

## 5 Things to keep in mind while enjoying your retirement

Your OPERS benefit payment hits your bank account every month like clock-work – no need to worry about that. You're free to spend your time doing what you want, when you want. But it's important to check in with us from time to time, especially if you have had a change in your personal or contact information.



- 1. Keep your personal and contact information updated with OPERS** – Because you receive your benefit payment via direct deposit, it's easy to forget to notify OPERS if your address or bank changes. You can make changes to either by signing into your online account. Keeping your address updated will ensure that you receive important communications from OPERS.
- 2. Review your tax withholding** – If you haven't reviewed your tax withholding since you retired, it might be time to discuss it with your financial advisor or tax preparer. We are not tax advisors at OPERS, so we really can't help you decide what to withhold. Changes to your tax withholding can be made through your online account as well. If you do want to make a change you can also do this through your online account.
- 3. Update your beneficiaries and family information** – When you retired you selected one or more beneficiaries to receive either a monthly or lump sum benefit when you die. While there are only a few circumstances that allow you to update the beneficiaries named to receive a monthly benefit (death, marriage, or divorce), you can change who gets your lump sum death benefit. Your online account lists current designations and has the form needed to make changes to your lump sum death benefit.
- 4. Consider a letter of last instruction** – Unlike a will, a letter of last instruction is not a legally binding document. But it helps family members or friends handling your affairs in the event of your death. A letter of last instruction explains things like the location of vital papers, business affairs and designated funeral arrangements. You may wish to list OPERS and/or your insurance carriers with phone numbers so your family knows who to call to report your death.
- 5. Consider asking your spouse or another trusted person to assist you with your retirement account** – OPERS cannot discuss your personal account information with anyone unless we receive written authorization from you. If you would like us to be able to discuss account information with a person of your choice, you need to complete an *Authorization for Release of Account Information (LL2)* which can be found on [opers.org](https://www.opers.org) under Retiree Forms. When completing this form, be specific about the information you authorize OPERS to share and provide an expiration date.



# Legislative Update:

## OPERS monitoring ACA repeal process closely, advocating repeal of Cadillac Tax

With all the uncertainty surrounding the repeal of the Affordable Care Act (ACA), there have been conflicting reports about whether the excise tax on high-cost health care plans, often called the “Cadillac Tax” will, in fact, be addressed in the forthcoming repeal bill. We are watching any progress carefully and continue to advocate for the repeal of the Cadillac Tax. We are also keeping a close eye on alternative replacement provisions that may be as detrimental, if not more so, to our retiree health care plan.

In January, companion legislation was introduced in the U.S. House of Representatives (HR 173) and U.S. Senate (SB 58) to repeal the Cadillac Tax. These introductions follow much work on the part of the *Fight the 40 Coalition*, to which OPERS belongs. The members

of this group have renewed their efforts to repeal the Cadillac Tax. In conjunction with *Fight the 40*, OPERS is working hard to ensure that the tax will be included in the ACA repeal bill.

However, it is important to remember that the motivation behind changes to OPERS health care coverage goes beyond the ACA. We do not currently know what changes will be made, any timeline for the anticipated changes, and subsequently, how those changes may affect the future of OPERS health care coverage.

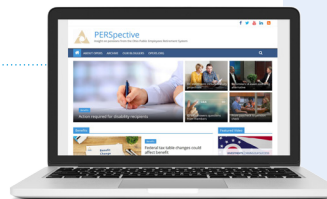
OPERS will reach out to members and retirees with any confirmed information we have on the ACA repeal process. Please watch your OPERS newsletter, [opers.org](http://opers.org) and your email box for any updates.

## PERSpective blog offers new design, features

The Ohio Public Employees Retirement System has redesigned PERSpective, the informative blog that keeps members and retirees updated on news affecting the retirement system.

The new PERSpective will be more responsive to the needs of our readers. We have several new bloggers sharing their expertise, and the design better incorporates photographs and videos. You can also subscribe directly to the blog via email using a link below the Featured Video.

Check out the new PERSpective by clicking on headlines listed under *From the OPERS Blog* on the home page of [opers.org](http://opers.org).



### OPERS News

OPERS News is a quarterly newsletter providing news and information to retired members of the Ohio Public Employees Retirement System. This publication allows us to communicate vital information concerning retirement benefits to our members.

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 federal or state law, nor will its interpretation prevail should a conflict arise between it and the Ohio Revised Code, Ohio Administrative Code or Internal Revenue Code. If you have questions about this material, please contact our office or seek legal advice from your attorney.

#### Contact information:

[www.opers.org](http://www.opers.org)  
1-800-222-7377  
Monday - Friday  
8 a.m. to 4:30 p.m.  
[newsfeedback@opers.org](mailto:newsfeedback@opers.org)

#### Connect with us on social media



[youtube.com/ohiopers1](https://www.youtube.com/ohiopers1)

[facebook.com/ohiopers](https://www.facebook.com/ohiopers)



[linkedin.com/company/opers](https://www.linkedin.com/company/opers)

[twitter.com/ohiopers](https://twitter.com/ohiopers)

### OPERS Board of Trustees

For more information on the OPERS Board of Trustees, visit [www.opers.org](http://www.opers.org).

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*Sean Loftus*  
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**Disability recipients must complete and mail your Employment and Earnings Statement to OPERS no later than April 15, 2017.**

## Action required for disability recipients

### Return Employment and Earnings Statement to avoid interruption of benefits

OPERS disability benefit recipients need to complete an Employment and Earnings Statement and return it to OPERS annually. The statement allows disability recipients to report any employment during the previous year as well as total earnings, employer information and job descriptions. To be sure you continue to receive your disability benefit payment, you must complete and submit the Employment and Earnings Statement even if you did not work during 2016.

Only income from employment needs to be reported. Social Security income, spousal support, child support and volunteer service are all items that do not require reporting on the statement.

OPERS began mailing Employment and Earnings Statements Feb. 14, 2017. If you did not return the completed statement, a second notice will be mailed on March 14, 2017.

**If OPERS does not receive your completed statement by April 15, 2017, your May disability benefit payment and subsequent payments will be held until we receive the form.** Employment and Earnings Statements cannot be accepted by fax so, if you haven't already, please mail the completed Statement to OPERS as soon as possible.

To the right are reminders for the completion and submission of Employment and Earnings Statements. These are based on the five most common mistakes recipients make when completing the form. Not fully completing the form could delay processing and result in interrupted benefits.

For more information on the Employment and Earnings Statement, a video is available at [opers.org](http://opers.org). Click on "Got mail? Get Answers."



Reminders for completion of submission of Employment and Earnings Statements

- 1. Provide your signature** within the *Member Acknowledgement and Authorization* section.
- 2. Provide the correct date** within the *Member Acknowledgement and Authorization* section.
- 3. Answer question #1** (indicating whether you were or were not employed in 2016) within the *Employment Information* section.
- 4. Answer question #2** (providing the amount of total earnings) within the *Employment Information* section.
- 5. Provide SSDI declaration** (question #1) within the *Social Security Disability Insurance Income* section.



# Health care resources at the ready

OPERS and OneExchange introduce a Health Reimbursement Arrangement video series for Medicare-eligible participants

In partnership with OneExchange, a four-part video series was developed to address the Health Reimbursement Arrangement (HRA) in the following ways:

**Video 1:** Defines the HRA, qualified expenses and relays the advantages of the OneExchange online account

**Video 2:** Discusses how Automatic Reimbursement works, how to set it up, timing and applicable forms

**Video 3:** Addresses the reimbursement process - eligible claims, how to manage funds and file a claim online

**Video 4:** Addresses reimbursement for non-Medicare premiums, applicable forms and methods for submitting claims

## OPERS debuts pharmaceutical video series

A new video series provides viewers with insights into the prescription drug market and examines the role

pharmaceuticals play in the overall cost of health care. Our goal is to keep you up to date on prescription drug-related issues and the work we're doing to support helpful solutions.

The videos feature Brian Lehman, OPERS' pharmacy benefits and policy manager. Lehman oversees programs, services and plan design for the OPERS prescription drug retiree plan. He also helps to influence policy on prescription drugs at the state and federal level.

These informative videos provide an overview of issues affecting the prescription drug market. If you have questions pertaining to your personal medications or prescription drug coverage, please contact your prescription plan directly.

The first videos posted in the series explore the increasing cost of drugs in the U.S. and biosimilar medications. Also available is a video explaining the concept of the Medicare "Donut Hole" and how you could be affected.

*These videos can all be found by visiting [opers.org](https://opers.org) and clicking on the red YouTube icon on the home page.*

## Take the new Medical Mutual Eye on Health Questionnaire

You will be on your way to better health!



The Eye on Health Questionnaire is a new tool available for OPERS participants in the Medical Mutual plan.

By completing this brief questionnaire, you can learn more about your health and find out what steps you can take to become even healthier. The results will identify which of these great wellness programs fit your needs. While this questionnaire is very helpful, you are not required to complete it in order to participate in any of the programs listed below:

**Diabetes Prevention** – In-person program through your local YMCA giving you the skills and support you need to make lasting lifestyle changes and reduce your risk of developing type 2 diabetes.

**Healthy U** – Six-week, community-based workshop through your local area agency on aging that focuses on helping you better manage chronic conditions, such as diabetes, arthritis and heart disease.

**QuitLine** – Telephonic support to help you quit using tobacco products so you can reduce the risk of cardiovascular, respiratory and circulatory diseases.

**Weight Watchers** – Group support systems set up to help lose weight and build a healthier you.

**Lifestyle Coaching** – One-on-one support from a coach to help you achieve and maintain a healthy weight, adopt healthy eating habits and manage stress.



MEDICAL MUTUAL®

For more information on these programs visit the Health and Wellness section at [opers.org](https://opers.org).

Access the Eye on Health questionnaire at [MedMutual.com](https://MedMutual.com) and sign into My Health Plan. Completing the questionnaire only takes a few minutes and does not impact your eligibility for health care coverage.



## How to prevent periodontal disease



**Brush teeth twice each day**



**Floss daily**



**Avoid tobacco use**



**Eat a balanced diet**



**See a dentist regularly for checkups**

## Gum disease treatment and prevention awareness

Periodontal (or gum) disease occurs when the tissue surrounding and supporting teeth become infected. According to the Centers for Disease Control, 70 percent of adults 65 years and older have periodontal disease and it never goes away. That's why it's essential that treatment plans are completed to keep the disease from progressing.

Over the past two years, more than 1,500 OPERS participants enrolled in the MetLife Dental Plan received

treatment for periodontal disease, but did not complete their treatment plan. That just leads to more dental visits and even medical care. Aside from discomfort and inconvenience for you, this also drives up medical costs. This is especially true for diabetics for whom infection may be more difficult to fight off.

If you are enrolled in the OPERS dental plan (administered by MetLife), review plan options at [opers.org](https://opers.org) and take control of your smile.

*"Periodontal disease can be effectively treated and controlled so it is vitally important that OPERS dental plan participants who have been diagnosed with periodontal disease, take the necessary actions and complete their prescribed treatment plan - as good oral health leads to good overall health."*

- Dr. David Guarrera, Vice President,  
Dental Clinical - MetLife

## OPERS to contact retirees with a Wellness RMA account balance

If you completed a wellness program or were previously enrolled in a lower level medical plan, OPERS established a Wellness Retiree Medical Account for you.

This account is different from a Health Reimbursement Arrangement established through OneExchange or another RMA account you may have as a participant in the Member-Directed plan prior to retirement. Due to the high cost of account administration and low account usage, OPERS is phasing out these accounts.

This spring, OPERS will communicate directly with retirees who have a Wellness RMA account balance with information about how to use available funds.



### Health care coverage - *Did you know?*

Marriage, divorce, death, and loss of other creditable coverage are considered qualifying events that make it possible to update your dependent's health care coverage mid-year. For resources and information, visit [opers.org/healthcare/enrollment](http://opers.org/healthcare/enrollment).



## OPERS Educational Opportunities

To learn about live seminars and interactive webinars scheduled for retirees in 2017, please visit [opers.org](http://opers.org), click on 'Retirees' and then on 'Educational Opportunities' for the most-up-to-date schedule. Registration is required for these events.

The 'Educational Opportunities' page features recorded presentations which can be viewed at any time. Registration is not required.

### Upcoming *Transitioning to the Medicare Connector* seminars for pre-Medicare retirees –

March 22  
Youngstown

April 5  
West Chester

April 18  
Toledo

April 26  
Mentor

May 10  
Cleveland East

May 17  
Worthington

May 24  
Bellville

June 7  
Sharonville

June 14  
Portsmouth

June 21  
Westlake



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First quarter 2017

# OPERSNEWS

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

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