



OPERS
SEMINARS

Oklahoma Public Employees Retirement System

Pre-Retirement Seminar

Don't be Puzzled by Retirement

“
If at first you don't succeed...so much for skydiving.”

—Henny Youngman

Henny Youngman perfectly encapsulated how many of us approach major decisions in our life with this classic one-liner. Too often, we do not spend the time and thought on those things that have a real impact on how we live our lives – *like retirement*. It's not that we intentionally go through life with a reckless attitude; it is usually more a matter of not knowing the right questions to ask.

At OPERS, we have designed this Pre-Retirement Seminar to help take the guesswork out of the retirement decision-making process. We are not here to provide advice on how and when you should take your retirement from public service in Oklahoma. But, we are here to help answer your questions regarding a wide variety of issues that impact the decisions you will make as you enter this new and rewarding chapter in your life. *Don't be puzzled by retirement.*

Pre-Retirement Seminar topics include Eligibility, Options, Benefits, Insurance, Taxes, SoonerSave, Returning to Work, Social Security, and Death Benefits.

Oklahoma Public Employees Retirement System
P.O. Box 53007
Oklahoma City, OK 73152-3007
(405) 858-6737 or (800) 733-9008
www.opers.ok.gov



Pre-Retirement Seminar

Presented by the

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This booklet is only intended as a summary of the main features of the Oklahoma Public Employees Retirement System and is prepared only for its Pre-Retirement Seminar participants. The official text governing the operation of the Oklahoma Public Employees Retirement System is found at 74 O.S.2001 §901 et. seq., as amended, and Title 590 of the Oklahoma Administrative Code. The Oklahoma Public Employees Retirement System reserves the right to correct any errors contained herein to comply with federal or state statutes, rules, and regulations that govern the Plan. Any information contained in this booklet that refers to federal or state tax regulations is not intended to be tax advice. All readers of this material are encouraged to consult a professional tax advisor before receiving any distribution from the plans mentioned in this booklet.

This publication, printed by the Central Printing Division, is issued by the Oklahoma Public Employees Retirement System as authorized by the Executive Director. Copies have been deposited with the Oklahoma Department of Libraries.

About this seminar . . .

This seminar is designed to provide helpful information to members of the Oklahoma Public Employees Retirement System (OPERS) who are about to retire. Seminar participants have the opportunity to receive important information about the following topics:

Eligibility for retirement benefits

Benefit types

Returning to work after retirement

SoonerSave/Deferred Compensation

Insurance*

Taxes

Death benefits

Medicare Gap

*All insurance information provided courtesy of the Oklahoma State & Education Employees Group Insurance Board (OSEEGIB). Insurance information and/or personnel may not be available at all OPERS seminars, but OSEEGIB provides their own insurance seminars. For information about those presentations, please call OSEEGIB at 1-800-752-9475 or visit www.healthchoiceok.com.

If your employer uses a health plan apart from OSEEGIB, see your insurance coordinator.

Your presenter . . .



MARK WEHLING

Mark has been with OPERS since 2000 and is currently an Administrative Assistant in the Communications Division. He is involved in every aspect of the pre-retirement program, and serves as the main OPERS presenter. Mark also works on other communications projects, such as the website, handbooks, newsletters and other publications.

About OPERS . . .

Defined Benefit Plan

The Oklahoma Public Employees Retirement System (OPERS) administers retirement plans for several different types of state and local government employees. In the OPERS defined benefit plan, members include state and local government employees, state and county elected officials, and state hazardous duty employees. OPERS provides a lifetime retirement benefit when you meet certain eligibility requirements. Except for elected officials, membership is a mandatory condition of employment. You participate by contributing a certain percentage of your salary to OPERS each month. Likewise, your employing organization also contributes on your behalf. The benefit you will receive is determined by a formula that involves your salary and number of years of credited service. The contributions paid by both you and your employer are invested by OPERS, under the direction of the Board of Trustees, to make the benefit promise a reality for all present and future members.

Defined Contribution Plan



OPERS also administers a defined contribution retirement plan — known as SoonerSave. In a defined contribution plan, no specific benefit is promised to a plan participant. The participant is primarily responsible for making contributions and managing those assets in order to produce a source of funds available during his or her retirement years. Only state employees are eligible to participate in SoonerSave. SoonerSave actually is comprised of two defined contribution plans called the Deferred Compensation Plan and the Deferred Savings Incentive Plan. These plans allow participants to invest additional money to supplement the income they will receive from the Defined Benefit Plan during retirement. See page 18 for more information about SoonerSave.

Financial Information

An OPERS Comprehensive Annual Financial Report (CAFR) for each fiscal year is available for those who wish to know detailed financial information about the Oklahoma Public Employees Retirement System. To obtain a CAFR, contact OPERS.

BENEFIT FORMULA

Final Average Salary

X

Years of Service

X

2%*

÷

12



your gross monthly benefit

*2% is the computation factor for most members. It is different for elected officials, hazardous duty employees, etc. If a member has elected to participate in the 2.5% Step-Up Program, he or she will have applicable full years calculated at 2.5% instead of 2%. For more information about the 2.5% Step-Up, ask your Retirement Coordinator or OPERS for a brochure.

When You May Retire. . .

Early Retirement

Age **55 - 62** with **10** years of service (see box on the right)

Normal Retirement

Age **62** with **6** years of service
or
80/90 points

(See information at right for explanation of point system)

Service Credit

Only whole years of service credit are used in calculating your retirement benefit.

Up to six months (960 hours) of unused sick leave can be used for service credit. For more information about unused sick leave, please see page 6.

For information about other types of service credit, please see your Member Handbook.

Below are the requirements most OPERS members must meet to be eligible for normal or early retirement. Please note that in all situations, termination of employment is required to receive any benefit. If you are an elected official or hazardous duty member, other requirements or provisions will apply. (See page 5).

Early Retirement

You can begin receiving a reduced monthly retirement benefit at age 55 or any subsequent month up to age 62, provided that you have at least 10 years (9 yrs. and 6 mo.) of participating service.

Early Retirement Reduction Factors

<u>AGE</u>	<u>PERCENTAGE</u>
61	93.3333
60	86.6667
59	80.0000
58	73.3333
57	66.6667
56	63.3333
55	60.0000

Normal Retirement

At age 62 . . .

You can begin receiving a monthly retirement benefit on the first day of the month coinciding with or following your 62nd birthday. However, if you began membership on or after January 1, 1983, you must have at least six full years of full-time-equivalent employment with a participating employer.

With 80/90 points . . .

If you initially became a member of the System before July 1, 1992, you can begin receiving a monthly retirement benefit on the first day of the month coinciding with the date on which your age plus years of service equal 80. If you became a member on or after July 1, 1992, you can begin receiving a monthly retirement benefit when your age plus years of service equal 90. In either case, you must have completed at least six full years of full-time-equivalent employment* to receive a retirement benefit.

*Full-time-equivalent employment - a term that refers to a member's employment and participation with a participating employer of the Oklahoma Public Employees Retirement System. A member obtains full-time equivalent employment in two ways: working for a participating employer, and/or making certain types of purchases of OPERS service credit for past work with a participating employer.

Hazardous Duty Employees

Certain employees of the Department of Corrections and the Oklahoma Military Department have different eligibility requirements. The requirements described (in right margin) apply to the following job classifications*:

Correctional Security Officer, I10A
Correctional Security Officer, I10B
Correctional Security Officer, I10C
Correctional Security Officer, I10D
Correctional Security Manager, I11A
Correctional Security Manager, I11B
Correctional Chief of Security, I12A
Correctional Chief of Security, I12B
Correctional Chief of Security, I12C
Probation & Parole Officer, I40A
Probation & Parole Officer, I40B
Probation & Parole Officer, I40C
Probation & Parole Officer, I40D
Fugitive Apprehension Agent, I17A
Oklahoma Military Dept. Firefighter

The Department of Corrections job classifications listed above may have changed. Contact DOC for the most current job classifications.

For more information regarding eligibility requirements for normal or early retirement, contact OPERS.

Elected Officials

Elected officials employed on or after January 1, 1983 must have six or more years of full-time-equivalent employment with a participating employer to be eligible to retire under any of the eligibility requirements for normal or early retirement.

Note: The benefit formulas for hazardous duty employees and elected officials are different than for regular state and local government employees. For additional information about retirement and benefit calculation for hazardous duty employees and elected officials, consult their versions of the Member Handbook.

Hazardous Duty Eligibility

Normal Retirement

Age **62**

or

20 years as a hazardous duty member *

or

80/90 points

(See page 4 for explanation of point system)

Early Retirement

Age **55 - 62**

(See Member Handbook for details)

Elected Officials Eligibility

Normal Retirement

Age **60** with **6** years of elected service

or

80 points

(See page 4 for explanation of point system)

Early Retirement

Age **55** to **62**

(See Member Handbook for details)

*DOC employees with at least 5 years of service as a hazardous duty employee who change to another position in DOC after June 30, 2004, are required by law to continue participating as a hazardous duty member.

Unused Sick Leave . . .

Unused sick leave can be added to a member’s service credit at retirement. If the addition causes the total credited service to equal or exceed a fractional year of six months, service is rounded up to the next higher year and the member gains one year of service credit. OPERS cannot accept more than 960 hours of unused sick leave.

Hours of Unused Sick Leave	Months of OPERS Service Credit
0-159	0
160-319	1
320-479	2
480-639	3
640-799	4
800-959	5
960 (maximum)	6

Examples of how unused sick leave may or may not affect your service credit are provided below.

When it adds a year:

21 Years	0 Months	Service Credit
+	6 Months	Unused Sick Leave
21 Years	6 Months	Total Service
22 Years		Total Service Credit

When it does not add a year:

21 Years	9 Months	Service Credit
+	6 Months	Unused Sick Leave
22 Years	3 Months	Total Service
22 Years		Total Service Credit

Note: OPERS “rounds up” service credit, but only ONCE.

Benefit Types . . .

You can receive one of four types of retirement benefits described below. *No changes in the type of benefit or the joint annuitant can be made on or after the effective retirement date. However, if your joint annuitant under option A or B dies before you do, you will begin receiving the maximum benefit.*

Maximum: Single-Life Annuity

If you choose to retire with the maximum benefit, you will receive the largest possible benefit based upon the benefit formula. The benefit is paid monthly for your lifetime and ceases the last day of the month in which you die. No further monthly benefits are paid. This is different for elected officials. If you are married, your spouse must consent to your choice of the maximum benefit.

Option A: 1/2 Joint and Survivor Annuity

Under this option, you will receive a reduced retirement benefit for life. (See chart below). After your death, **one-half** of the reduced retirement benefit will be paid to your surviving joint annuitant for his or her lifetime. Your joint annuitant must be a specific person (not a trust, charity, etc.).

Reduction Factors For Retirement Option A											
Expressed as a percentage of the total maximum benefit											
	younger ←					0	→ older				
AGE	5	4	3	2	1	0	1	2	3	4	5
50	96.14%	96.26%	96.38%	96.50%	96.62%	96.74%	96.87%	96.99%	97.11%	97.23%	97.34%
55	94.70%	94.87%	95.04%	95.21%	95.38%	95.55%	95.72%	95.89%	96.06%	96.23%	96.39%
60	92.81%	93.04%	93.28%	93.52%	93.75%	93.99%	94.22%	94.46%	94.69%	94.92%	95.14%
61	92.37%	92.62%	92.87%	93.12%	93.38%	93.63%	93.88%	94.13%	94.37%	94.62%	94.86%
62	91.92%	92.18%	92.45%	92.72%	92.99%	93.26%	93.52%	93.79%	94.05%	94.31%	94.56%
63	91.45%	91.73%	92.02%	92.30%	92.59%	92.88%	93.16%	93.44%	93.72%	93.99%	94.27%
64	90.97%	91.27%	91.57%	91.88%	92.18%	92.49%	92.79%	93.09%	93.39%	93.68%	93.97%
65	90.47%	90.79%	91.11%	91.44%	91.76%	92.09%	92.41%	92.73%	93.04%	93.35%	93.66%
70	87.72%	88.16%	88.60%	89.04%	89.48%	89.92%	90.36%	90.80%	91.22%	91.65%	92.06%

The reduction factors for Option A are based on the age of the retiree and the joint annuitant. The reduction factors shown above represent the most common retiree and joint annuitant ages. For ages not listed, see your OPERS Member Handbook.

Option B: Joint and Survivor Annuity

Under Option B, a reduced retirement benefit is paid to you during your lifetime. (See chart below). After your death, **the same** monthly benefit is paid to your surviving joint annuitant for his or her lifetime subject to applicable federal law. Your joint annuitant must be a specific person (not a trust, charity, etc.).

Reduction Factors For Retirement Option B											
Expressed as a percentage of the total maximum benefit											
	younger ←						→ older				
AGE	5	4	3	2	1	0	1	2	3	4	5
50	92.56%	92.78%	93.01%	93.24%	93.47%	93.69%	93.92%	94.15%	94.38%	94.60%	94.83%
55	89.93%	90.24%	90.55%	90.86%	91.17%	91.48%	91.80%	92.11%	92.42%	92.73%	93.03%
60	86.58%	86.99%	87.40%	87.82%	88.24%	88.66%	89.08%	89.50%	89.91%	90.32%	90.73%
61	85.82%	86.26%	86.69%	87.13%	87.58%	88.02%	88.46%	88.91%	89.35%	89.78%	90.21%
62	85.04%	85.50%	85.96%	86.43%	86.90%	87.37%	87.84%	88.30%	88.77%	89.23%	89.69%
63	84.24%	84.73%	85.22%	85.71%	86.20%	86.70%	87.19%	87.69%	88.18%	88.67%	89.15%
64	83.43%	83.94%	84.46%	84.98%	85.50%	86.02%	86.55%	87.07%	87.59%	88.11%	88.62%
65	82.60%	83.14%	83.68%	84.23%	84.78%	85.33%	85.89%	86.44%	86.99%	87.54%	88.03%
70	78.13%	78.83%	79.54%	80.25%	80.97%	81.69%	82.42%	83.14%	83.86%	84.58%	85.29%

The reduction factors for Option B are based on the age of the retiree and the joint annuitant. The reduction factors shown above represent the most common retiree and joint annuitant ages. For ages not listed, see your OPERS Member Handbook.

Married Members

You must retire under Option A if you are married at retirement unless your spouse consents to you choosing a different option. Your spouse's consent is also required if you choose someone other than you spouse as your annuitant.

Option C: Single-Life Annuity with a 10-Year Certain Period

Under this option, a reduced retirement benefit is paid to you for life. If you die within the first 10 years of benefit payments, payments will then be made to your beneficiary for the balance of the ten-year period. Your beneficiary does not have to be a specific person, and may be changed at any time.

Reduction Factors For Retirement Option C								
AGE	55	56	57	58	59	60	61	62
FACTOR	.9894	.9878	.9860	.9838	.9814	.9786	.9755	.9720
AGE	63	64	65	66	67	68	69	70
FACTOR	.9681	.9639	.9592	.9540	.9484	.9421	.9349	.9268

The reduction factors for Option C are based on the age of the retiree only. For ages not listed, see your Member Handbook.

What's the Difference?

Joint Annuitant:

Designated to receive a lifetime benefit under Option A or B, after a member's death. The joint annuitant must be a specific person, and cannot be changed after retirement.

Beneficiary:

Designated to receive:

- accumulated contributions
- death benefit *or*
- retirement benefit under Option C.

The beneficiary is not required to be a specific person and can be changed at any time.

Specific Person:

An individual human being. This term does not include a corporation, partnership, trust, charity, organization, or any other non-human being.

Note: All reduction tables are based upon the analysis and experience of the Oklahoma Public Employees Retirement System, and prepared by Milliman, Incorporated.

Taxation of Retirement Benefits . . .

Monthly retirement benefits from OPERS are considered income for Oklahoma and federal income tax purposes. Under current tax provisions, \$10,000 of your OPERS retirement benefits may be excluded from your Oklahoma state income tax each year if you are an Oklahoma resident.

OPERS will send you a Withholding Preference form, which is used to withhold state and federal taxes from each monthly benefit payment. You can change your tax withholding amounts at any time.

Form 1099-R

OPERS will compute the taxable amount of each retirement benefit each year in accordance with the IRS regulations for the "Safe-Harbor Method." You will receive a Form 1099-R in January of each year. The 1099-R will show:

- (1) the gross amount of your retirement benefits for the previous calendar year; and
- (2) the amount of state and federal income tax withheld from your retirement benefits; and
- (3) the federal taxable amount of your retirement benefits for the year.* The information contained in the 1099-R should be used in completing your income tax return.

Get Tax Advice

The tax information provided here is a general description of tax liability for OPERS retirees. Your tax liability may differ. OPERS encourages you to consult a competent tax advisor about your tax liability.

<input type="checkbox"/> CORRECTED (if checked)		OMB No. 1545-0119		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc. Copy C For Recipient's Records
PAYER'S name, street address, city, state, and ZIP code		1 Gross distribution \$	2007	
PAYER'S federal identification number RECIPIENT'S identification number		2a Taxable amount \$	2b Taxable amount not determined <input type="checkbox"/> Total distribution <input type="checkbox"/>	
RECIPIENT'S name Street address (including apt. no.) City, state, and ZIP code		3 Capital gain (included in box 2a) \$	4 Federal income tax withheld \$	
RECIPIENT'S name Street address (including apt. no.) City, state, and ZIP code		5 Employee contributions / Designated Roth contributions or insurance premiums \$	6 Net unrealized appreciation in employer's securities \$	
Account number (see instructions)		7 Distribution code(s) IRA/SEP/SIMPLE <input type="checkbox"/>	8 Other %	
1st year of desig. Roth contrib.		9a Your percentage of total distribution %	9b Total employee contributions \$	
Account number (see instructions)		10 State tax withheld \$	11 State/Payer's state no.	12 State distribution \$
Account number (see instructions)		13 Local tax withheld \$	14 Name of locality	15 Local distribution \$
Form 1099-R		(keep for your records)		Department of the Treasury — Internal Revenue Service

*After-tax employee contributions can reduce the federal taxable amount. For more information, contact OPERS.

Retirement Notice and Application . . .

To retire, your completed *Retirement Notice & Application* must be received by OPERS at least 60 days prior to your effective retirement date. You can get a *Retirement Notice & Application* from the Retirement Coordinator in your organization. OPERS recommends that you meet with your Retirement Coordinator at least 90 days prior to your retirement date. A list of Retirement Coordinators is included in the back of this booklet. There are different versions of the *Retirement Notice and Application* for different types of members.*

These are:

- Regular State and Local Government Employees
- Hazardous Duty Employees
- Elected Officials

Each form requires the member to indicate the month and year selected for retirement. The following is a step-by-step explanation for each part of the form. For reference, an example of a form filled out by a state employee choosing the maximum benefit is on pages 14-15.

Part 1 - Retirement Date

Write your requested retirement month and year (for example, December 2008) in the red boxes. (Note: All retirement dates are the FIRST day of a month.)

Part 2 - Member Information

1. Print your complete name.
2. Fill in your Social Security number and check it for accuracy.
3. Print your mailing address. (Accuracy and completeness are important because this is the address OPERS uses to contact you with benefit information.) Please include all nine digits for your zip code (Zip Code + 4).
4. Fill in your home telephone number.
5. Fill in your daytime telephone number.
6. Fill in your complete date of birth. If you have not previously furnished proof of birth date, it will be necessary to do so.
7. Indicate your current marital status (married, married but separated, never married, divorced, or widowed).

* There are also different forms for disability retirement, and for previously-vested members.

Which Form?

Hazardous Duty Employees and Elected Officials have different versions of the Retirement Notice and Application. Be sure to complete the appropriate one.

Part 3 - Type of Retirement

Indicate how you are eligible to receive retirement benefits. Your selection (normal or early) cannot be changed on or after your effective retirement date. However, under certain conditions you may change from early to disability retirement after your retirement date.

(Note: Elected officials and hazardous duty employees have different eligibility requirements. See page 5.)

Normal -

- You are age 62 or older and became a member before January 1, 1983. No minimum number of years of service credit is required;
- You are age 62 or older and became a member January 1, 1983 or after. You must have six or more full years of full-time-equivalent employment with a participating employer;
- You initially became a member before July 1, 1992, and your age plus total years of credited service equal 80.
- You initially became a member on or after July 1, 1992, and your age plus total years of credited service equal 90.

Early -

You are between the ages of 55 and 62 and have a minimum of 10 years* (9 yrs. and 6 mo.) of participating service credit, and do not qualify for normal retirement.

Note: There is a separate form for disability retirement

Part 4 - Type of Benefit

Please mark the retirement benefit type that corresponds with your choice and mark the same selection in Part 5.

Part 5 - Spouse Consent

You can skip Part 5 if:

- you are not married at retirement, **or**
- you are married at retirement and you are designating your spouse as your joint annuitant under Option A.

Complete Part 5 under all other circumstances.

Please indicate your selection of the type of retirement benefit in the box. Mark the same selection in Part 4.

Your spouse must sign and date Part 5.

* 6 of the 10 years must be full-time-equivalent employment with an OPERS participating employer.

Part 6 - Insurance Authorization

You must sign and date Part 6 to allow OPERS to deduct the premium for insurance coverage retained with the Oklahoma State and Education Employees Group Insurance Board (OSEEGIB). **However, signing Part 6 does not enroll you for insurance coverage.** For more information about the retention of insurance, contact OSEEGIB or your insurance company.

OSEEGIB

3545 N.W. 58th, Ste. 110
Oklahoma City, OK 73112
Phone: (405) 717-8780
Toll-Free: 1-800-752-9475
www.healthchoiceok.com

Part 7 - Member Verification

You must sign and date Part 7 indicating that the application has been completed in accordance with your wishes.

Part 8 - Retirement Coordinator Verification

Your Retirement Coordinator **must sign** Part 8 and indicate your last date physically on the job, your last date on the regular payroll, and your estimated amount of unused sick leave. Do not send the form to OPERS without this signature.

Deadlines for Retirement Notice and Application

All retirement dates are on the FIRST day of the month.

2008

Retirement Date:	Notice Deadlines:
January 2008	Nov. 2, 2007
February 2008	Dec. 3, 2007
March 2008	Jan. 2, 2008
April 2008	Feb. 1, 2008
May 2008	Mar. 3, 2008
June 2008	April 2, 2008
July 2008	May 2, 2008
August 2008	June 2, 2008
September 2008	July 3, 2008
October 2008	Aug. 4, 2008
November 2008	Sept. 2, 2008
December 2008	Oct. 2, 2008

IMPORTANT

OPERS requires that you submit your Retirement Notice and Application (Form 117) at least 60 days prior to your retirement date. If you miss this deadline, you may submit a written request for a waiver to the Executive Director of OPERS, who can grant a waiver "for good cause shown" as defined by the Board of Trustees.



Retirement Notice & Application for State & Local Government Employees

Part 1- Retirement Date

I want my retirement to start: →

First day of: MARCH <small>Month</small>	2009 <small>Year</small>
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Part 2 - Member Information

Mr. Ms. FREDA	B.	HOMEBODY	123-456-7890
<small>Name (First</small>	<small>(Middle)</small>	<small>(Last)</small>	<small>Social Security number</small>
300 CLUBHOUSE DR. EDMOND, OK 73000-1749			
<small>Mailing address (Street or P.O. Box, City, State, Zip+4)</small>			
405-555-1212	405-555-1313	9/6/50	
<small>Home telephone #</small>	<small>Daytime telephone #</small>	<small>Date of birth</small>	

<input type="checkbox"/>	<small>Married, but separated</small>
<input checked="" type="checkbox"/>	<small>Married</small>
<input type="checkbox"/>	<small>Never married</small>
<input type="checkbox"/>	<small>Divorced</small>
<input type="checkbox"/>	<small>Widowed</small>

Part 3 – Type of Retirement (Select only one.)

<input checked="" type="checkbox"/> Normal Retirement	<input type="checkbox"/> Early Retirement (Reduced Benefits)
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Part 4 – Type of Benefit (Select only one. Mark the same selection in Part 5.)

Maximum Benefit (No Survivor Benefit) (If you select the Maximum benefit you can then go directly to Part 5.)

I select the Maximum type of benefit. I understand that I will receive full monthly lifetime benefits and at my death no other monthly benefits will be paid to anyone else. I understand that I cannot change this selection on or after my retirement date.

Option A (Reduced Benefit + ½ Survivor Annuity)

I select the Option A type of benefit. I understand that I will receive reduced monthly lifetime benefits and at my death one-half of the amount I was receiving will be paid to my joint annuitant for the remainder of his or her lifetime. I understand that I cannot change this selection on or after my retirement date.

Option B (Reduced benefit + 100% Survivor Annuity)

I select the Option B type of benefit. I understand that I will receive reduced monthly lifetime benefits and at my death the same amount I was receiving will be paid to my joint annuitant for the remainder of his or her lifetime. I understand that I cannot change this selection on or after my retirement date.

I hereby designate the following person as my joint annuitant for the option selected above. I understand that this designation cannot be changed on or after my retirement date. I understand that my reduced benefit amount will increase to the maximum benefit amount if my joint annuitant dies before I do and I give OPERS written notice within six months of the date of death. I understand that in the absence of such notice OPERS is not required to pay more than six months of the benefits increase retroactively.

Joint annuitant's name (First, Middle, Last) Mr. N/A Ms.	Date of birth	Social Security number
Mailing address	City	State Zip code
Relationship to member		

Option C (Reduced Benefit with a 10-year Term Certain)

I select the Option C type of benefit. I understand that I will receive reduced monthly lifetime benefits. I understand that if I die within 10 years after my retirement date, my beneficiary (named below) is entitled to be paid the same benefit amount I was receiving until 10 years after my retirement date. I understand that if I live longer than 10 years after my retirement date, my beneficiary is not entitled to monthly benefits. I understand that I cannot change this selection on or after my retirement date.

I hereby designate the following beneficiary for Option C. I understand that I can change my beneficiary at any time by submitting a change form.

Beneficiary's name N/A	Date of birth	Social Security number
Address	City	State Zip code

Please provide member's name and Social Security number below.

Member name (First, Middle, Last) FREDA B. HOMEBODY	Social Security number 123-456-7890
---	---

Part 5 – Spouse Consent (Select only one. Mark the same selection in Part 4.)

I am the spouse of the member identified in Part 2 of this form. I understand that I have the statutory right to survivor's benefits in the form of Option A. I consent to the selection of the type of benefit checked in the box at the right. I understand that this type of benefit cannot be changed on or after the member's effective retirement date. I understand that a person named as joint annuitant or beneficiary in Part 4 will be eligible to receive a monthly benefit in the event of my spouse's death. I further understand that if I am not named as joint annuitant or beneficiary in Part 4, I am waiving my right to receive a monthly survivor benefit. I am signing this agreement voluntarily.

<input checked="" type="checkbox"/>	Maximum
<input type="checkbox"/>	Option A
<input type="checkbox"/>	Option B
<input type="checkbox"/>	Option C

Spouse's name (First, Middle, Last) Mr. ALLRED E. HOMEBODY Ms.	Daytime phone 405-555-1313	Social Security number 987-654-3210
Mailing address 300 CLUBHOUSE DR.	City EDMOND	State OK
		Zip code+4 73000-1749
Signature of member's spouse <i>Alfred E. Homebody</i>	Date 12/15/08	

Part 6 – Insurance Authorization

I authorize the Oklahoma Public Employees Retirement System to deduct from my retirement benefits the premium for the insurance I have retained with the Oklahoma State & Education Employees Group Insurance Board. (Signing does NOT enroll you – contact OSEEGIB to enroll.)

Member's signature <i>Freda B. Homebody</i>	Date 12/15/08
--	-------------------------

Part 7 – Signatures

I certify that all information provided on this application is true and correct to the best of my knowledge. I understand that the type of retirement I selected in Part 3 and the type of benefit I selected in Part 4 cannot be changed on or after my effective retirement date.

Member's signature <i>Freda B. Homebody</i>	Date 12/15/08
--	-------------------------

Part 8 – Retirement Coordinator Verification

I certify that the above member is an employee of a participating OPERS employer. I also certify that the information at right is true and correct to the best of my knowledge.

<i>Mark D. Box</i> Retirement Coordinator DEPARTMENT OF HEALTH Agency	Date 12/15/08 Agency # 340	Member's last date physically on the job 2/26/08
		Member's last date on payroll 2/28/08
		Estimated sick leave hours as of termination date 960 HOURS
		Retirement Coordinator telephone number 405-555-5555

OPERS use only:

What Happens After I Submit My Notice? ...

Retirement Timeline

At Least 60 days before

Submit your Retirement Notice & Application to OPERS.

45 days before

You will receive the following:

- Acknowledgment Letter
- Request for Documents
- Direct Deposit Form
- Designation of Beneficiary Form

15 days before

You will receive the following:

- Preliminary Benefit Statement
- Returning To Work Memo
- Tax Tables
- Tax Withholding Preference Form

----- RETIREMENT DATE -----

55 days after

You will receive the following:

- Final letter
- Monthly Retirement Form

60 days after

Your first two retirement payments are issued.

Submitting your *Retirement Notice & Application* begins the retirement process. About 45 days before your retirement date, OPERS will send a *Direct Deposit Authorization* form and a *Designation of Beneficiary* form for the \$5,000 Death Benefit (see page 21). You will also receive an acknowledgment letter telling you what documents are required to complete your retirement. Below is a list of some of the types of documents we will request. If you do not provide these documents by the specified due date, the payment of your retirement benefits will be delayed until the end of the following month.

NOTE: Documents will not be returned to you.

Certified Birth Certificate* (you and your joint annuitant)
Marriage License(s)

Divorce Decree(s)

Certified Spouse Death Certificate(s)

*Other acceptable documents may be used to prove birth. Please contact OPERS for more information.

About fifteen days before your retirement date, OPERS will send a *Preliminary Benefit Statement* which will provide the following information:

1. An accounting of your service credit,
2. An estimate of your gross monthly benefit, and
3. The date your first two benefit payments will be issued.

You also will receive information about returning to work after retirement, a *Benefit Recipient's Withholding Preference Certificate* form to authorize federal and state income taxes to be withheld, and tax charts.

Over the following weeks, OPERS will process your retirement. If more information is needed, you will be notified. A final letter will be mailed to you just before your first two benefit payments are issued. This letter will provide the following information:

1. A final statement of your benefits (gross amount, withholding for insurance, federal and state income tax and net amount), and
2. A statement showing the total contributions (both after-tax and before-tax) you have paid into OPERS.

If all required documents are received on time, your first **two** retirement benefit payments will be issued on the last working day of the second month after your retirement date. Thereafter, one payment will be electronically issued to your financial institution on the last working day of each month.

Retirement Timeline Example . . .

SUN	MON	TUE	WED	THU	FRI	SAT
OCT		2008		1	A 2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	B 17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

SUN	MON	TUE	WED	THU	FRI	SAT
NOV						2008
1	2	3	4	5	6	7
8	9	10	11	12	13	C 14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

SUN	MON	TUE	WED	THU	FRI	SAT
DEC						2008
	D 1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SUN	MON	TUE	WED	THU	FRI	SAT
JAN				2009	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	E 21	22	F 23
24	25	26	27	28	29	G 30
31						

A **Deadline for OPERS to receive your Retirement Notice & Application**

B **You receive:**

- Acknowledgement Letter
- Request for Documents
- Direct Deposit Form
- Designation of Beneficiary Form

C **You receive:**

- Preliminary Benefit Statement
- Returning to Work Memo
- Tax Table & Tax Withholding Preference Form

D **Your retirement date**

E **Last date OPERS will accept required documents**

F **You receive:**

- Final Letter
- Monthly Retirement Form

G **First two benefit payments are issued**

Other Sources of Retirement Income . . .

In addition to your OPERS benefits, you may have other sources of income during retirement.

SOCIAL SECURITY: You may contact the Social Security Administration (SSA) at 1-800-772-1213 to learn more about your benefits, to apply for benefits or to make an appointment to apply in person. You can also visit their website at www.ssa.gov. An Earnings and Benefit Estimate Statement from SSA will tell you when you may be eligible to receive benefits and the amount of those benefits.

SOONERSAVE: For state employees, another source of retirement income may come from your SoonerSave plan. Participants have two accounts, one for their contributions (Deferred Compensation plan) and one for the State's contribution (Deferred Savings Incentive plan). Retiring SoonerSave participants may withdraw funds from either plan. To receive distribution of these funds, you will need to contact the SoonerSave office and request a distribution packet. You can request the packet as early as 30 days prior to your retirement date, but no distributions will occur until at least 60 days after your retirement date. This packet contains two sets of forms (one for each plan).



You may withdraw funds from these plans in a variety of arrangements.

1. Delay distribution until future date (money remains invested)
2. Installment payment (monthly, quarterly, annually, etc.)
3. Lump-sum payment
4. Rollover (limitations and conditions exist)

Distributions from your SoonerSave accounts are considered income for state and federal taxes.*

You do not have to withdraw funds from your SoonerSave accounts at retirement if you are younger than 70 ½ years old. You can leave your money in the SoonerSave plans, where it will remain invested under your direction. Later, when you are ready to request a distribution, the SoonerSave forms must be received before the requested month of distribution. If you have additional questions about your SoonerSave accounts, please contact a SoonerSave representative.

** If you are younger than 59 1/2 and money is distributed to you from your 401(a) account, you may be subject to an additional 10% tax penalty. See IRS form 5329 or IRS Publication 575 for more details.*

Returning to Work After Retirement . . .

You may return to work with an employer that does not participate in OPERS and it will not affect your receipt of OPERS retirement benefits. Only employment with an OPERS participating employer will affect your OPERS retirement benefits. If you choose to return to work with a participating OPERS employer, you should understand the following:

1. You cannot return to employment with an employer that participates in OPERS within the first full month after retirement, or your retirement will be cancelled.
2. It is a direct violation of IRS provisions for you and your employer to make an agreement prior to retirement that would permit you to retire and then be rehired by that same employer. An OPERS retiree may be employed by another participating employer after the first month of retirement.
3. If you return to employment with a participating OPERS employer, you must participate in OPERS by paying retirement contributions no matter how many hours you work or the nature of the work (temporary, seasonal, permanent, etc.). You also will be required to complete the *Post-Retirement Employment* form at that time.
4. A retiree continues to accrue service credit while working for a participating employer, which may increase his or her retirement benefits.

If you return to work with a participating OPERS employer, you must choose to either (A) continue receiving benefits, subject to earnings limits, or (B) waive the receipt of benefits while employed.

Independent contractors do not participate in OPERS, but before a participating employer hires an OPERS retiree as an independent contractor, they must submit a copy of that contract to OPERS for review. The determination of whether or not an employee is an independent contractor for the purpose of participation in OPERS will be made solely by the Oklahoma Public Employees Retirement System.

A. Continuation of Retirement Benefits While Working

You can continue to receive benefits while you are working. However, unless you are eligible for full Social Security retirement (see table), your OPERS benefits will cease when your salary reaches the allowed earnings limit during that calendar year. Once your salary reaches the allowed earnings limit, your OPERS benefits will not be paid for the rest of that calendar year. Your benefits will resume at the beginning of the next calendar year until your salary reaches the allowed earnings limit for that calendar year or your employment terminates.

Social Security Full Eligibility*	
YEAR BORN	FULL ELIGIBILITY AGE
1939	65+4 months
1940	65+6 months
1941	65+8 months
1942	65+10 months
1943-54	66
1955	66+2 months
1956	66+4 months
1957	66+6 months
1958	66+8 months
1959	66+10 months
1960-later	67

*Information is from the Social Security Administration's web site at www.ssa.gov

(CONTINUED)

2008 Earnings Limits

You will NOT reach your SSA Full Retirement Age in 2008:
\$13,560

Up to the point you reach your SSA Full Retirement Age in 2008:
\$36,120

Once you reach your SSA Full Retirement Age:
No limit

These limits apply for the calendar year 2008, only. The full retirement age will increase each year.

(See table on page 19.)

By state law, the earnings limits for retirees who have returned to work with an OPERS participating employer are linked to the amounts allowable as wages or earnings by the Social Security Administration in any calendar year. The information above is based upon the amounts established by the Social Security Administration for 2008.

Each month you work for a participating OPERS employer and contribute to OPERS, you earn service credit. Every additional year (2,076 hours) of full-time-equivalent service earned will increase your benefits. The increase will occur in January of each year if you have earned an additional year as of the end of the previous fiscal year (June 30th). Benefit increases are based upon the compensation earned during the 2,076 hours. The compensation is inserted in the benefit formula with one year of service.

Example

	\$24,912
If you earn \$12 an hour for 2,076 hours for a total of \$24,912, your monthly benefit would increase:	.02
	<u>X 1 (year)</u>
	\$498.24
	÷
	<u>12</u>
\$41.52	\$41.52

B. Waiver of Retirement Benefits While Working

You can stop receiving your OPERS retirement benefits completely while employed with a participating OPERS employer. In such a case, no earnings limits apply and you may retire for a second time, but only after earning the equivalent of 36 consecutive months of full-time service credit. All of your service credit (before and after retirement) will be recomputed based upon the law governing this System at the time of your **second** retirement. When you retire the second time, you may also re-select a retirement option. (Note: The retirement provisions that apply to elected officials do not apply to former elected officials who return to work as regular state or local government members.)

If you waive your benefits but your post-retirement employment ends before you earn 36 consecutive months of service credit, you will not receive the waived benefit payments. However, you may apply for your

payments to resume and you will receive a benefit increase based on an additional year of service for each 2,076 hours of service credit earned (as with those who do not waive their benefits). You may cancel your waiver of benefits at any time by giving OPERS written notice, but your receipt of benefits will be subject to the annual earnings limit if your employment continues.

Death Benefit . . .

OPERS will pay \$5,000 to your named beneficiaries or to your estate if there is no living beneficiary. This death benefit will be paid in addition to any 1) excess employee contributions provided to your beneficiary, 2) Option A, B, or C payments to your joint annuitant, or 3) insurance. OPERS will supply the *Beneficiary's Application for \$5000 Death Benefit* form to be used in claiming the \$5,000 benefit when OPERS is notified of your death. You must be receiving a retirement benefit during the month of your death in order for your beneficiary to be eligible for the \$5,000 benefit.

The death benefit is subject to taxation. For your non-spouse beneficiaries, OPERS will automatically withhold 10% for federal and 5% for state taxes for Oklahoma residents unless your beneficiary elects not to have OPERS withhold any amount for tax purposes. Also, a non-spouse beneficiary who receives an **inherited** Individual Retirement Account (IRA) from an OPERS retiree, may roll the death benefit over to avoid taxation. A spouse named as beneficiary has the option of rolling over the \$5,000 death benefit and any excess contributions to an Individual Retirement Account (IRA). If your spouse beneficiary chooses not to roll over the amounts to an IRA, OPERS must withhold 20% for federal tax and 5% for state tax.

Your beneficiaries will receive more detailed rules before any distribution is paid.

As with all tax matters, OPERS encourages you and your beneficiaries to seek advice from a competent tax advisor regarding your particular tax liability.

Beneficiary Information

Keep in mind – especially if you experience a marriage, divorce, or death in your family – that your beneficiary designation should be kept current. To update your beneficiary, call OPERS and request a *Designation of Beneficiary Form for Retired Member Death Benefits*. You may also download the form from the OPERS website at www.opers.ok.gov/forms.

For each beneficiary, you will need:

- **Name**
- **Address**
- **Date of birth**
- **Telephone number**
- **Social Security number**

Excess Accumulated Contributions . . .

Occasionally, at the death of a retiree, the amount of contributions paid into OPERS is more than the total benefits received in retirement. In such a case, OPERS will provide your designated beneficiary or estate with the excess contributions. A form entitled *Application for Payment of Accumulated Contributions in Excess of Retirement Benefits Paid* will be sent to your beneficiary. This application will show the balance remaining between the total amount of contributions you paid to OPERS and the total amount of retirement benefits you received prior to your death. The signature of your beneficiary must be notarized on the application.

Excess accumulated contributions will not be paid to your beneficiary if he or she is also the joint annuitant (under Option A or B). Joint annuitants will receive a lifetime monthly benefit instead.

Important Points To Review . . .

1. The Retirement Coordinator in your agency will need to complete Part 8 of your *Retirement Notice & Application* before it is sent to OPERS.
2. Your completed *Retirement Notice & Application* (original copy) must reach the office of the Oklahoma Public Employees Retirement System at least 60 calendar days before your effective retirement date.
3. Retirement dates are always the first day of the month.
4. After you submit your *Retirement Notice & Application*, OPERS will send you information about your retirement benefits, including:
 - an accounting of your service credit,
 - an estimate of your gross monthly benefit,
 - the date your first two benefit payments will be issued,
 - the legal requirements regarding returning to work after retirement,
 - and tax withholding charts and a *Benefit Recipient's Withholding Preference Certificate* form to authorize federal and state income taxes to be withheld
5. Your first two retirement benefit payments will be issued on the last working day of the **2nd** month of retirement. **No benefit payment will be issued to you during the 1st month of retirement.**
6. Your benefit payment will be electronically deposited in your bank account. You must complete a *Direct Deposit Authorization* form and submit it to OPERS.
7. You should seek the advice of a competent tax advisor about your federal and state tax liability.

As our members draw close to their retirement date, we often are asked, "What can I do **now** to make the retirement process easier **then**?" After you submit your Retirement Notice & Application, OPERS will request necessary documents that are not already in your file.

Examples include copies of:

- Certified Birth Certificate* (you and your joint annuitant)
- Marriage License(s)
- Divorce Decree(s)
- Certified Spouse Death Certificate(s)

Documents will not be returned.

Submitting copies of these documents early can save time and eliminate stress once you have started the process of retiring. Some members submit their Retirement Notice & Applications and then find themselves tracking down documents from various state or county offices while the clock is ticking. If the documents are already in your file, OPERS will not have to ask for them – this means less stress for you as you make the transition into retirement. It's one task you can do ahead of time; you'll be glad you did!

*Other acceptable documents may be used to prove birth. Please contact OPERS for more information.

Retirement Coordinators . . .

In alphabetical order by organization name:

Agency Name
Retirement Coordinator

Agency Number
Phone number

A

Accountancy Board 20
Edith Steele 405-521-2660

Adair County 901
Jean Fishinghawk 918-696-7198

Aeronautics Commission 60
Elaine Spell 405-604-6911

Agriculture, Department of 40
Candice Christian 405-522-5776

**Alcohol & Drug Counselors,
Oklahoma Board of** 448
Jan Ewing 405-848-6841

**Alcohol & Drug Influence,
Board of Testing** 772
Robert Blakeburn 405-425-2460

**Alcoholic Beverage Law
Enforcement Commission** 30
Karen Pilkington 405-522-2997

Alfalfa County 902
Bruce Martin 580-596-3158

Alfalfa County Rural Water District 4902
Vickie Cloyd 580-474-2660

Arnett, Town of 1043
Terri L. Shirley 580-885-7833

Arts Council of Oklahoma 55
Jose Posa 405-521-2931

**Association of South Central
Oklahoma Governments** 4002
Sandra Williams 580-252-0595

Atoka County 903
Raylene Hammond 580-889-2643

**Atoka County Rural
Water District #2** 4803
Don Willis 580-889-7601

**Atoka County Rural
Water District #4** 4903
Brenda Marley 580-889-5715

Office of the Attorney General 49
Barbara Swift 405-521-3921

Auditor & Inspectors Office 300
Joy Maxwell 405-521-3495

B

Banking Department 65
Stacey Tayar 405-521-2782

Beaver, City of 1067
Lisa Chockley 580-625-3331

Beaver County Memorial Hospital 2004
Karla Leisher 580-625-4551

Beaver County 904
Tammy Millikan 580-625-3141

Beckham County Courthouse 905
Leasa Hartman 580-928-3383

**Bill Willis Community
Mental Health Center** 452
Betty Meeks 918-207-3012

Bixby Public Works Authority 1086
Cheryl Sasser 918-366-4430

Bixby, City of 1085
Cheryl Sasser 918-366-4430

Blaine County 906
Linda McPherson 580-623-5890

Board Chiropractic Examiners 145
Beth Kelly 405-524-6223

**Boll Weevil Eradication
Organization** 39
Celecia Stoup 580-726-4280

Bryan County 907
Patricia Brady 580-924-2202

Bureau of Investigation 308
Tanara Lang **405-879-2658**

C

Caddo County 908
Ms. Cyd McElhaney **405-247-6609**

Canadian County 909
Phyllis Blair **405-262-1070**

Carl Albert Mental Health Center 452
Judy Allen **918-426-7804**

Carter County Courthouse 910
Phyllis Russell **580-223-8414**

**Center for Advancement
of Science and Technology** 628
Sharron DaVault **405-524-1357**

Central Services, Dept. of 580
Wendy Simpson **405-521-3031**

Cherokee County 911
Noel Spencer **918-456-3171**

Cheyenne, City of 1179
Lisa Woods **580-497-2455**

Choctaw County Ambulance 3012
Joyce Armes **580-326-2634**

Choctaw County 912
Emily Van Worth **580-326-3778**

Cimarron County 913
Coleen Crabtree **580-544-2251**

Circuit Engineering District #4 6963
Matt Goodson **405-273-4351**

Cleveland County 914
Tammy Howard **405-366-0250**

Coal County 915
Eugina Loudermilk **580-927-2103**

Comanche County 916
Renee Webb **580-585-5204**

**Comanche County Facilities
Authority** 5916
Claudie Sellers **580-250-1902**

**Commission on Marginally Producing
Oil and Gas Wells** 446
Toni Kitchell **405-604-0460**

Commerce, City of 1210
Heather Gains **918-675-4373**

Commerce, Dept. of 160
Helen Hagen **405-815-5305**

**Commission for
Teacher Preparation** 269
Kristi Kime **405-525-2612**

Commission on Children & Youth 127
Debbie McCowan **405-606-4913**

Commissioners of Land Office 410
Hilarie Fite **405-604-8111**

Community Hospital Authority 783
David Phillips **918-744-2471**

Compsource of Oklahoma 390
Lisa Newmeyer **405-962-3589**

Conservation Commission 645
Lynn Weldon **405-521-4839**

Consumer Credit, Dept. of 635
Janice Hendricks **405-522-4664**

Construction Industries Board 170
Chuck Harryman **405-271-9056**

Corporation Commission 185
Ms. Pat Walters **405-521-3596**

Corrections, Dept. of 131
Amy Elliot **405-425-2853**

Cosmetology, State Board of 190
Candis Ross **405-521-2441**

Cotton County 917
Nikki Vardell **580-875-3026**

Council on Judicial Complaints 678
Eric Mitts **405-522-4800**

**Council on Law Enforcement
Education and Training** 415
Cherlyn Brown **405-239-5100**

Court of Criminal Appeals 199
Carla Alberts **405-521-2224**

Craig County 918
Tammy Malone **918-256-2507**

Craig General Hospital 2030
Marsha Emerson **918-256-7551**

Creek County 919
Janell Diehl **918-224-4084**

**Creek County Rural
Water District #3** 4989
Elin Golden **918-224-3727**

**Creek County Rural
Water District #5** 4919
Roy Jennings **918-865-3289**

Custer County 920
Karen Fry **580-323-1221**

Cyril, Town of 1241
Marcy Hart **580-464-2411**

D

Delaware County 921
Carol Fortner **918-253-4520**

Dentistry, Board of 215
Linda Campbell **405-524-3592**

Dewey County 922
Sandra Clendenny **580-328-5361**

Disability Concerns, Office of 326
Dalene Barton **405-521-3756**

District Attorneys Training Council 220
Marilyn Jackson **405-264-5004**

District Court 219
Lin Buchanan **405-521-3840**

E

Eastern Oklahoma District Library 3051
Carole Fisher **918-683-2846**

**Education and Employees Group
Insurance Board** 516
Diane Crabbe **405-717-8792**

Education Television Authority 266
Jenelle Turner-Reid **405-848-8501**

Election Board 270
Angela Parker **405-521-2391**

Ellis County 923
Lynn Smith **580-885-7301**

Emergency Management, Oklahoma 309
Rose Marsh **405-521-2481**

Employees Benefits Council 815
Mitzi Bennett **405-232-1190**

Employment Security Commission 290
Rebecca Lewis **405-557-5355**

Environmental Management Authority 4909
Kellie Hill **405-262-0161**

Environmental Quality, Dept. of 292
Melanie Leathers **405-702-7130**

Ethics Commission 296
Patricia Bryant **405-521-3451**

**Examiners for Nursing Home
Administration, Board of** 509
Mary Ann Karns **405-522-1616**

Examiners of Perfusionists, Board of 343
Jan Ewing **405-848-6841**

Examiners of Psychologists, Board of 575
Sue Fleming **405-524-9094**

F

Fairfax, Town of 1311
Rae Ann Smith **918-642-5211**

Finance Housing Agency (OFHA) 982
Linda Sargent **405-419-8291**

Fire Fighters Pension & Retirement Board 315
Robert Jones **405-522-4600**

Fire Marshal Commission 310
Susie Cain **405-522-5005**

Fort Supply, Town of 1353
Shannon Lowden **580-766-3211**

Funeral Board, Oklahoma 285
Rebecca Thompson **405-522-1790**

G

Garfield County	924
Linda Ross	580-237-0225
Garvin County	925
Gina Mann	405-238-2772
George Nigh Rehabilitation Institute	770
Denaye Atwell	918-756-9211
Governor, Office of the	305
Kristin Griffin	405-521-3928
Governors of Licensed Architect, Board of	45
Jean Williams	405-949-2383
Grady County	926
Sharon Shoemake	405-224-6673
Grady County Criminal Justice Authority	5926
Shane Wyatt	405-222-1000
Grady Emergency Medical Services District	3026
Klayn Hitt	405-222-0204
Grand Gateway Economic Development Association	4005
Ms. Errin Clocker	918-783-5793
Grand River Dam Authority	980
Tamara Jahnke	918-256-5545
Grandfield, City of	1381
Kay Simon	580-479-5215
Grant County	927
Debbie Kretchmar	580-395-2274
Greer County	928
Sonja Wallace	580-782-3664
Greer County Special Ambulance Service	3028
Balma Brignon	580-782-5314
Grove, City of	1389
Lisa Allred	918-786-2559

H

Harmon County Clerk	929
Kara Gollihare	580-688-3658
Harper County Commissioners	930
Joyce Johnson	580-735-2012
Haskell County	931
Gail Brown	918-967-2884
Health Care Authority	807
Lucinda Meltabarger	405-522-7495
Health, Dept. of	340
Don Thompson	405-271-4171
Heavener, City of	1413
Gail Loar	918-653-2217
Heavener Utility Authority	1414
Gail Loar	918-653-2217
Hinton, Town of	1425
Jamay Smiths	405-542-3253
Historical Society	350
Gladys Davenport	405-522-5204
Holdenville, City of	1430
Mae Burchette	405-379-3397
Holdenville, Housing Auth. of the City of	1432
Rick Chadwick	405-379-3375
Horse Racing Commission	353
Ms. E J Brees	405-943-6472
House of Representatives	422
Angela Breath-Razor	405-557-7324
Housing Authority of Watonga	1915
Sharon Levine	580-623-4623
Hughes County Commissioners	932
Joquita Walton	405-379-5487
Hugo, City of	1443
Peggy Miller	580-326-7755
Human Rights Commission	355
Quan Dang-Ngoc	405-522-1499
Human Services, Dept. of	830
Sherrie Young	405-521-3041

I
Idable Housing Authority 1451
Tammy Passmore **580-286-9444**

Indian Affairs Commission 360
Carol F. Jones **405-521-3828**

Indigent Defense System 47
Angie Cole **405-801-2601**

Industrial Finance Authority 370
Harry Brown **405-842-1145**

Insurance, Oklahoma Department of 385
Denise Edwards **405-522-1640**

Interstate Oil Compact Commission 307
Kristin Griffin **405-521-3928**

J
J.M. Davis Arms and Historical Museum 204
Kim Thompson **918-341-5707**

Jackson County 933
Louise Snodgrass **580-482-4070**

J.D. McCarty Center for Handicapped Children 670
Debbie L. Barrett **405-307-2810**

Jefferson County 934
Doris Pilgreen **580-228-2029**

Jim Taliaferro Community Health Center 452
Karon Kyllingstad **580-248-5780**

Johnston County 935
Kathy Ross **580-371-3184**

Johnston County Rural Water District #3 4935
Freda Reid **580-371-2141**

Juvenile Affairs, Office of 400
Tammie Colbert **405-530-2975**

K
Kay County 936
Tammy Reese **580-362-2537**

KEDDO (Kiamichi Economic Development District of Oklahoma) 4004
Chris Hale **918-465-2367**

Ketchum Public Works 1481
Joyce Couch **918-782-2123**

Ketchum, City of 1480
Chris McCord **918-782-2244**

Kingfisher County 937
Judy Grellner **405-375-3887**

Kingfisher, City of 1486
William Tucker **405-375-3705**

Kiowa County 938
Geanea Watson **580-726-5286**

L
Labor, Dept. of 405
Don Wheeler **405-528-1500**

Latimer County 939
Jane Brinkley **918-465-4000**

Law Enforcement Retirement System 416
Larry McCulloch **405-522-4931**

LeFlore County 940
Sandra Turner **918-647-5738**

LeFlore County Emergency Medical Services 3040
Patti Vickers **918-647-9270**

LeFlore County Rural Water & Sewer 4941
Curtis Faulkenberry **918-658-3548**

LeFlore County Rural Water District #3 4840
Elizabeth Blagg **918-567-2957**

Legislative Service Bureau 423
Janis Nelsen **405-521-4144**

Library, Oklahoma State 430
Karen Currie **405-521-2502**

Licensed Social Workers Registration 622
Jan Ewing **405-848-6841**

Lieutenant Governor, Office of 440
Kathy Haney-Crabb **405-522-0004**

Lincoln County 941
Patricia Parker 405-258-1264

Liquefied Petroleum Gas Administration 445
Cheryl Foreman 405-521-2458

Logan County 942
Mary Lou Orndorff 4 05-282-0266

Love County 943
Dora Jackson 580-276-3059

M

Major County 947
Kathleen McClure 580-227-4732

Major County EMS District 3047
Janie Cravens 580-227-2322

Mangum, City of 1549
Billie Chilson 580-782-2250

Marshall County 948
Ann Hartin 580-795-3220

Mayes County 949
Rita Littlefield 918-825-2426

Mayes County Rural Water District #3 4949
Kenneth Clark 918-435-4361

McClain County 944
Nancy Enox 405-527-3117

McCurtain City Emergency Medical Service Authority 3045
Wade Patterson 580-286-7585

McCurtain County 945
Karen Conaway 580-286-2370

McIntosh County 946
Diana Curtis 918-689-3375

Medical Licensure & Supervision, Board of 450
Jan Ewing 405-848-6841

Medicolegal Investigations, Board of 342
Stephen Slater 405-239-7141

Mental Health NW Center for Behavior, Dept. of 452
Joyce Pettey 580-571-3230

Mental Health Forensic Center, Dept. of 452
Julie Jacobs 918-256-7841

Mental Health, Dept. of 452
J.L. Kennedy 405-522-5109

Merit Protection Commission 298
Patti Ormerod 405-525-9144

Midwestern Oklahoma Development Authority 4003
Kathy Carlisle 580-562-3111

Military Department, Oklahoma 25
Diana Watkins 405-228-5276

Mines, Dept. of 125
Elizabeth Sharon 405-427-3859

Motor Vehicle Commission 475
Doris Giabbai 405-607-8227

Mountain View, City of 1605
Joann Thompson 580-347-2711

Municipal Power Authority 981
Andrea Beals 405-340-5047

Murray County 950
Jill Mills 580-622-3920

Muskogee County 951
Dianna Cope 918-682-7781

Muskogee County EMS 3951
Latesa (Terri) Mortensen 918-683-0130

N

Noble County 952
Ronita Coldiron 580-336-2141

Nowata County 953
Kay Spurgeon 918-273-2480

Nowata Rural Water District #1 4953
Gaynelle Barnes 918-273-3881

Nursing, Board of 510
Dana Edminsten 405-962-1807

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Okarche, City of Elise Turner	1642 405-263-7290
Okfuskee County Dianne Flanders	954 918-623-1724
Oklahoma Capitol Complex Centennial Commemoration Georgiana Rymer	7 405-228-2007
Oklahoma Lottery Commission Kathy Haney-Crabb	435 405-522-0004
Okmulgee County Sally Sprouse	956 918-758-1247
Okmulgee County Criminal Justice Authority Shimika Johnson	5956 918-752-0983
Optometry, Board of Dr. Russell Laverty, O.D.	520 405-733-7836
Ordinance Works Authority Diana McCrary	979 918-825-3500
Osage County Denny Hutson	957 918-287-3136
Osteopathic Examiners, Board of Barbara Shepherd	525 405-528-8625
Ottawa County Clerk Reba Sill	958 918-542-3332
OUHSC (University of Oklahoma Health Sciences Center) Renda Passek (Norman) Connie Gould (Tulsa) 9 Rhonda McDaniel (Oklahoma City)	770 405-325-2963 18-660-3193 405-271-3685

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Pardon and Parole Board Cathy Duncan	306 405-602-5863
Pawnee County Joyce Heisler	959 918-762-2732
Payne County Linda Hatfield	960 405-747-8347

Peanut Commission James Kubicek	535 405-275-5994
Personnel Management, Office of Ms Terri Berry	548 405-521-6315
Pharmacy, State Board of Mary Ann Terral	560 405-522-3129
Physicians Manpower Training Commission Cindy Carter	619 405-843-5667
Pittsburg County Debbie Lenox-Burch	961 918-423-6865
Pittsburg County Rural Water District #7 Angie Crawley	4961 918-389-4547
Police Pension and Retirement Linda Ruckman	557 405-840-3555
Pontotoc County Tammy Brown	962 580-332-1425
Poteau Valley Improvement Authority Julie Barnett	4940 918-655-7500
Pottawatomie County Becky Taber	963 405-273-8222
Pottawatomie County Public Safety Center Amy Steffens	5963 405-273-0043
Professional Engineers, State Board of Kathy Hart	570 405-521-2874
Public Employees Retirement System Della Prough	515 405-858-6737
Public Safety, Dept. of Tessa Rinke	585 405-425-2135
Pushmataha County Jane Dunlap	964 580-298-3626

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Quartz Mountain Arts and Conference Center April Nelson	620 580-477-7896
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Real Estate Commission	588
Lisa Hays	405-522-8553
Rehabilitation, Dept. of	805
Kathy James	405-951-3400
Roger Mills County	965
Jimmy Beavin	580-497-3395
Roger County	966
Catherine Cooksey	918-341-2518
Rush Springs, Town of	1758
John Morrow	580-476-3277
Ryan, Town of	1760
Jeanne Fuller	580-757-2277

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Scenic Rivers Commission	568
Ed Fite	918-456-3251
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Eugena Zachary	405-522-4567
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Philip Antony	405-280-7700
Seminole County	967
Tahasha Wilcots	405-257-5142
Sentinel, Town of	1778
Darlene Lesley	580-393-2171
Sequoyah County	968
Donna Jamison	918-775-4516
Sequoyah County Criminal Justice Authority	5968
Christine Calbert	918-776-9028
Sequoyah County Rural Water District #7	4968
Susan Wilkerson 9	18-427-6587
Shattuck, City of	1784
Joan Johnson	580-938-2916
Southeast Circuit Engineering District #3	6964
Jane Dunlap	580-298-3626

Southwest OK Ambulance Authority	3929
Shelia Lewis	580-688-3363
Southwestern Oklahoma Development Authority	4001
Marsha Shelton	580-562-4882
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Kim McInnerney	580-562-3500
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Jeanie Wall	405-524-4955
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Lorie Collier	405-602-3100
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Tanara Lang	405-530-3145
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Sally Alexander	405-521-5661
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Barbara Prichard	580-255-4193
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Pete Bass	918-967-2164
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Lin Buchanan	405-522-7873
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Tahlequah, City of	1841
Sue Stacy	918-456-0651
Tax Commission	695
Jim Mitchell	405-521-3167
Texas County	970
Marcia Hollingshead	580-338-3233
Tillman County	971
Brandi Bray	580-335-3421
Tillman County Emergency Medical Service	3971
Shelly Bennight	580-335-5877
Tillman County Rural Water District #1	4971
Ricky Strecker	580-597-3097

**Tobacco Settlement
Endowment Trust** 92
Dorothy Antwine **405-525-8738**

Tourism and Recreation Dept. 566
Ellen King **405-230-8351**

Transportation, Dept. of 345
Yletha Edwards **405-522-2535**

Treasurers Office 740
Susan McKinney **405-521-6175**

Tri-County Rural Water District #2 4963
Helen J. Mullen **405-997-5390**

Turnpike Authority, Oklahoma 978
Kaya Birdsong **405-425-7423**

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University Hospital Authority 825
John Johnson **405-271-4962**

Used Motor Vehicle & Parts Commission 755
Jennifer Bates **405-949-2626**

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Veterans Department of Oklahoma 650
Susan McClure **405-521-3091**

**Veterinary Medical Examiners,
State Board of** 790
Cathy Kirkpatrick **405-524-9006**

Vici, Town of 1893
Laressa Hutchens **580-995-4216**

Vinita Alcohol and Drug Treatment Center 452
Julie Jacobs **918-256-7841**

W

Wagoner County 973
Kimberly Dorr **918-485-7714**

Washington County 974
Marjorie Parrish **918-337-2840**

Washita County 975
Marita McKee **580-832-2284**

Water Resources Board 835
Janeal Beougher **405-530-8804**

Wewoka, City of 1933
Karen Johnson **405-257-2521**

Wheat Commission 75
Candice Christian **405-522-5776**

Will Rogers Memorial Commission 880
Neva Kegley **918-343-8112**

Wilson, City of 1942
Rose Dodd **580-668-2106**

Woods County 976
Pam Inman **580-327-0998**

Woodward County 977
Dee Cleveland **580-256-3625**

Worker's Compensation Court 369
Constance McCarthy-Angel **405-522-8785**