

Candidates certified for this year's Board of Trustees election

The OPERS Board certified the slate of candidates for this year's trustee election at the August meeting. The resulting application process yielded no races that will result in member or retiree voting.

Four board positions were open for election this year. Three of those seats received one qualifying submitted petition each. They include current trustee Russell Smith for the college/university employee seat; Daniel Sferra for the municipal employee seat; and current trustee Steve Toth for one of the two retiree seats.

According to Ohio law, the Board is not required to hold an election if only one candidate has been nominated for an elected position by petition. Thus, those three candidates will take office as if elected, for four-year terms beginning Jan. 1, 2027.

The other seat that was up for election this year, for state employees, received no qualified petitions. That means the seat will become vacant in January, and the trustees at that time will proceed with selecting a successor employee member from the state group, according to Ohio law.

OPERS announces COLA for 2027



Cost-of-living adjustments for OPERS members in 2027 will be 3%, regardless of when members began receiving a benefit.

While those with a benefit effective date prior to Jan. 7, 2013, automatically receive a 3% adjustment, those with an effective date after that date have their COLAs based on the Consumer Price Index-W, the government's inflation index for urban wage earners and clerical workers.

According to state law, the annual COLA for those retirees is to be based on the change in the CPI-W from the end of June 2025 to the end of June this year, with a

maximum adjustment of 3%. The U.S. Bureau of Labor Statistics reports that the CPI-W increased 3.52% over that period, so OPERS' CPI-based COLA for 2027 will be 3%.

OPERS' inflation-based COLA uses the same index as Social Security. But the time period measured is different, so the adjustments might not always match up. The adjustment is calculated on recipients' original monthly benefit and is paid on the anniversary of their benefit effective date.

OPERS News

OPERS News is a quarterly newsletter providing news and information to 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.

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OPERS Board of Trustees

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

Elected Board Members

Russell Smith
Non-teaching College/
University Employees

Julie Albers
County Employees

Christopher Mabe
Board Chair
State Employees

Tim Steitz
Retirees

Stewart Smith
Vice Chair
Miscellaneous
Employees

Ken Thomas
Municipal Employees

Steve Toth
Retirees

Statutory Board Members

Kathleen Madden
Director,
Department of
Administrative Services

Appointed Board Members

James Kunk
Investment Expert,
Governor Appointee

Scott Richter
Investment Expert,
Treasurer of State
Appointee

Jay Hottinger
Investment Expert,
General Assembly
Appointee

Karen Carraher
Executive Director

Coming soon: 2027 Open Enrollment

October is right around the corner. Review the reminders below to make the most of open enrollment this year

CONTACTING VIA BENEFITS

1. *Don't skip this crucial step when calling Via Benefits*

Always take a moment to authenticate your identity as an OPERS benefit recipient.

As an OPERS benefit recipient, you receive prioritized treatment when calling Via Benefits. That's right—Via Benefits prioritizes your calls. However, it's crucial for you to let them know who you are when you call so they can give you that priority.

How is that done? By providing some simple information.

When calling Via Benefits, you'll first encounter an Interactive Voice Response (IVR) system, which identifies who you are and routes your call. **It's essential to listen carefully to the prompts and respond to them.**

Authenticate your identity by providing this information when asked by the IVR:

- The last four digits of your Social Security Number (SSN)
- Your ZIP Code
- Your date of birth

Once you confirm that information, Via Benefits will

know you're an OPERS benefit recipient and prioritize your

2. *Don't miss important phone calls!*

Via Benefits occasionally calls OPERS Benefit Recipients with early updates on plan terminations, premium changes, and other important plan-related news.

We understand many people screen unknown calls, and that's smart.

Here's how to make sure you can recognize when it's really Via Benefits calling:

Add this number to your contacts: 1-866-322-2824



This Via Benefits number is used only for calls they place to you. If you need to call Via Benefits, please continue using the standard OPERS support numbers:

- Pre-Medicare Benefit Recipients: 1-833-939-1215 (TTY: 711)
- Medicare Benefit Recipients: 1-844-287-9945 (TTY: 711)

Additionally, add this number to your contacts so you can identify a call coming from OPERS: 1-800-222-7377





3. Spend less time on hold during open enrollment

Via Benefits call volume can fluctuate daily but, in general, you may experience shorter hold times if you:

- Call earlier in the enrollment season, before volume increases
- Call first thing in the morning
- Use the virtual call back option when it's offered. This allows you to keep your place in line and receive a call back when it's your turn. The callback option isn't always available—especially later in the day, when it may be turned off to ensure everyone who has requested a callback receives one—but we recommend using it when it is.

SHOP AND COMPARE PLANS FOR 2027

Open Enrollment is your annual opportunity to reassess your health coverage and ensure it still fits your needs and budget for the coming year. Via Benefits makes it easy to compare plans online or by phone with a licensed benefit advisor. Open Enrollment is the best time to update your Medicare Advantage, Prescription Drug, and OPERS vision and dental plans.

If you have a Medicare Supplement (Medigap) or non-OPERS dental/vision plan, you can make changes any time of year. **To avoid delays, we recommend updating Medigap plans outside the Open Enrollment period, unless you're unhappy with your current coverage.**

NOT ALL MEDICARE PLANS MAKE THE VIA BENEFITS CUT

When browsing Medicare.gov, you may notice that some plans don't appear on the Via Benefits plan roster. This difference is intentional and reflects Via Benefits' commitment to quality. Medicare.gov features a complete list of all Medicare plans available in your area. Via Benefits reviews plans and offers a curated selection that they believe provide a good balance of quality, provider access, customer experience, and long-term stability. Not every plan makes that list.

Always take a moment to authenticate your identity as an OPERS benefit recipient.

Via Benefits evaluates plans and may choose not to offer plans that have concerns such as unstable pricing; limited provider networks; history of significant changes or termination. The goal is to give retirees a strong selection of plans without requiring them to sort through every option on the market. They aim to provide OPERS retirees with peace of mind and consistent access to care.

REQUIREMENTS FOR RECEIVING HRA DEPOSITS

The OPERS HRA for Medicare benefit recipients is a closed HRA. **A "closed HRA" means that Medicare eligible benefit recipients must be enrolled in a Medicare medical plan through Via Benefits to receive monthly HRA deposits from OPERS.** Each year

thousands of seniors are misled into purchasing fraudulent Medicare plans or Medicare plans that don't live up to what was promised. Using Via Benefits ensures that you will receive unbiased support in selecting a Medicare plan that best suits your individual needs.

The OPERS HRA for Pre-Medicare benefit recipients is an open HRA. **An "open HRA" means that benefit recipients can receive monthly deposits into their HRA and use the funds to be reimbursed for qualifying expenses even if they don't enroll in a medical plan through Via Benefits.**

MAXIMIZE YOUR DENTAL AND VISION BENEFITS

For those enrolled in the OPERS vision or dental plans, MetLife offers ample access to in-network providers. Regardless of where a retiree lives – 99.9% of the retirees enrolled in the OPERS plans have access to at least two in-network providers within six miles of their residence. To maximize benefits, use an in-network provider. To find a participating provider, visit metlife.com/opers.

Because the OPERS plans do not require you to seek services from an in-network provider, we have designed the program to reimburse you for many services if you receive care from an out-of-network provider. You can pay for your exam or materials up front, then submit a claim to MetLife to be reimbursed from your out-of-network allowance. Claim forms can be found by visiting metlife.com/opers.



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OPERSNEWS

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



If you no longer wish to receive a paper copy of your newsletter and would like to receive the electronic version, log into your OPERS online account and update your correspondence preferences to electronic.

Be certain that OPERS has your current contact information

Keeping your name, address, email address and phone number current within your OPERS account ensures that you receive important messages regarding your benefit in a timely manner.

This is also important for federal tax purposes. OPERS continues to enhance processes that support accurate federal tax reporting. We scan our benefit recipient account information to identify mismatches between a benefit recipient's contact information and federal tax ID number. If a mismatch is found, OPERS will contact the benefit recipient directly.

If any of your contact information changes, you can update it through your online account or by completing a *Change Request form* (F-50) available at opers.org.

