 2019—starts in October and runs through November 15. If you're a current enrollee, this is a great time to evaluate your options and decide if you want to make any changes to your Health Options Program coverage for 2019.

Watch your mail for more information.

In early October, you'll receive your Option Selection Period materials explaining what's new for 2019 and the coverage options available. Consider these materials carefully, particularly if you have moved, or are about to move, to a new area. If you're currently enrolled in the Enhanced, Basic or Value Medicare Rx Option, the package will also include information about these plans. Unless you notify us otherwise during the Option Selection Period, your current medical and/or prescription drug or dental coverage will continue in 2019.

If you're currently enrolled in the Health Options program, you will receive:

- A Personalized Statement with the coverage options available to you and the respective monthly premiums.
- A Health Options Program Application/Change Form for the Medicare Supplement Plans.
- A survey card.



If you're currently enrolled in the Enhanced, Basic or Value Medicare Rx Option, you will also receive:

- A 2019 Abridged Prescription Drug Formulary.
- A 2019 Annual Notice of Change.
- A customized listing of local pharmacies.
- A 2019 Evidence of Coverage Booklet.

Note: These mailings are exclusively for members currently enrolled in the Health Options Program. If you are not enrolled in health coverage under the Health Options Program, you will not receive the materials described above. However, if you are interested in learning more, you can visit us online at www.HOPbenefits.com.

Don't delay! The Option Selection Period ends November 15, 2018, so be sure to review all the information and submit all necessary forms before then. If you have any questions about the coverage options available to you, call the HOP Administration Unit at 1.800.773.7725.

If you are not enrolled in the Health Options Program, you may enroll if you experience a Qualifying Event (i.e., turning 65 or losing employer-sponsored coverage). Visit www.HOPbenefits.com or call 1.800.773.7725 for more information about Qualifying Events.

Updated Return to Service Exceptions Booklet

The new Return to Service Exceptions (Publication #9682) handbook is available on the PSERS website under “Publications.”

By law, a PSERS retiree may not be employed by a Pennsylvania public school without risking the loss of his or her monthly retirement pension unless he or she qualifies under a specific exception.

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

- Employment Emergency - Employment due to 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.

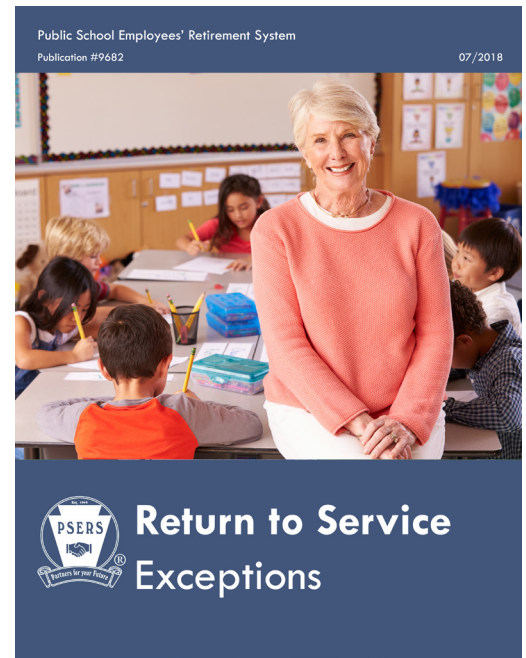
These exceptions are detailed in the *Return to Service Exceptions* handbook.

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 suspended 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 regional representative if you have questions on returning to service.



2019 Payment Calendar

PSERS pays monthly retirement benefits on the last business day of the month for which they are due. Because PSERS group health insurance premiums are payable in advance, your medical deduction is for the following month. For example, PSERS will pay your January benefit on January 31, but the medical deduction is for February.

Benefit for Month of:	In 2019 Paid on:	Medical Deduction for Month of:
January	January 31	February
February	February 28	March
March	March 29	April
April	April 30	May
May	May 31	June
June	June 28	July
July	July 31	August
August	August 30	September
September	September 30	October
October	October 31	November
November	November 29	December
December	December 31	January 2020

Missing Payments

Payments sent via electronic transfer (direct deposit) to your financial institution should be in

your account by 9:00 a.m. on the last business day of the month. If your electronic deposit is not in your account by that time, ***you should contact your financial institution to make sure the delay was not within their system.*** If no record of the transfer is found, ask them to verify your account number and the institution's routing number; you should then verify this information against the form(s) you submitted to PSERS.

Payments mailed to your home address may take additional time to reach you. Contact PSERS if your check does not arrive by the 10th of the following month (e.g., your January check has not arrived by February 10). Waiting until the 10th of the month allows the post office sufficient time to forward your check to you or reroute misdirected mail. You should contact PSERS immediately if you know that your check was stolen or destroyed.

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