



# PSERS Active Member Newsletter

## Volume 3 - 2025

A publication of the Commonwealth of Pennsylvania's Public School Employees' Retirement System

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## October is National Retirement Security Month

This month, PSERS encourages you to take some time to pause and reflect on your personal vision for retirement.

In a recent study of retirees, more people are retiring when they planned, but fewer are able to retire early.<sup>1</sup> Think about when you plan to retire. Are you doing enough to help make your retirement dream a retirement reality? PSERS is here to support you with tools and resources designed to help you feel more confident about the plan you have in place to secure your financial future.

- **Register or log in to your Member Self-Service (MSS) account.** In your MSS account, you can manage your personal information, nominate beneficiaries and update your preferences to receive documents from PSERS through paperless delivery.
- **Review your annual Statement of Account.** Log in to your MSS account for a statement that shows a high-level overview of your Defined Benefit (DB) and Defined Contribution (DC) accounts, if applicable. You can also view the most up-to-date DB reporting on the My Account page.
- **Check your retirement readiness.** While in your MSS account, create retirement estimates to help make informed decisions regarding your retirement readiness. If you have a DC component to your retirement benefit, you can also project your future DC account balance using the Retirement Estimate Calculator with DC available on the PSERS public website.

Members with a PSERS DC account should also:

- **Access your PSERS DC account online.** Log in to your MSS account and click on the Voya Account Access box for direct access to your PSERS DC account. There, you can estimate your retirement progress with myOrangeMoney® to visualize the long-term impacts of your saving and investing decisions.
- **Manage your PSERS DC Plan investments your way.** Depending on your risk preference and the year you plan to retire, your current investment allocation may be too aggressive or conservative. You can review and change your investment elections at any time. Go to your PSERS DC account online to review the lineup of target date investments and individual investment options from all asset classes that you can use to build your own custom portfolio.

- **Review your quarterly DC account statements from Voya®.** That will help you follow the progress of your contributions, the performance of your investments and more. Your statement presents your account information through graphs, summary totals and in-depth transaction data.

*Learn more: Additional educational resources are available on PSERS' website under [Member Resources>Financial Wellness Articles](#).*

On the road to retirement, get help as you live for today while saving for tomorrow. Call PSERS at 1-888-773-7748 weekdays from 8 a.m. to 5 p.m. for PSERS membership and Defined Benefit Plan questions. Call Voya at 1-833-432-6627 weekdays from 8 a.m. to 8 p.m., excluding stock market holidays, for PSERS DC Plan questions.

<sup>1</sup> 2025 EBRI Retirement Confidence Survey.

## Are You Vested?

### PSERS DB Plan

Once you are vested in the DB plan, you are eligible for monthly lifetime income upon termination of all public school employment.

Members who are not vested when they leave public school employment are only eligible to apply for a refund of their contributions and interest. Vesting criteria is based on membership class.

| Class T-C and T-D                                                                                                                                                                             | Class T-E and T-F                                                                                                                                                                               | Class T-G and T-H                                                                                                                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>▪ Five years of service</li></ul> <b>OR</b> <ul style="list-style-type: none"><li>▪ Age 62 and then leave employment with one year of service</li></ul> | <ul style="list-style-type: none"><li>▪ Ten years of service</li></ul> <b>OR</b> <ul style="list-style-type: none"><li>▪ Age 65 and then leave employment with three years of service</li></ul> | <ul style="list-style-type: none"><li>▪ Ten years of service</li></ul> <b>OR</b> <ul style="list-style-type: none"><li>▪ Age 67 and then leave employment with three years of service</li></ul> |

When vested, your PSERS death benefit increases from the total of your personal contributions and interest to the total value of your account. The total value of your account is an actuarial figure based on the amount of money PSERS would expect to pay you throughout your retirement lifetime.

### PSERS DC Plan (for Class T-G, Class T-H, and Class DC members)

Becoming vested in PSERS DC Plan means you are eligible for your employer's DC contributions to your account and any associated earnings.

You will always be 100% vested in, and eligible to receive, the balance in your PSERS DC account that is attributable to your DC participant contributions, your after-tax voluntary contributions and your rollover contributions.

To be vested and eligible to receive your employer's DC contributions in your PSERS DC account and the earnings on those contributions after termination of employment, you must earn three eligibility points. You earn an eligibility point for each school year (July 1 – June 30) in which you perform service and contribute to the PSERS DC Plan.

Learn more information about your PSERS retirement benefit by attending a Foundations for Your Future (FFYF) presentation. FFYF presentations are held throughout the commonwealth and online.



## Cybersecurity Tips for Your Online Security

October is National Cybersecurity Awareness Month! Below are nine tips to help you protect your online accounts.

### 1. Protect your data.

Cybercriminals can create email addresses, websites and fake caller ID information that look legitimate. If something doesn't look right, contact the business or organization directly using official sources, not links or phone numbers listed in the suspicious communication.

### 2. Monitor your MSS account for suspicious activity.

If you notice any suspicious activity in your MSS account, or if you receive a message that a change was made that you did not initiate, change your MSS password and contact PSERS immediately.

*If you have a common MSS username, you may want to consider changing your username in your MSS account under User Profile.*

*Members with common usernames (e.g., johnsmith1) will get a notification that there was an unsuccessful login attempt if another member with a similar username (e.g., johnsmith2) attempts to log in incorrectly with their username.*

### 3. Protecting your email protects other online accounts.

Your email account should be considered one of the most important pieces of your online identity to protect. A great way to protect your email and other important accounts is to set up a dedicated email account to only use for your financials and keep a unique password for this account. If you suspect that your personal email account has been compromised, immediately change your password.

## Don't have an MSS Account? Register today!

You only need the following to get started:

- PSERS ID
- Social security number
- Date of birth
- A valid email address

Need Your PSERS ID? If you do not have your PSERS ID, you can connect with PSERS at 1-888-773-7748 to have your ID mailed to you.

## Follow us

on Facebook and X for the latest!



@PennPSERS



@PA\_PSERS

*To protect access to your account, we require you to use a phone call or text message for multi-factor authentication rather than an email. If you do not receive an authentication code or do not recognize the phone numbers displayed, please verify that the information you entered is correct. If you continue to experience difficulties, please contact PSERS directly at our toll-free number: 1-888-773-7748.*

#### **4. Use strong passwords and regularly change your passwords.**

Safeguard your PSERS MSS account by using a strong, unique password. One of the best and easiest ways to remember complex passwords is to use passphrases. Remember to change your password every 3 to 6 months, staying away from just updating a number at the beginning or end of a password.

#### **6. Install security software updates on your personal devices.**

Keep your security software, web browsers and operating systems updated with the latest protections. Antivirus and anti-malware protections are frequently revised to keep your accounts and devices secure from new cyberthreats.

#### **7. Protect your privacy.**

Your account contains personally identifiable information and you need to keep it secure. If you need to step away while you are reviewing your PSERS MSS account, remember to lock your device. Log out of MSS when you are finished so you aren't vulnerable to unauthorized access.

#### **8. Beware of Phishing: Avoid pop-ups, unknown emails and links.**

Phishing, a leading cause of identity theft, involves criminals tricking you into clicking links that may contain viruses, malware or lead to fake sites that could compromise your information. Avoid clicking on pop-ups and online advertisements and never enter personal information in response to an email, pop-up or any other form of communication you didn't initiate.

#### **9. Connect securely.**

Use your home network and do not log into your PSERS MSS account using public Wi-Fi such as those available in a coffee shop, hotel, or airport, most of which are unsecure and not encrypted.

## **Your Annual Statement of Account is Coming Soon**

Your annual *Statement of Account* as of June 30, 2025, will be sent to you soon.

Members with a MSS account and who have paperless delivery will receive an email when their statement is available.

Please review your statement and verify that the information is accurate. Your statement provides information that assists you in planning for your retirement, such as:

- Address and demographic information
- Nominated beneficiaries. If you have not nominated beneficiaries or need to update your beneficiaries, you may do so in your MSS account or by submitting the *Nomination of Beneficiaries* (PSRS-187) form.
- Wages, service credits, and eligibility points earned during the school year

- Total service credits earned
- Estimated Retirement Date based on normal retirement without early retirement reductions
- Estimated Final Average Salary based on the data reported by your employer(s)
- Estimates for retirement options if you are eligible and were to retire at the end of the school year for which the statement was generated

**Generate Your Own Retirement Estimates** - You can generate your own retirement estimates using the calculator in your MSS account or on the PSERS website [pa.gov/PSERS](http://pa.gov/PSERS). By using the estimate calculator in your MSS account, the most recent information reported by your employer is automatically entered in the relevant fields.

## Important Note About Deferring Retirement

Deferring retirement postpones receipt of your monthly retirement benefit until a later date. Deferring until your normal retirement date may eliminate penalties of an early retirement and may protect a death benefit greater than the value of your contributions and interest for your beneficiary. If you defer retirement beyond your normal retirement date, the value of your pension benefit may actually decrease.

If you choose to defer your monthly retirement benefit and/or distribution of your DC account, please be aware of Internal Revenue Service (IRS) mandates regarding Required Minimum Distributions (RMD) at your Required Beginning Age.

The IRS requires that retirement benefits, including distributions from a DC account, begin to be distributed by April 1 of the calendar year following the year in which a terminated vested member reaches their Required Beginning Age or when an active member terminates service after having attained their Required Beginning Age. If there is a failure to comply with the RMD requirements, federal law imposes a penalty tax payable by you equal to 25% on the amount not distributed.

The IRS determines the Required Beginning Age based on your date of birth. Refer to the chart below for your Required Beginning Age:

| If you were born:     | Your Required Beginning Age is: |
|-----------------------|---------------------------------|
| Before 7/1/1949       | 70 ½                            |
| 7/1/1949 — 12/31/1950 | 72                              |
| 1/1/1951 — 12/31/1959 | 73                              |
| On or after 1/1/1960  | 75                              |

PSERS will notify you of this mandatory benefit in the year in which you attain your Required Beginning Age. If you do not file an application to retire, PSERS will automatically calculate the amount payable to ensure that the IRS-defined RMD threshold is met. If you have questions regarding RMD, we encourage you to seek advice from your tax consultant or the IRS.

## Why PSERS Retirees Should Choose the PSERS Health Options Program

**Website:**  
[HOPbenefits.com](https://HOPbenefits.com)

**Contact:**  
Health Options Program  
enrollment or eligibility  
HOP Medical Plan, Value  
Medical Plan, or  
HOP Pre-65 Medical Plan  
benefits or claims:  
**1-800-773-7725**

Premium Assistance  
**1-866-483-5509**

*8:00 a.m. to 8:00 p.m. ET,  
weekdays*

Retirement brings many changes, and one of the most important decisions PSERS members face is choosing the right health care coverage. The PSERS Health Options Program is designed specifically for PSERS retirees, spouses and eligible dependents, offering comprehensive benefits and trusted support.

Whether you're Medicare-eligible or not, the PSERS Health Options Program offers medical, prescription drug, and dental and vision coverage options that align with your retirement timeline and budget. Plans include the HOP Medical Plan, Value Medical Plan, HOP Pre-65 Medical Plan, Medicare Plus Rx Option, Medicare Standard Rx Option, and several Medicare Advantage plans. Members enrolled in the HOP Medical Plan or HOP Pre-65 Medical Plan have no-cost access to the SilverSneakers fitness program from Tivity Health, Inc.

The prescription drug plans—the Medicare Plus Rx and Medicare Standard Rx Options—consistently earn strong Medicare Star Ratings, reflecting quality service and member satisfaction.

**Getting started is simple.** Visit [HOPbenefits.com](https://HOPbenefits.com) to explore plan options, use the “Find a Plan” tool, or attend a virtual information session. You can also schedule one-on-one consultations for personalized guidance. When you're ready to enroll, the site walks you through each step, ensuring a smooth transition into retirement coverage.

With the PSERS Health Options Program, you're not just choosing a health plan—you're joining a program that understands your background, supports your needs, and helps you stay informed. From secure access to claims and coverage details to responsive customer service, the PSERS Health Options Program makes your retirement health care choice easier.

## Retiree Board Member Election Result

Incumbent Susan C. Lemmo was re-elected to serve a new three-year term as trustee of the Pennsylvania Public School Employees' Retirement Board, representing PSERS retirees (annuitants and Class DC participants receiving distributions).

Lemmo, a Clearfield resident, ran unopposed for her seat and was re-elected by acclamation at a public meeting of the Board on Friday, June 13. Lemmo's new term begins on Jan. 1, 2026, and ends on Dec. 31, 2028.

This will be Lemmo's second term representing PSERS retirees. Prior to retiring from a 32-year career as an art teacher in the Curwensville Area School District, Lemmo served three terms (2014-22) on the PSERS Board, representing active certified members and participants. During that time, she earned the Certified Public Pension Trustee accreditation from the Pennsylvania Association of Public Employee Retirement Systems. She currently serves on the Executive Committee of the National Council on Teacher Retirement.

"I am grateful for the continued trust and support from PSERS retired members to serve this Board," Lemmo said. "I endeavor to continue doing my best as a fiduciary representing retirees and working in support of PSERS' mission, 'to be a partner with our members to fulfill the promise of a secure retirement.'"

## Special Election Will Be Held for Active Certified Seat

PSERS active certified trustee Dr. Pamela Brown announced her retirement from public school service at the public meeting of the Board on Friday, June 13. Brown served on the Board since Jan. 1, 2024, as an elected member by the active certified members and participants. Brown's term would have expired on Dec. 31, 2026. PSERS will conduct a special election for the remainder of her term per the board's Elections Procedures and Guidelines Policy.

Members who would like to run for the active certified board member seat must:

- Be an active certified member of PSERS. Certification is issued by the Department of Education. Please contact the Department of Education if you have questions regarding your certification status.
- Submit an affidavit and nominating petition with 500 or more valid signatures from among the PSERS active certified members. Five different employers must be represented by no less than 25 signatures each.
- Submit a completed biographical form.

Additional details on the schedule for the special election, including the distribution of nomination packets, will be forthcoming.

## PSERS Board of Trustees Meetings

### Board Meeting Schedule:

October 23-24, 2025

December 11-12, 2025

Visit PSERS' website for Board and Committee meeting schedules, agendas, and the live stream link.

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 live streamed and open to the public.

For exact meeting times or if you would like to attend and require an accommodation to participate, please contact Tivia Danner, PSERS Executive Office at [tidanner@pa.gov](mailto:tidanner@pa.gov).



Visit our website to stay up to date on upcoming board meetings and to see who is on the PSERS Board of Trustees, view the meeting schedule and view minutes and resolutions from previous meetings.

**PSERS**  
**5 N 5th Street**  
**Harrisburg PA 17101-1905**

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



**Website**  
***pa.gov/PSERS***

Register for PSERS' Member Self-Service (MSS) Portal to access your retirement account online, anytime!



**Call or Fax**

**Toll-Free: 1-888-773-7748**

**Local Calls: 717-787-8540**

**FAX: 717-772-3860**



**Send us a Secure Message  
through your MSS Account!**

Don't have an MSS Account?  
Complete the Contact Form on our  
website.

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