



PSERS Retired Member Newsletter

Volume 3 - 2025

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

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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.'"

Missing Direct Deposit Payments

Payments sent via direct deposit (Electronic Fund Transfer [EFT]) to your financial institution should be in your account on the last business day of the month. Always check to ensure your electronic deposit is in your account on that date. If it is not, contact your financial institution to make sure the delay was not within its system. If you recently enrolled in or submitted a change to direct deposit with PSERS, verify with your financial institution the account number and routing number that you submitted to PSERS.

Payments mailed to your home address may take additional time to reach you. Contact PSERS if your check does not arrive by the 10th of the following month. For example, if your January check has not arrived by February 10, please contact PSERS. Waiting until the 10th of the month allows the post office sufficient time to forward your check to you or reroute misdirected mail. You should contact PSERS immediately if you believe that your check was stolen or destroyed.

2026 Payment Calendar

Your monthly retirement benefit is paid on the last business day of the month for which they are due. Because PSERS group health insurance premiums are payable in advance, your medical deduction is for the next month.

Benefit for Month of:	Paid on:	Deduction of Medical Premium for:
January	January 30	February
February	February 27	March
March	March 31	April
April	April 30	May
May	May 29	June
June	June 30	July
July	July 31	August
August	August 31	September
September	September 30	October
October	October 30	November
November	November 30	December
December	December 31	January 2027

Your *Form 1099-R* is Coming in January

In January, PSERS will send you a *Form 1099-R* that reflects the total payments you received from PSERS during the previous calendar year. The form should be used to prepare your annual federal income tax return. Members who have paperless delivery through PSERS Member Self-Service (MSS) Portal will receive their *Form 1099-R* sooner than those who do not have paperless delivery.

Last year, PSERS sent approximately 90,000 *Forms 1099-R* electronically. If you have paperless delivery, your *Form 1099-R* will be available electronically through your MSS account on the “My Documents” page. Members with paperless delivery will receive an email when their form is available.

Ensure Access to Your *Form 1099-R*

PSERS’ call volumes and wait times can triple in the beginning of the year, so now is a good time to check your access to your MSS account to ensure that you can get your *Form 1099-R*. Don't wait until the last minute!

For members who don't have MSS access, keeping your mailing address up to date is important to ensure you receive your 1099-R. Additionally, PSERS sometimes receives requests for deceased members’ 1099-R forms for tax purposes. We send the form to the last known address on file for the member.

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.

Need help accessing your account? Check out the MSS commonly asked questions page on the MSS login page. PSERS retirement representatives are also available to help you access your account.

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.

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.

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If You're Enrolled in the PSERS Health Options Program, Get Ready for OSP

The Option Selection Period (OSP) for 2026 is this October. This is the time when enrolled members decide whether they want to make any changes to their PSERS Health Options Program coverage for 2026.

Getting started. There's no need to wait to start thinking about your benefit needs for next year. Take some time now, and make it easier to choose the right benefits:

1. Consider what benefits you used most this year, what you didn't use, whether your spouse will be turning age 65 next year, or whether your health care needs could change next year.
2. Review how your current plan fits your budget, including the monthly premiums and costs when you use health care services
3. Read the personalized statement kit when it arrives in late October. We know it's a lot of information, but it provides everything you need to make a decision. The first page shows your current plan and cost. It also shows what your coverage and cost will be in 2026 if you do not make an election during OSP. The benefit tables in the statement show you what it will cost when you go to the doctor or fill a prescription.
4. Use the online **Find a Drug** tool on *HOPbenefits.com* to check whether your medications are covered. Or, you can use the formulary in your statement kit. If you are currently enrolled in or considering a Medicare Advantage plan, ask the insurance carrier for the applicable formulary.
5. Make an informed decision about whether you want to make any changes to your PSERS Health Options Program coverage for 2026 or stay in the plan you have. If you'd like to change plans for 2026, fill out and return the Change Form that's included in your personalized statement kit.



Website: *HOPbenefits.com*

Contact (8:00 a.m. to 8:00 p.m. ET, weekdays):

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**

Return to Service Exceptions

Generally, retirees are not permitted to return to school service with a public school in any capacity, full-time or part-time, qualifying or non-qualifying service, while receiving a PSERS retirement benefit.

If you are a PSERS retiree and return to Pennsylvania public school service as a school employee, your monthly retirement benefit will be stopped unless one of the following exceptions applies, as determined by PSERS:

- Personnel shortage
- Emergency that increases the workload
- Extracurricular position
- Independent contractor
- Employment with a third-party employer
- Enrollment in an alternate retirement plan

What should you do?

- Contact PSERS or the school employer to confirm you meet the requirements of an exception before you begin service.
- Check PSERS website under Member Resources>Retired Members>Working After Retirement to see if your school has pre-approval to hire PSERS retirees in specific positions.

For more information on return to service, refer to the *Return to Service Exceptions* publication on the PSERS website.

PSERS Board of Trustees Meetings

Regular 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.



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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 **@PennPSERS**