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Retirement & You

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8  Volunteer Opportunity
   Help others and give back to your community through The Missouri Long-Term Care Ombudsman Program.
Legislative Update
Governor Parson Signs Senate Bill 185

Thank you to Senator Wallingford, Representative Wiemann, all the members of the Missouri House and Senate, and to Governor Parson and his staff for their role in the passage of SB 185!

This act provides continued eligibility for membership in MOSERS for employees of the Missouri Housing Development Commission and of the Environmental Improvement & Energy Resources Authority.

Read the full text of SB 185 on the legislative page of our new website.
Take a Look Around
We Designed Our New Website with You in Mind

You may have noticed we launched a brand new public website this summer. If you haven’t been there in a while, we encourage you to look around at www.mosers.org.

The new public website is:

• Responsive for mobile devices so you can use it more easily on your phone or tablet
• Simplified to make information about your benefits easier to understand
• Data-driven based on what our members search for and spend the most time on, so the most important things are easier to find
• Based on user input from active members, retirees, staff, and employers
• Organized by benefit type and career stage

The Retiree portion has all the information you need about the pension payment schedule, COLAs, taxes, life insurance, and returning to work after retirement. If you are looking for a publication or form, you can easily find it in the Library.

Through the member portal, now called myMOSERS on our new website, you will continue to have access your personalized benefit information, be able to submit forms securely, and register for Coffee Break seminars. While the member portal has a new name, the functionality is the same. Simply use your existing Online ID and password to log in and view your personal information.

If you do not have an Online ID and password, you can create one at any time; however, you are not required to do so. Click on myMOSERS and scroll down to watch our quick login video for assistance. For your security, you must already have a valid email address on file at MOSERS. If you do not have a valid email address on file, or if you need additional assistance, give us a call.

Let Us Know What You Think!

We welcome your feedback on the new website! Let us know what you like and any suggestions you have for improvement at website@mosers.org.

We will use your feedback to continuously improve the website.

Coming Soon
New Coffee Break Schedule

Our 2019 Coffee Break speaker, Paul Fennewald, had some great information for our retirees on Situational Awareness. Here are some of the comments we received from attendees this year:

• This is my first Coffee Break (retired in 2016). Very informative - glad I came!
• Excellent speakers. I appreciate the MOSERS information…Paul was very knowledgeable and interesting.
• Will definitely implement some of his recommendations.
• Situational awareness was very informative.
• Very good tips today!

More Coffee Break information will be available in our Winter issue of RetireeNews. Registration will open in January! Simply click on myMOSERS and use your existing Online ID and password to sign up.
Cyber Security
The Internet Doesn’t Have to be Spooky!

October is National Cyber Security Awareness Month. Being online shouldn’t be frightening as long as you take precautions to protect your personal information.

- Many scams target older Americans, such as a fraudulent call where the caller ID appears to be from the Social Security Administration. Never give any part of your Social Security number (bank account or credit card number) to anyone who contacts you out of the blue. Read more about this scam on the Social Security Matters blog (https://blog.ssa.gov/inspector-general-warns-public-about-caller-id-spoofing-of-social-security-fraud-hotline-phone-number)

- The Department of Homeland Security’s Stop.Think.Connect. campaign has free tips and resources. Sign up to receive their monthly newsletter by visiting dhs.gov/stopthinkconnect.

- The Federal Trade Commission has an Identity Theft website where you can report identity theft and read about different scams. Visit ftc.gov/idtheft for prevention tips and free resources to share in your community.

- The National Cyber Security Alliance’s StaySafeOnline.org has tech tips to keep your devices secure while traveling.

MOSERS Correspondence
The Post Office vs. Email...The Choice Will Be Yours

Some of you may have noticed that you received an email notice about this newsletter as well as a paper copy in the mail. That’s okay.

We are in the process of implementing a new benefit administration system, which will be complete in about three years. Once in place, you will be able to indicate if you want some of your materials from MOSERS on paper and some via email— or all one way or the other. Until then, we may send newsletters to you both ways. We also send a few other emails a year, such as updates from the executive director on board meetings. If you have a different preference of how you want to receive your communications from us, give us a call. We are happy to update your preference. We want to make sure you are getting your materials!

Some Background
As another way of helping protect member data and better serving you, we made a policy decision to change how we send personalized correspondence to some retirees. Many retirees were defaulted into electronic notification. However, if you are over a certain age, had never set up a MOSERS Online ID, and never checked your online mailbox, we will now send all your information to you on paper through the U.S. Postal Service. Additionally, since there is no additional cost and no need for you to log in to access mass communications, such as newsletters, we will continue to send you those emails (just a few a year).

If you decide you would like to set up your myMOSERS online account, that’s fine. Just give us a call and we will assist you.
Marriage & Divorce
Life-Changing Events Can Impact Your Retirement

This information primarily applies to general state employees. If you are a judge, administrative law judge, statewide elected official, or a legislator, please refer to your MOSERS handbook or contact a MOSERS benefit counselor for specific guidelines.

Marriage

Generally speaking, the benefit payment option you elected on your Retirement Election Form is irrevocable after the first benefit payment is mailed or electronically transferred by MOSERS. There are only two exceptions that allow you to reelect a benefit payment option:

1. If you were not married upon retirement and you chose the Life Income Annuity benefit payment option, you may change your payment option if you later marry. (You have one year from the date of marriage to make this election), or
2. If you were married at retirement and elected a Joint & Survivor benefit payment option and your spouse died, resulting in your benefit reverting to the Life Income Annuity, and you remarry, you have one year from the date of remarriage to reelect a Joint & Survivor option and name your new spouse as beneficiary.

If you meet one of these criteria, marry after you retire, and make your election within one year of your marriage, you may designate your new spouse as the beneficiary. If your spouse dies, please notify MOSERS as soon as possible. You may be eligible for the “pop-up” provision, which would increase your monthly retirement benefit. Please contact a benefit counselor regarding your specific situation.

Divorce Before Retirement

Division of Benefits Order (DBO)

In some situations, a member may get divorced before retirement and their ex-spouse may receive monthly payments in an amount of up to 50% of pension benefit payments, through a Division of Benefits Order (DBO). (For more information, see the Divorce and Your MOSERS Benefits brochure in the Library on MOSERS’ website.)

If your ex-spouse receives a portion of your pension benefits through a DBO, the DBO will end automatically when either you or your ex-spouse passes away. That means, if your ex-spouse dies first, your benefit can increase in the month following their death by the amount that had been payable to them. So, be sure to notify MOSERS if your ex-spouse passes away. If you die first, their benefit payments through the DBO will stop.

Divorce After Retirement

Survivor Benefit Payment Options

If you chose a Joint & Survivor benefit payment option under the MSEP, MSEP 2000, or MSEP 2011 while you were married but then later divorced, survivor benefits will be paid to your eligible spouse named on your Application for Retirement regardless of your marital status at the time of your death. In other words, in such a scenario, survivor benefits will go to your ex-spouse.
Travel Assistance
Security When You’re Away From Home

If you are a MOSERS retiree and you retained basic life insurance in retirement, you and your spouse are covered with Travel Assistance—and so are your kids through age 25—with your basic life insurance* through Standard Insurance Company (The Standard).

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days.

Some of the features include:

- Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation (return) to the employee’s home, including repatriation of remains. Emergency evacuation must be arranged by Generali Global Assistance (Travel Assistance provider) to be eligible for coverage.

- Return travel companion if travel is disrupted due to emergency transportation services or the return of dependent children if they are left unattended due to prolonged hospitalization. If needed, these must be arranged by Generali Global Assistance.

Put these numbers in your phone when you travel:

(866) 455-9188: (From United States, Canada, Puerto Rico, U.S. Virgin Islands and Bermuda)
+1 240 330-1380: (From anywhere else)

Go to Standard.com/travel to register for the first time and enter the highlighted information from the wallet card.

* MOSERS’ life insurance is not available to employees of the Department of Conservation or state regional colleges/universities except for Lincoln University and State Technical College of Missouri since those employers may provide different life insurance benefits.
Volunteer Opportunity
Missouri Ombudsman Program

The Missouri Long-Term Care Ombudsman Program is offered through the Missouri Department of Health and Senior Services and is made up of a network of volunteers throughout the state. Locally, it is administered by the regional Area Agencies on Aging.

Be an Ombudsman Volunteer

Are you looking for a volunteer opportunity? Do you enjoy helping others and giving back to your local community? As an ombudsman volunteer, you would work with residents of nursing homes in your area to listen to them and help support them in resolving problems they may have. You would work as an advocate for them and facilitate communication between them and the staff.

Qualifications

- Have good listening and communication skills
- Be objective, sensitive, diplomatic, reliable
- Complete required minimum 20 hours of training
- Have transportation
- Pass a background screening

Read more at [http://health.mo.gov/seniors/ombudsman](http://health.mo.gov/seniors/ombudsman)

How do I Volunteer?

1. Download an ombudsman volunteer brochure, or
2. Complete the online ombudsman form, or
3. Call (800) 309-3282