

Upcoming newsletter to highlight OneExchange improvements and offer tips for building a great HRA experience

OneExchange publishes a semi-annual newsletter for participants who have enrolled in a Medicare plan using their services, including most OPERS Medicare-eligible retirees.

The June issue will be customized for OPERS participants and will feature information about how OneExchange is making improvements to the retiree's HRA experience.

Some improvements include:

- Adding a dedicated customer service team who are highly trained on OPERS policies and procedures
- Refreshing current communication materials (such as the *Getting Reimbursed Guide*) to make them more user friendly and retiree focused

Articles will feature tips for the claims submission process and highlight common reasons why a claim may be denied, as well as general updates on how OneExchange is working to enhance the overall enrollment and HRA experience.

Look for your OneExchange Spring Newsletter, arriving in homes and email boxes late July.



Planning ahead for 2018?

Remember that while the spouse allowance amount transitions to zero, spouses still have access to health care coverage through the OPERS Medicare Connector.



OPERS resources at the ready

Introducing OPERS Fast Facts

Your time is valuable and we understand that. That's why we've introduced a new feature on our call line, called Today's Fast Facts. Now when you call, you will hear our opening greeting with an added option to press 2 for 'Today's Fast Facts'. Upon pressing 2, you will hear the answers to the most common questions we are getting at that time. If a Fast Fact provides you with the information you need please feel free to hang up. If you need further assistance, just stay on the line to speak to a representative. This small menu change offers some convenience so that you no longer have to wait on the line and may move on with your day.

It may be time to review your tax withholdings

If you found you owed on this year's taxes and would like to change your federal or state of Ohio tax withholding, indicate your preferences through your online account or send in the Federal Withholding Certificate for Pension or Annuity Payments (Form W-4P) for federal tax withholding, or the *Recipient's Withholding Certificate for Ohio Personal Income Tax* (Form IT-4P) for the state of Ohio tax withholding. Forms are available at opers.org or by calling us at 1-800-222-7377. When planning, keep in mind that the state of Ohio tax withholding is a flat dollar amount that does not change (unless you tell us) whereas federal withholdings are based on your withholding status (e.g.: married, with 0 dependents).



Contact your tax advisor for the best direction.

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:

opers.org
1-800-222-7377
Monday - Friday
8 a.m. to 4:30 p.m.
newsfeedback@opers.org

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For more information on the OPERS Board of Trustees, visit www.opers.org.

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House Bill 520 simplifies requirement for survivor benefit

Children between the ages of 18 and 22 are no longer required to attend school to receive monthly survivor benefits

Prior to April 6, 2017, children between the ages of 18 and 22 were required to be in school to receive survivor benefits. Now that House Bill 520 is law, as of April 6, 2017, children between the ages of 18 and 22 are no

longer required to attend school to receive monthly survivor benefits.

Children currently receiving a benefit received a notice late April informing them of the changes. Those who meet

the age requirement who are not currently receiving a survivor benefit will have a one year window from April 6, 2017 to April 6, 2018 to apply. The survivor benefit will be effective the month following receipt of their completed application and benefits will not be retroactive. Applications will be mailed in early July 2017.



Legislative Update: OPERS continues to monitor repeal of the Cadillac Tax

With the House passage of HR 1628 in early May, Congress continues work to repeal and replace the Affordable Care Act (ACA). The bill is now before the Senate facing an uncertain future. OPERS continues to monitor the legislative activity closely.

We remain concerned about the potential impact of the ACA's excise tax on high cost health plans, otherwise known as the "Cadillac tax", to the OPERS health plan for retirees under age 65 who are not yet Medicare eligible. HR 1628 further delays implementation of the tax from 2020 to 2026. But despite delays in the implementation of the Cadillac tax, without a more permanent solution, the thresholds established by the tax would result in additional health care costs shifted onto retirees.

Two stand-alone Cadillac tax repeal bills have been reintroduced in the House and Senate, HR 173 and S 58. Working together with our partners as part of the Fight the 40 coalition, OPERS has been reaching out to members of the Ohio delegation who previously supported repeal of the Cadillac tax, urging them to co-sponsor the new bills.

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 and your email box for any updates.

An overhead view of a meeting table with several people seated around it. The table is white and has various items on it, including papers, pens, coffee cups, and a water glass. The people are dressed in business attire. The background is a dark wood wall.

2017

OPERS

BOARD OF TRUSTEES

ELECTION

OPERS retirees will elect one representative to the Ohio Public Employees Retirement System and Ohio Deferred Compensation Boards of Trustees this year.



The OPERS Board is comprised of 11 trustees—seven individuals are elected by the specific group each represents. Five individuals represent employee groups and two represent retirees. Three individuals with investment expertise are appointed by Ohio’s Governor, Treasurer and jointly by the Ohio Legislature. The Director of the Ohio Department of Administrative Services also serves on the Board of Trustees by virtue of office. Individuals elected to the OPERS Board also automatically serve on the Ohio Public Employees Deferred Compensation Program Board.

Elections for three seats on the OPERS and Ohio Deferred Compensation Boards of Trustees will be held this year. Those elected will serve four-year terms beginning Jan. 1, 2018.

The three seats up for election in 2017 include one representative for each of the following groups:

- **Retirees**
One of two seats representing approximately 177,500 age and service, disability, DC plan and re-employed retirees.
- **County Employees**
Representing approximately 87,600 members working at a county job within the state.
- **Miscellaneous Employees**
Representing approximately 46,000 members not included in one of the other groups, employers such as: park districts, conservancy districts, sanitary districts, health districts, townships, metropolitan housing authorities, state retirement systems, public libraries, county law libraries, union cemeteries, joint hospitals or institutional commissaries within the state.

Any OPERS retiree receiving an age and service benefit, disability benefit or benefits under the OPERS DC plan is eligible to run for election. This group also includes re-employed retirees. Beneficiaries, which may include

surviving family members, are not eligible to run for election or nominate candidates by signing a petition. Beneficiaries are also ineligible to vote and will not receive a ballot.

For interested candidates

Nominating petition packets are available now. You can also request a packet by mail or by calling 1-800-222-7377.

Packets will also be available for pick-up at the OPERS office and will be posted to www.opers.org/elections. Completed nominating petitions, biographical statements and certification by candidates must be received at the OPERS office to the attention of Julie Becker **no later than 4:30 p.m., Monday, July 31, 2017**. Petitions postmarked on or before this date, but received later, are invalid.

Voting information

A ballot will be mailed to your home during August. All votes must be received by midnight, **Friday, Sept. 29, 2017**. The election count is scheduled for **Monday, Oct. 2, 2017**. The final results will be certified by the office of the Ohio Secretary of State.

Your retirement and your representation on the OPERS Board are important, so please be an active participant in the election process and cast your vote.



Laying the foundation for a Healthier U

Are you a pre-Medicare retiree living with a chronic health condition like arthritis, diabetes, heart disease or depression? The Ohio Department of Aging and Ohio's area agencies on aging offer the HEALTHY U Ohio program designed to teach strategies for effectively managing a long-term condition. "During the class you receive a lot of

"During the class you receive a lot of support from other class members..."

support from other class members and it was good to hear what others like me are experiencing," said OPERS Healthy U program participant, Joann C. "At the end of each class, you make an action plan to bring back next week and share with the class and discuss why or not you met your goal.

Workshops include six weekly sessions and have been proven to help participants self-manage their health. "I recommend Healthy U to anyone with a chronic condition because they help you make positive changes in your life. I'm eating better and exercising more since I completed the program," Joann said. To learn more and find a workshop near you, visit aging.ohio.gov or call your local area agency on aging at 1-866-243-5678.

Pre-Medicare retirees: Are you at risk for diabetes?

To find out if you are at risk, take the diabetes risk test at ohioymcadiabetesprevention.org.

If you are pre-Medicare and at risk for type 2 diabetes, consider enrolling in the no cost, YMCA Diabetes Prevention Program*. Doing so could prevent you from getting diabetes completely or could delay onset which may reduce diabetes-related health problems in your later years.

**The Diabetes Prevention Program is available at no cost to OPERS pre-Medicare retirees and adult dependents who are enrolled in the OPERS Medical Mutual plan.*



1 in 3 OPERS pre-Medicare participants have pre-diabetes. The kicker? Most don't even know it.

Re-employed retirees can apply for a money purchase account distribution online

If you are re-employed in an OPERS-covered position while receiving a retirement benefit, you will contribute to a money purchase plan.

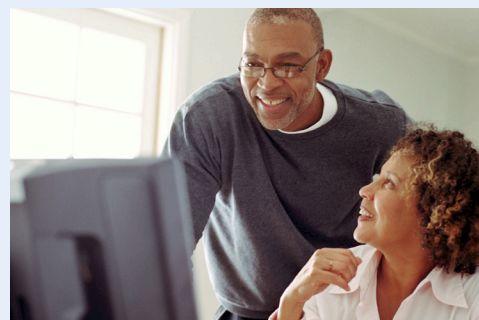
When the employment ends, you may opt to take a refund of your money purchase account prior to age 65. If you wait until after age 65, you may choose to receive a lump sum distribution or a monthly annuity benefit.

Once you have terminated all public service, the quickest and easiest way to apply for a distribution of your money purchase account is through your OPERS online account. The online tool will guide you through the application and using the tool can reduce the time needed to process your application with less room for error. If you aren't registered for an online account, registration is fast and easy – just visit opers.org and click on the Member Login button in the upper, right corner of the home page.

Education Seminars

If you are transitioning to the OPERS Medicare Connector, you may want to check out the Transitioning to the Connector Seminar, coming to a city near you this summer.

Watch your email inbox and opers.org for announcements of upcoming HRA seminars.





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Second quarter 2017

OPERSNEWS

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



Upcoming newsletter to highlight OneExchange improvements and offer tips for building a great HRA experience

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Newsletter, arriving in homes and
email boxes in July.