

# Ohio PERS NEWS

## Your Benefit Connection

News and information for retired members of the Ohio Public Employees Retirement System

### Addressing the present, planning for the future

A message from Chris DeRose, CEO

OPERS has a history of carefully planning for the future and proactively managing potential challenges before they arise. For the last two years, we have been evaluating the changing demographics of the members in our pension benefit plan. In the midst of this analysis, we experienced an unprecedented downturn in the financial

market. While your retirement system remains in solid financial condition, we need to act in order to safeguard the retirement benefits for the next generation of retirees. The Board of Trustees has made changes that are within its authority and, on Nov. 18, recommended a further set of changes to the Ohio General Assembly that will require legislative action.

**Current OPERS retirees will not have their pension benefit affected**

**by this most recent set of recommended changes.** The suggested changes include modifications to benefit plan design for active members and a change to the annual Cost of Living Adjustment (COLA) for future retirees.

Active members who do not retire prior to the effective date of the legislation enacting these changes will receive an annual COLA equal to the change in the Consumer

Price Index up to 3% rather than the current 3% simple COLA. **Individuals already receiving a pension benefit from OPERS will continue to receive an annual 3% simple COLA.** We have provided a more detailed explanation with the rationale, funding goals and specifics of the transition plan for the recommended changes on the OPERS Web site, [www.opers.org](http://www.opers.org).

If approved by the state legislature, the recommended changes will build on past actions by the Board to keep your pension secure and provide health care coverage for as long as possible. The Board felt it was important to involve members and retirees in this process, just as we did a few years ago when we made changes to the health care plan. We shared the rationale, goals and specifics of these new benefit plan recommendations in meetings this year with stakeholder groups who represent thousands of OPERS members and



Chris DeRose

### inside this issue

Mandatory Direct Deposit effective March 1, 2010 3

Help OPERS cut costs and go green 4

Answers to your tax questions 5

2010 health care open enrollment wrap-up 6

OPERS offers incentives for retirees to actively manage their health 7

Express Scripts introduces Bill Me Later® 9

Legislative update 10



## Addressing the present

(continued from page 1)

retirees. With this input, the Board made its final recommendations.

Through all the stakeholder meetings and discussion, we sought to find the right balance. The result is a long-term strategic approach that minimizes undue hardship on members while laying the foundation for change.

Now that the Board has recommended a set of changes to our benefit plan design, we will work with the Ohio General Assembly to have the changes enacted. Meanwhile, as we move forward, we will continue meeting with our stakeholder groups and will communicate with members and retirees to increase your understanding of the changes, answer questions and report progress. Our Web site, [www.opers.org](http://www.opers.org), will be updated regularly with information that you are free to reference as the legislative process commences. We will also continue our proactive planning process to fund and protect the benefits you have earned.

While these changes do not affect current retirees, you are welcome to share your comments or thoughts with us directly and, to that end, we've set up a special email address: [giveusyourthoughts@opers.org](mailto:giveusyourthoughts@opers.org). Also feel free to send written comments to the OPERS address listed on page 12. Thank you for your continued support as we make incremental changes necessary to secure retirement benefits for years to come.

## Board election results announced

The 2009 OPERS Board of Trustees election has concluded and the results have been certified and accepted by a representative of the Ohio Secretary of State's office and the OPERS Board.

John Maurer has been re-elected to his position representing retirees. Helen Youngblood has been re-elected to represent county employees. Cinthia Sledz has been re-elected to represent members in the miscellaneous category. All three Board members will begin serving new four-year terms beginning in January 2010.

*OPERS NEWS – Your Benefit Connection* is a quarterly newsletter providing news and information to more than 160,000 age and service retirees, disability benefit recipients and survivor benefit recipients of the Ohio Public Employees Retirement System. This publication allows us to communicate vital information concerning retirement benefits and health care coverage to our retirees and also educate them on the services we provide.

### CONTACT INFORMATION:

[www.opers.org](http://www.opers.org)  
1-800-222-7377  
[newsfeedback@opers.org](mailto:newsfeedback@opers.org)

*It is your responsibility to be certain that OPERS has your current address on file. If OPERS is not made aware of address changes, we cannot guarantee that you will receive important information pertaining to your OPERS account.*

*This newsletter is written in plain language for use by members of the Ohio Public Employees Retirement System. It is not intended as a substitute for the federal or state law, namely the Ohio Revised Code, the Ohio Administrative Code, or the Internal Revenue Code, nor will its interpretation prevail should a conflict arise between it and the Ohio Revised Code, Ohio Administrative Code, or Internal Revenue Code. Rules governing the retirement system are subject to change periodically either by statute of the Ohio General Assembly, regulation of the Ohio Public Employees Retirement Board, or regulation of the Internal Revenue Code. If you have questions about this material, please contact our office or seek legal advice from your attorney.*

## Mandatory Direct Deposit Effective March 1, 2010

---

The OPERS Board of Trustees has recently adopted a new rule which is consistent with the mandatory direct deposit policy adopted by the board in 2003. This rule will allow OPERS to hold paper checks for any benefit recipient who does not comply with the mandatory direct deposit policy before their March 1, 2010 payment is issued or who does not have an approved direct deposit exemption on file.

All OPERS benefit recipients residing in the U.S. and currently receiving their monthly benefit by paper check without an approved exemption on file will receive a letter giving them an opportunity to complete an exemption form. An exemption will be granted if they meet the criteria listed within this article. If they do not meet the criteria, they will be required to provide OPERS with the necessary information to set up their payments for direct deposit.

The Board made this decision with the best interest of both OPERS and our benefit recipients in mind. As a business practice, OPERS continually seeks to identify methods of providing

cost effective services that not only result in savings to the System, but also provide added value in customer service to our members and retirees.

Direct deposit helps retirees by eliminating the risks of theft, non-delivery, or loss of checks. It could take up to a month to replace a check that has been lost in the mail. Direct deposit funds are securely transferred with no risk of delay or loss. Using direct deposit also eliminates the need to make special arrangements when you are going to be away from home.

There are three instances in which benefit recipients may receive an exemption and be allowed to continue receiving their monthly benefit by check:

- Recipients who reside outside of the United States
- Recipients who reside in remote areas where direct deposit is not available through a local financial institution. A remote area has been defined to mean more than a 15-mile drive to any bank that provides direct deposit.

- Recipients whose payments go to a third party, such as a nursing or convalescent home

Retirees who reside outside the United States do not have to submit a request for exemption; they will automatically receive a paper check. Those who reside within the United States and believe they qualify for an exemption are required to submit a *Request for Exemption from Mandatory Participation in Direct Deposit* form. To receive this form, please contact OPERS at 1-800-222-7377 or print a copy from our website, [www.opers.org](http://www.opers.org).

OPERS staff will review each request and advise the retiree by mail whether their request has been approved or denied. If the request is denied, the retiree will be required to participate in the direct deposit program.

---

## Direct deposit discontinued for non-US residents

The National Automated Clearing House Association (NACHA) recently issued new banking industry rules which impact OPERS benefit recipients who live outside the United States.

We are no longer able to provide direct deposit of benefit payments to a foreign bank account. Effective with the Oct.

1, 2009 monthly benefit, all retirees who reside outside the US will be required to have their payments sent via paper check to their home or bank address. If you need to update your home or bank address, please use the *Address/Bank/Name Change Request* form available at [www.opers.org](http://www.opers.org).

## Help OPERS cut costs and go green

### *Sign up for online publications*

OPERS is committed to offering electronic communication options whenever possible. Communications via e-mail have increased, online application processes have been introduced, and we offer online publications including newsletters. Online communications offer immediacy, cost savings and a positive impact on the environment. For these reasons, we are asking our retirees to please help us in this effort by signing up to receive their OPERS publications online.

The cost for OPERS to print and mail a single retiree newsletter is approximately 39 cents. If you multiply that amount by the number of retirees who have not signed up for online publications (approximately 160,000), OPERS spends more than \$62,000 per issue on paper, printing and postage costs. These costs are virtually eliminated when a retiree signs up to receive their newsletter online.

**If just one quarter of retirees currently receiving paper newsletters would sign up for the online version, OPERS could save up to \$46,500 per year while eliminating the need for a tremendous amount of paper.**

Signing up for online publications is fast and easy. Simply log-in or register to use My Benefits System (MBS, formerly the Member Benefits System) from the home page of our Web site, [www.opers.org](http://www.opers.org). Once logged in, you can select online publications within the 'Correspondence Preferences' section.

Once you have elected to receive your publications online, OPERS will have your e-mail address on file. We will not share your e-mail address with any other organizations or individuals, so you do not need to worry about receiving unwanted messages. OPERS may use member e-mail addresses for news alerts or other important OPERS announcements in the future. If your e-mail address changes, please remember to update it using MBS.

#### **No internet access at home? Try your local library!**

Not having a home computer doesn't mean you can't take advantage of online services from OPERS and many other organizations. Most, if not all, public libraries offer internet access to patrons at no charge. Library personnel can help you to establish a free e-mail account through services such as gmail or yahoo mail. Many libraries offer basic computer training - some even offer classes designed specifically for seniors. Check out the offerings at your local library and be online in no time.

## **Change to Ohio PERS News publication schedule**

OPERS will publish three issues of *Ohio PERS News* for retirees in 2010 instead of the customary four issues. This decision was made in response to our membership's increased use of online communication tools, our commitment to going green and because dollars earmarked for printing and postage can be reallocated to support further electronic communication initiatives. The newsletters will be published throughout the year as dictated by the need to convey news to our retirees. The most current OPERS news and information is always available on our Web site, [www.opers.org](http://www.opers.org).

## Answers to your income tax filing questions

*As an OPERS retiree, the beneficiary of a deceased OPERS retired member or a member receiving a disability benefit, your retirement benefit must be reported on your federal income tax return. OPERS is required by the Internal Revenue Service (IRS) to calculate the taxable amount of your benefit. The taxable amount is then reported to the IRS and is used as the basis for withholding calculations.*

*OPERS will provide you with the taxable amount of your benefit by sending you a Form 1099-R. With this form you will also receive a Benefit Recipients' Income Tax Guide for the Tax Year 2009. This guide provides general assistance to you or your tax advisor in the preparation of your federal and state income tax returns. For your convenience, we have provided answers to some of the questions we frequently receive concerning OPERS pensions and income tax filing. If you have additional questions, please contact your tax advisor.*

### **If I still have not received my Form 1099-R, what should I do?**

OPERS will mail 1099-R statements in late January. You can view and print your current Form 1099-R by visiting the OPERS Web site and accessing My Benefit System (MBS). Registration and a personal identification number are required to use MBS. Registration is fast and easy and can be completed via e-mail. Visit [www.opers.org](http://www.opers.org) to access registration instructions from the home page. If you have not received your Form 1099-R by Feb. 6, 2010, please contact us.

### **I am a disability benefit recipient and the distribution code on my 1099-R (Box 7) is a "7." My tax advisor believes it should be a "3." Which one is correct?**

A distribution code of "3" indicates a person is permanently disabled. OPERS does not use a distribution code "3" for disability recipients because our members are only evaluated for disability benefits based on their position. This is not the same as being permanently disabled as defined by the IRS.

The IRS defines "permanently disabled" as being unable to engage in any substantial gainful activity by reason of a medically determined physical or mental impairment which:

1) has lasted or can be expected to last for a continuous period of 12 months or more; or 2) can be expected to result in death. Our disability benefit recipients are not considered permanently disabled, only disabled from their last OPERS-covered position. We indicate this by assigning a distribution code of either "2" or "7," depending on your age. To determine eligibility for IRS purposes, members should refer to IRS Publication 721 or 524 or contact the IRS at 1-800-829-1040. They would need to obtain a qualifying physician's statement.

### **What is the amount in the Employee Contributions or insurance box (Box 5)?**

This box represents the amount of your retirement monies on which you have already paid taxes or which are excluded from taxes. It is the difference between Box 1 (Gross distribution) and Box 2a (Taxable amount).

### **How do I change the federal tax withholding on my pension benefit?**

OPERS benefit recipients can change their tax withholding for federal income tax at any time during the year by filing a *Federal Withholding Certificate for Pension or Annuity Payments* (Form W-4P). You can change your tax withholding for state income tax by filing a *Recipient's Withholding Certificate for Ohio Personal Income Tax* (Form IT-4P). These forms are available on our Web site (retiree forms) or by contacting us.

### **Online filing and information**

The Ohio Department of Taxation invites you to visit [www.tax.ohio.gov](http://www.tax.ohio.gov). The site provides a link to **I-file** which is a free service that allows you to file your Ohio income tax return online. Visit [www.tax.ohio.gov](http://www.tax.ohio.gov) and follow the instructions. This Web site also details the **e-file**, **TeleFile** and **e-payment** programs.

If you have more questions, call the Ohio Department of Taxation, toll-free, at (800) 282-1780. Taxpayer service agents are available from 8 a.m. to 5 p.m. Monday through Friday.

# 2010 Open Enrollment Wrap-Up

---

*OPERS health care open enrollment for 2010 has ended and many OPERS retirees will have a new plan administrator for their medical coverage. As we transition into a new year and to new plan administrators, retirees will be receiving numerous communications and will likely have questions about their coverage. Below, we have provided contact information for both Humana and Medical Mutual, along with a list of communications retirees can expect to receive during the transition period and some important items to remember.*

---

## **Humana 1-877-890-4777, [www.humana.com/opers](http://www.humana.com/opers)**

### **Letters**

Humana recently mailed an Acknowledgement of Eligibility letter to all retirees to confirm their enrollment into the Medicare Advantage plan. This letter, which is required by Medicare, contained some information that does not apply to the Humana Medicare Advantage plan offered to OPERS retirees. A correction letter was mailed to dispel any concerns the original letter may have created.

### **Marketing material**

Retirees may be receiving information in the mail about individual Medicare Advantage plans offered through Humana. These materials are not intended for OPERS retirees and Humana is working to stop the automated mailing of these communications. All items intended for retirees will contain the OPERS logo.

### **Health Assessment phone calls**

Humana is currently placing phone calls to OPERS retirees participating in the Humana Medicare Advantage plan. The purpose of the calls is to gauge interest and eligibility for their disease management and wellness programs. If you

receive one of these calls, please take a few moments to answer the questions and learn about these valuable programs.

### **Provider Directory**

In mid-December, Humana mailed a provider directory to each retiree participating in the Humana Medicare Advantage Plan. **It is important to remember that, in 2010, you can receive services from any provider who will accept Medicare payment terms.** This includes physicians and facilities that are not listed in the provider directory. All network and out-of-network services are paid at the same coverage level. However, using a network doctor or facility does help to save money for the OPERS health care plan which will help keep costs down for retirees.

### **Identification Cards**

Humana has mailed ID cards to all OPERS retirees participating in the Humana Medicare Advantage Plan in 2010. If you have not yet received your ID card, please contact Humana.

## **Medical Mutual 1-877-520-6728, [www.medmutual.com](http://www.medmutual.com)**

### **Participant Guide**

Medical Mutual will be sending a Participant Guide to all retirees enrolled in the plan for 2010. These guides include important information about Medical Mutual programs and will be mailed in mid-January.

### **Identification Cards**

Medical Mutual has begun mailing ID cards to all OPERS retirees participating in the plan in 2010. If you have not yet received your ID card, please contact Medical Mutual.

### **Network Information**

The simplest way to find out if your doctors or hospitals are

in the Medical Mutual network is to use the online Provider LookUp tool at [MedMutual.com](http://MedMutual.com). The tool will walk you through providing information about yourself and will then allow you to check if certain doctors and hospitals participate in an available Medical Mutual network. If your doctor is not in the network, this tool can provide suggestions.

If you need assistance using the Provider LookUp tool or don't have access to a computer, please call the Medical Mutual customer service team. A representative will be happy to assist you.

# OPERS offers incentives for actively managing your health

Actively engaging in the improvement of your health has never been easier - or more rewarding. In 2010, retirees and their covered spouses can each earn up to a \$100 deposit into their Retiree Medical Account (RMA) by participating in the OPERS personal health management program. Retirees are eligible to earn \$50 for each of the following activities (up to a maximum of \$100 per year):

- Complete a Health Assessment
- Undergo an annual physical exam
- Complete a Wellness Program
- Successfully participate in a Disease Management Program

Programs vary for those retirees participating in the Humana Medicare Advantage Plan and those participating in the Medical Mutual Plan. **Please call or visit your plan administrator's Web site for more information, instructions for enrollment and specific completion criteria.**

**Wellness Programs** - participating in a wellness program will help you address specific lifestyle risks and improve your overall health.

**Humana (1-877-890-4777, [www.humana.com/opers](http://www.humana.com/opers)) wellness programs include:**

- Smoking Cessation
- Weight Management
- Stress
- Nutrition
- Back Care

**Medical Mutual (1-877-520-6728, [www.medmutual.com](http://www.medmutual.com)) lifestyle coaching programs are six-month programs addressing all lifestyle risks including:**

- Tobacco Use Cessation
- Weight Loss & Management
- Exercise
- Nutrition
- Stress

**Disease Management Programs** - participating in a disease management program will help you manage your care for chronic and sometimes life-threatening conditions.

**Humana Disease Management Programs**

- COPD - Chronic Obstructive Pulmonary Disease
- CHF- Congestive Heart Failure
- ESRD - End Stage Renal Disease
- Rare Diseases (For example: Parkinson's, ALS)

**Medical Mutual Disease Management Programs**

- Diabetes
- Coronary Artery Disease
- Chronic Pain
- Depression
- COPD - Chronic Obstructive Pulmonary Disease
- Asthma
- CHF- Congestive Heart Failure

## Questions?

Questions regarding the wellness and disease management programs and their requirements should be directed to your medical plan administrator (Humana or Medical Mutual). Questions regarding your RMA account and deposits\*, please visit [www.opers.org](http://www.opers.org).

*\*Note: Please allow up to 8 weeks following your achievement of eligibility for an incentive for the appropriate deposit to be made into your RMA account.*

## Health Assessments available online

Getting on the path to improved health is now even more convenient. Beginning Jan. 1, 2010, retirees can complete a Health Assessment online. Completing an assessment is the first step in participating in OPERS' personal health management program.

Online health assessments can be found on both the Humana ([www.humana.com/opers](http://www.humana.com/opers)) and Medical Mutual ([www.medmutual.com](http://www.medmutual.com)) Web sites. Log on, complete an assessment and be on your way to a healthier you!

# Express Scripts Home Delivery program offers convenience and value

The results are in – during the last quarter of 2009 almost 30 percent of OPERS retirees have decided to begin using the Express Scripts Home Delivery program to fill their maintenance medications. Home Delivery from the Express Scripts pharmacy offers both convenience and value for those prescription drugs you take for ongoing conditions. Your participation in the Home Delivery program reduces overall health care costs and helps OPERS to continue providing you with the best coverage possible.

## When you choose Home Delivery, you can expect:

**Savings:** In many cases, you can save by ordering up to a 90-day supply of your medication.<sup>1</sup>

**Safety:** Pharmacists check every prescription for accuracy and potential

drug interactions, and are available to assist you 24 hours a day, every day.

**Satisfaction:** The Home Delivery program ranked higher than retail pharmacies in customer satisfaction.<sup>2</sup>

**Convenience:** Enjoy a variety of payment options and convenience features such as Automatic Refills and Reminders. Standard shipping is FREE.

## You Make the Choice

Participating in the Home Delivery program requires an active choice. If you are eligible for Home Delivery, you must inform Express Scripts of your choice to participate in the program or to continue filling your prescriptions at a local retail pharmacy.

When you are identified as qualifying to participate in the Home Delivery

program, Express Scripts will remind you to let us know of your choice through a series of letters and phone calls. When you contact Express Scripts, you will be educated on your options and asked to make a choice between Home Delivery and your retail pharmacy for your qualifying prescriptions. If you choose to participate in the Home Delivery program, Express Scripts will assist you in the sign-up process.

Please call Express Scripts at 1-877-558-7511 or visit [www.StartHomeDelivery.com](http://www.StartHomeDelivery.com) to begin enjoying the savings and efficiency of the Home Delivery program.

1. This savings estimate is based on previous prescription-drug history. Savings estimates may vary based on prescriptions, deductibles and factors specific to your benefit plan.

2. This is according to J.D. Power and Associates' 2008 customer satisfaction report.

## JUST ANNOUNCED - save even more with Express Scripts Home Delivery in 2010!

Effective Jan. 1, 2010, the OPERS Board of Trustees has approved reduced copays for prescriptions filled using the Express Scripts Home Delivery program.

Copays will go from three times the retail copay to two and one-half times the retail copay (with the exception of the Medical Mutual Basic plan). See chart at right.

2010 OPERS PRESCRIPTION DRUG PLAN		
	Enhanced Plan & Humana Medicare Plan	Intermediate
Generic	\$4 Retail \$10 Mail	\$10 Retail \$25 Mail
Formulary Brand (Preferred)	\$20 Retail \$50 Mail	\$35 Retail \$87.50 Mail
Non-Formulary Brand (Non-Preferred)	\$50 Retail \$125 Mail	\$50 Retail \$125 Mail



# Express Scripts introduces Bill Me Later®

## Express Scripts offers even more convenience with Bill Me Later®

OPERS is committed to making the most of our prescription drug dollars and supporting better health outcomes for our retirees. The Home Delivery program from the Express Scripts Pharmacy helps deliver both. With Express Scripts' new Bill Me Later® payment option, the transition to Home Delivery convenience and savings has never been easier.

## Bill Me Later® Benefits

Express Scripts has always offered a variety of payment options, including check, money order or credit cards: VISA, MasterCard, American Express and Discover. Now, they have partnered with Bill Me Later® to offer:

- Special financing offers such as “No Payments for 90 Days”
- Sign up and approval in just seconds - In order to sign up, all retirees need to do is supply the last four digits of their Social Security number and their date of birth and accept the terms.

## Bill Me Later® Facts at a Glance

- The required credit check takes just seconds.
- Orders of \$150 or more are eligible for “No Payments for 90 Days.”
- Qualifying customers pay no interest if balance is paid in full within the promotional period.
- Customers can use Bill Me Later® for purchases under \$150 (25-day grace period).

## How Bill Me Later® Works

- 1 - Retirees can begin the Bill Me Later® registration process by visiting [www.express-scripts.com](http://www.express-scripts.com) or by contacting a patient care advocate at 1-866-727-5873.
- 2 - Enter date of birth and last four digits of Social Security number and accept the terms.
- 3 - A quick credit check is performed and retirees receive approval results in seconds.
- 4 - Eligible retirees can use the Bill Me Later® payment option when ordering through the web, interactive voice response or a patient care advocate.

## Questions?

Please visit [www.express-scripts.com](http://www.express-scripts.com) or contact an Express Scripts patient care advocate at 1-866-727-5873.

## Giant Eagle pharmacies will be part of the Express Scripts network

If you use a Giant Eagle pharmacy to fill prescriptions, you may have recently received a letter announcing that the store would not be part of the Express Scripts network in 2010. We are happy to announce that Express Scripts and Giant Eagle stores have reached an agreement and Giant Eagle pharmacies will be part of the network in 2010. Coverage will not be interrupted. If you have any questions, please contact Express Scripts at 1-866-727-5873.

## Cost-share for Medicare Part B Supplies could increase in 2010

Beginning in 2010, Medicare-eligible retirees may experience a change in their share of the cost of Medicare Part B-covered drugs and supplies such as diabetic supplies. As an

alternative to charging retirees higher premiums to participate in the OPERS health care plan, retirees' cost share for some services and supplies will increase in 2010.

## 2010 health care seminars for retirees

The retiree-specific health care seminar is designed to address the needs and concerns of those receiving an OPERS benefit and participating in the OPERS health care plan. The seminar will address details of the OPERS health care plan coverage options and the OPERS wellness programs.

All retiree health care seminars begin at 10 a.m. and last approximately two hours. Registration is required and seminars do fill quickly. Please call 1-800-222-7377 or visit [www.opers.org](http://www.opers.org) to register using My Benefits System (MBS).

### 2010 OPERS health care seminars

<b>Akron</b> May 13	<b>Dayton</b> Aug. 20	<b>Perrysburg</b> Feb. 18
<b>Athens</b> June 4	<b>Elyria</b> March 26	<b>Portsmouth</b> June 25
<b>Cambridge</b> March 19	<b>Findlay</b> April 30	<b>Ravenna</b> Dec. 10
<b>Canton</b> March 11	<b>Huron</b> Aug. 13	<b>Steubenville</b> June 18
<b>Cincinnati East</b> April 16	<b>Independence</b> July 15 Nov. 12	<b>Strongsville</b> Jan. 29
<b>Cincinnati North</b> Nov. 12	<b>Lima</b> Dec. 3	<b>Toledo</b> Aug. 27
<b>Columbus (Dublin)</b> May 24	<b>Mansfield</b> Nov. 19	<b>Westlake</b> Aug. 27
<b>Columbus (OPERS)</b> Feb. 26 Aug. 20 Nov. 19	<b>Mentor</b> May 6 Dec. 3	<b>Youngstown (Boardman)</b> April 9 Sept. 10
	<b>Miamisburg</b> Jan. 15	

## Legislative Update

### Debate over national health care reform continues

The topic of national health care reform continues to dominate discussions in Congress and in the media. OPERS has been interested in the process to ensure that public retirement systems will continue being able to afford to provide health care coverage to retirees.

With the Senate passing the broadest health care legislation in a generation on Dec. 24, the next step will be a conference committee between the House and Senate. The House passed a health care reform bill (HR 3962) on Nov. 7. A conference committee is necessary because of probable key differences between the two bills. After a conference agreement is reached, the bill then goes back to each chamber for concurrence. Key points of the Senate bill include:\*

- Coverage: Would cover 32 million Americans compared with current law.
- Exchanges: Creates health insurance exchanges where uninsured individuals and small businesses can shop for coverage.
- Subsidies: People with income up to 133 percent of the federal poverty level will be made eligible for Medicaid. Subsidies to buy health insurance on the exchanges on a sliding scale made available to those between 133 and 400 percent of the federal poverty level.
- Individual mandate: Most Americans must carry health coverage or pay a penalty.
- Employer mandate: Employers with more than 50 employees must offer health care coverage or pay a fine of up to \$750 per employee.
- Restrictions on Insurers: Insurance must cover all comers, including those with pre-existing medical conditions, and are limited in how much extra they can charge older customers.

OPERS is working as part of the Public Sector Health Care Roundtable to identify the impact of some of the provisions of both the House and Senate bills on state and local health care plans. The Roundtable board of directors will convene immediately after a conference agreement is reached between the House and Senate to plan a strategy to work with legislators on behalf of public sector plan providers. OPERS will continue to monitor this issue, work directly with our Congressional delegation members and keep our membership informed of progress.

*\*Source: Kaiser Family Foundation*

## 2010 calendar of educational seminars

**RETIREE SEMINAR** – This three-hour seminar is designed exclusively for OPERS retirees and benefit recipients. Topics range from taxation of your pension benefits and re-employment to health care coverage and Social Security. There is no cost to attend and you may bring a guest. Please register your guest's name when you enroll yourself. You can also register for this seminar using My Benefits System (MBS) at [www.opers.org](http://www.opers.org).

### 2010 RETIREE SEMINARS

<b>Athens</b> April 27	<b>Columbus OPERS</b> July 1 Aug. 5 Oct. 12	<b>Mansfield</b> June 22
<b>Canton</b> June 8	<b>Dayton</b> Dec. 1	<b>Perrysburg</b> Oct. 19
<b>Cincinnati East</b> Aug. 24	<b>Eastlake</b> Aug. 10	<b>Strongsville</b> May 25
		<b>Youngstown/ Boardman</b> Sept. 21

**REMOTE COUNSELING SESSIONS** – If you live outside the Columbus area and wish to discuss your pension benefits with a benefits counselor, you can schedule a remote counseling session. Counseling sessions are also available by phone. Call 1-800-222-7377 to make an appointment.

### 2010 REMOTE COUNSELING SESSIONS

<b>Cincinnati Eastgate</b> July 12 - 15 Nov. 1 - 4	<b>Elyria</b> July 19 - 22	<b>Strongsville</b> Feb. 1 - 4 May 17 - 20 Oct. 25 - 28
<b>Cuyahoga Falls</b> Jan. 4 - 7 April 19 - 22 Sept. 13 - 16	<b>Lima</b> Feb. 22 - 25	<b>Wickliffe</b> June 14 - 17
<b>Dover/ New Philadelphia</b> Aug. 23 - 26	<b>Miamisburg</b> April 5 - 8	<b>Wooster</b> June 28 - July 1
	<b>Perrysburg</b> Jan 25 - 28 May 3-6 Sept. 27 - 30	<b>Youngstown</b> March 22 - 25 Aug. 2 - 5
	<b>Sidney</b> March 8 - 11	

## Ohio PERS Board of Trustees

The 11-member Ohio PERS Board of Trustees is responsible for the administration and management of Ohio PERS. Seven of the 11 members are elected by the groups that they represent (i.e., college and university non-teaching employees, state, county, municipal, miscellaneous employees, and retired members); the Director of the Department of Administrative Services for the state of Ohio is a statutory member, and three members are investment experts appointed by the Governor, the Treasurer of State, and jointly by the Speaker of the Ohio House of Representatives and the President of the Ohio Senate.

### Elected Board Members

**Eddie Parks**  
State Employees

**Sharon M. Downs**  
Retired Members

**John W. Maurer**  
Retired Members

**Kimberly Russell**  
State College and University Employees

**Cynthia Sledz**  
**Vice Chair**  
Miscellaneous Employees

**Ken Thomas**  
**Chair**  
Municipal Employees

**Helen Youngblood**  
County Employees

### Statutory Board Member

**Hugh Quill**  
Director, Department of Administrative Services

### Appointed Board Members

**Lennie Wyatt**  
Investment Expert  
Governor Appointee

**Charlie Adkins**  
Investment Expert  
Treasurer of State  
Appointee

**James R. Tilling**  
Investment Expert  
General Assembly  
Appointee

**Chris DeRose**  
*Chief Executive Officer*



Ohio Public Employees  
Retirement System

277 East Town Street Columbus, OH 43215-4642

# Ohio PERS NEWS

YOUR BENEFIT CONNECTION

PRSRST STD  
US POSTAGE

PAID

COLUMBUS OH  
PERMIT NO 177

Printed in Ohio on paper with a 10% post-consumer content

## OPERS announces Medicare B reimbursement amount for 2010

OPERS will reimburse you for the basic cost of your Medicare Part B premium (with proof of enrollment and confirmation that you are not receiving reimbursement from any other source) by adding the amount to your monthly benefit check. Effective Jan. 1, 2010, the monthly Medicare B reimbursement amount will be a maximum of \$96.40. OPERS does not provide this reimbursement to spouses.

If your monthly Medicare Part B premium is greater than the basic cost, we will only reimburse you up to \$96.40. If your monthly Medicare Part B premium is less than the basic cost of Medicare Part B, OPERS will only reimburse you up to the amount you pay for coverage. Also, OPERS will not provide this reimbursement if you receive a partial or full reimbursement from another source. It is your responsibility to report to OPERS any amount you receive from another source. If you terminate your Medicare Part B coverage or begin receiving reimbursement from another source, you must notify OPERS immediately.

## 2010 benefit payment schedule

Pension benefit payments will be issued on the first business day of the month. If that day falls on a weekend or holiday, payments will be issued on the



last business day of the previous month (except January when, for tax purposes, the payment must be issued on the first business day of the month).

This schedule is also available at [www.opers.org](http://www.opers.org).

January 4
February 1
March 1
April 1
April 30 (May)
June 1
July 1
July 30 (August)
September 1
October 1
November 1
December 1