



**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](http://www.opers.ok.gov)**



## Pre-Retirement Seminar

Presented by the

**Oklahoma Public Employees Retirement System**  
**PO Box 53007**  
**Oklahoma City, OK 73152-3007**  
**(405) 858-6737**  
**(800) 733-9008**  
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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 Department of Central Services/Central Printing Division, is issued by the Oklahoma Public Employees Retirement System as authorized by the Executive Director. One thousand-five hundred copies have been prepared at a cost of \$3,570.00. Copies have been deposited with the Publishing Clearinghouse of 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 is 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](http://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 lead OPERS presenter. Mark also works on other communications projects, such as the website, handbooks, newsletters and other publications.



### **Stephanie White**

Stephanie is an Administrative Programs Officer and has been a member of the Communications team since 2006. She has a Master's of Public Administration from the University of Oklahoma and a Bachelor of Arts from Southwestern Oklahoma State University. Stephanie works on a variety of projects in the Communications Department including, seminars, websites, forms and 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*. 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. 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 income available at retirement. Only state employees are eligible to participate in SoonerSave. See page 19 for more information about SoonerSave.

## Financial Information

An OPERS Comprehensive Annual Financial Report (CAFR) is published each year and available to those who would like more detailed financial information about the retirement system. Contact OPERS to obtain a CAFR or visit our website at [www.opers.ok.gov](http://www.opers.ok.gov) to view it online.

### BENEFIT FORMULA

#### Final Average Salary

*multiplied by*

#### Years of Service

*multiplied by*

**2% (or 0.02) \***

*divided by*

**12 months**

#### 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

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).

Normal Retirement
Age <b>62</b> with <b>6</b> years of service <i>or</i> <b>80/90</b> points
Early Retirement
Ages <b>55</b> to <b>62</b> with <b>10</b> years of service
Service Credit
Your retirement benefit is calculated using whole years of creditable service.  Up to six months (960 hours) of unused sick leave can also 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.

## 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.

## 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 years and 6 months) of participating service.

Early Retirement Reduction Factors	
AGE	PERCENTAGE
61	93.33 %
60	86.67 %
59	80.00 %
58	73.33 %
57	66.67 %
56	63.33 %
55	60.00 %

\*Full-time-equivalent employment 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.

\*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.

## Hazardous Duty Eligibility

### Normal Retirement

Age **62**

*or*

**20** years as a hazardous duty member \*

*or*

**80/90** points  
(See page 4)

### Early Retirement

Ages **55** to **62** with

**10** years of service

(See Member Handbook for details)

## Elected Officials Eligibility

### Normal Retirement

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

*or*

**80** points  
(See page 4)

### Early Retirement

Ages **55** to **62** with

**10** years of service

(See Member Handbook for details)

# Unused Sick Leave

Unused sick leave can be added to a member’s service credit at retirement. OPERS cannot accept more than 960 hours of unused sick leave. 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.

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
<b>22 Years</b>		<b>Total Service Credit</b>

## When it does not add a year:

21 Years	9 Months	Service Credit
+	6 Months	Unused Sick Leave
22 Years	3 Months	Total Service
<b>22 Years</b>		<b>Total Service Credit</b>

**Note:** OPERS “rounds up” only total accumulated service credit.

# 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 Options A or B dies before you do, you will begin receiving the maximum benefit.*

## Maximum: Single-Life Annuity

If you are married, your spouse must consent to your choice of the maximum benefit. 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.

## 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.).

<b>Reduction Factors For Retirement Option A</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	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

If you are married, your spouse must consent to your choice of Option B. Under this option, you will receive a reduced retirement benefit for life (see chart below). After your death, **the same** 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.).

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

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

Under this option, you will receive a reduced retirement benefit 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 the OPERS Member Handbook.

### What's the Difference?

**Joint Annuitant:**

Person 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 an actuary.



# 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 obtain 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:

- Regular State and Local Government Employees
- Hazardous Duty Employees
- Elected Officials
- Disability Retirement
- Previously Vested Members

## Which Form?

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

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

Each form requires the member to indicate the month and year of their desired retirement date. Write your requested retirement month and year (for example, June 2010) 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. Provide 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. Provide your home telephone number.
5. Provide your daytime telephone number.
6. Provide 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).

### **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 Retirement**

- 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 *on or after* January 1, 1983. You must have six (6) 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; **or**
- You initially became a member *on or after* July 1, 1992, and your age plus total years of credited service equal 90.

#### **Early Retirement**

- You are between the ages of 55 and 62; and,
- You have a minimum of 10 years\* (9 years and 6 months) 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.

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\* Six (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.healthchoicework.com](http://www.healthchoicework.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*

Retirement Date:	Notice Deadlines:
January 2010	Nov. 2, 2009
February 2010	Dec. 3, 2009
March 2010	Dec. 31, 2009
April 2010	Feb. 1, 2010
May 2010	Mar. 2, 2010
June 2010	April 2, 2010
July 2010	May 3, 2010
August 2010	June 2, 2010
September 2010	July 6, 2010
October 2010	Aug. 2, 2010
November 2010	Sept. 2, 2010
December 2010	Oct. 4, 2010
January 2011	Nov. 2, 2010
February 2011	Dec. 3, 2010
March 2011	Jan. 3, 2011

## 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 OPERS Board of Trustees.



# Retirement Notice & Application for State & Local Government Employees

## Part 1- Retirement Date

I want my retirement to start:  $\longrightarrow$ 

First day of: <b>JUNE</b> <small>Month</small>	<b>2010</b> <small>Year</small>
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## Part 2 - Member Information

Mr. Ms.	<b>FREDA</b>	<b>B.</b>	<b>HOMEBOODY</b>	<b>123-456-7890</b>										
Name	(First)	(Middle)	(Last)	Social Security number										
<b>300 CLUBHOUSE DR. EDMOND, OK 73000-1749</b>														
Mailing address (Street or P.O. Box, City, State, Zip+4)														
<b>405-555-1212</b>	<b>405-555-1313</b>	<b>9/6/50</b>												
Home telephone #	Daytime telephone #	Date of birth												
				<table border="1" style="border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"><input type="checkbox"/></td> <td>Married, but separated</td> </tr> <tr> <td style="width: 20px; height: 20px;"><input checked="" type="checkbox"/></td> <td>Married</td> </tr> <tr> <td style="width: 20px; height: 20px;"><input type="checkbox"/></td> <td>Never married</td> </tr> <tr> <td style="width: 20px; height: 20px;"><input type="checkbox"/></td> <td>Divorced</td> </tr> <tr> <td style="width: 20px; height: 20px;"><input type="checkbox"/></td> <td>Widowed</td> </tr> </table>	<input type="checkbox"/>	Married, but separated	<input checked="" type="checkbox"/>	Married	<input type="checkbox"/>	Never married	<input type="checkbox"/>	Divorced	<input type="checkbox"/>	Widowed
<input type="checkbox"/>	Married, but separated													
<input checked="" type="checkbox"/>	Married													
<input type="checkbox"/>	Never married													
<input type="checkbox"/>	Divorced													
<input type="checkbox"/>	Widowed													

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

<input checked="" type="checkbox"/> <b>Normal Retirement</b>	<input type="checkbox"/> <b>Early Retirement (Reduced Benefits)</b>
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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. <b>N/A</b> 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 <b>N/A</b>	Date of birth	Social Security number
Address	City	State      Zip code



# What Happens After I Submit My Notice?

<b>Retirement Timeline</b>	
<b><i>At least 60 days before</i></b>	Submit your <i>Retirement Notice and Application</i> to OPERS. Submitting your <i>Retirement Notice and Application</i> begins the retirement process.
<b><i>45 days before</i></b>	<p>Approximately <b>45 days</b> before your retirement date, OPERS will send you a <i>Direct Deposit Authorization</i> form and a <i>Designation of Beneficiary</i> form for the \$5,000 Death Benefit (see page 23).</p> <p>You will also receive an Acknowledgment Letter requesting the documents required to complete your retirement. The following is a list of the primary documents OPERS may need to complete your application:</p> <ul style="list-style-type: none"> <li>• Certified Birth Certificate* (you and your joint annuitant)</li> <li>• Marriage License(s)</li> <li>• Divorce Decree(s)</li> <li>• Certified Spouse Death Certificate(s)</li> </ul> <p>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.</p> <p>NOTE: Documents will <u>not</u> be returned to you.</p> <p><i>*Other acceptable documents may be used to prove birth. Please contact OPERS for more information.</i></p>
<b><i>15 days before</i></b>	<p>Approximately <b>15 days</b> before your retirement date, OPERS will send you a <i>Preliminary Benefit Statement</i>, which will provide the following information:</p> <ol style="list-style-type: none"> <li>1. An accounting of your service credit;</li> <li>2. An estimate of your gross monthly benefit; and,</li> <li>3. The date your first <b>two</b> benefit payments will be issued.</li> </ol> <p>You also will receive information about returning to work after retirement, a <i>Benefit Recipient's Withholding Preference Certificate</i> form to authorize federal and state income taxes to be withheld, and tax charts.</p>

**Retirement Timeline (continued on next page)**

## Retirement Timeline (continued)

<b><i>Retirement Date</i></b>	Over the following weeks, OPERS will process your retirement. If more information is needed, you will be notified.
<b><i>55 days after</i></b>	Approximately <b>55 days</b> after your chosen retirement date, OPERS will send you a final letter just before your first two months of benefit payments are issued stating the following: <ol style="list-style-type: none"><li>1. A final statement of your benefits (gross amount, withholding for insurance, federal and state income tax and net amount); and,</li><li>2. A statement showing the total contributions (both after-tax and pre-tax) you have paid into OPERS.</li></ol>
<b><i>60 days after</i></b>	OPERS will issue your first <b>two</b> retirement payments to you.

# Retirement Timeline Example

SUN	MON	TUE	WED	THU	FRI	SAT
<b>APR 2010</b>				1	<b>A</b> 2	3
4	5	6	7	8	9	10
11	12	13	14	15	<b>B</b> 16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

SUN	MON	TUE	WED	THU	FRI	SAT
<b>MAY 2010</b>						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	<b>C</b> 17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

SUN	MON	TUE	WED	THU	FRI	SAT
<b>JUN 2010</b>						
		<b>D</b> 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			

SUN	MON	TUE	WED	THU	FRI	SAT
<b>JUL 2010</b>				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	<b>E</b> 21	22	23	24
25	<b>F</b> 26	27	28	29	<b>G</b> 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](http://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, including:

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 age 70 ½. You can choose to 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.

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\* If you are younger than age 59 ½ 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

Some retirees with the Oklahoma Public Employees Retirement System (OPERS) choose to go back to work after retirement. Only employment with an OPERS participating employer will affect your OPERS retirement benefits. If you return to work with a participating OPERS employer, you should be aware of certain rules and guidelines, including:

1. Effective July 1, 2008, state law prohibits you, as an OPERS retiree, from returning to work with the **same** employer from which you retired for a period of one (1) year, unless you waive receipt of your OPERS retirement benefits for the first year.
2. You may return to work with a **different** OPERS participating employer and continue to receive your OPERS benefits after your first full month of retirement.
3. Retiring members and participating OPERS employers may not enter into **pre-retirement employment arrangements** that permit the member to retire and then be rehired on any basis by that same employer. Such an action is a direct violation of the Internal Revenue Service Code and does not constitute an actual retirement.
4. You will be required to complete the *Post-Retirement Employment* form, and you and your employer will commence paying retirement contributions on your earnings, regardless of the status of the employment or hours worked.
5. To draw full retirement benefits while working for a participating employer, your benefits are subject to the **earnings limits established by the Social Security Administration** for each calendar year (this applies only to persons who are younger than the Social Security full retirement age).
6. A retiree continues to accrue service credit while working for a participating employer, which may increase his or her retirement benefits.

Social Security Full Eligibility*	
Birth Year	Full Eligibility Age
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](http://www.ssa.gov)

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.

## Returning to Work After Retirement (continued)

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,

### Continuation of Retirement Benefits While Working for an OPERS Employer

You can continue to receive benefits while you are working. However, unless you are eligible for full Social Security retirement (see table on page 20), 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.

#### 2010 Earnings Limits

You will NOT reach your SSA Full Retirement Age in 2010:  
**\$14,160**

Up to the point you reach your SSA Full Retirement Age in 2010:  
**\$37,680**

Once you reach your SSA Full Retirement Age:  
**No limit**

These limits apply for the calendar year 2010, only. The full retirement age will increase each year (see table on page 20)

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 2010.

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

If you earn \$12 an hour for 2,076 hours for a total of \$24,912, your monthly benefit would increase:	<table border="0"> <tr> <td>\$24,912</td> <td></td> </tr> <tr> <td>.02</td> <td></td> </tr> <tr> <td><b>X 1 (year)</b></td> <td></td> </tr> <tr> <td style="border-top: 1px solid black;">\$498.24</td> <td></td> </tr> <tr> <td style="border-top: 1px solid black;">÷ 12 months</td> <td></td> </tr> </table>	\$24,912		.02		<b>X 1 (year)</b>		\$498.24		÷ 12 months	
\$24,912											
.02											
<b>X 1 (year)</b>											
\$498.24											
÷ 12 months											

**\$41.52**

## Returning to Work After Retirement (continued)

### **\*Waiver of Retirement Benefits While Working for an OPERS Employer**

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.

\*Note: If you elected the Medicare Gap Benefit Option upon your initial retirement and return to work for an OPERS participating employer, you may not waive benefits and retire a second time.

# 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](http://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:

<b>Agency Name</b> Retirement Coordinator	<b>Agency Number</b> <b>Phone Number</b>	<b>Agency Name</b> Retirement Coordinator	<b>Agency Number</b> <b>Phone Number</b>
<b>A</b>		<b>Atoka County Rural Water District #2</b>	
<b>Abstractors Board, Oklahoma</b>	22	Monty Birdsong	4803 <b>580-889-7601</b>
Lucinda Meltabarger	<b>405-521-3928</b>	<b>Atoka County Rural Water District #4</b>	4903
<b>Accountancy Board</b>	20	Brenda Marley	<b>580-889-5715</b>
Edith Steele	<b>405-521-2660</b>	<b>Attorney General, Office of the</b>	49
<b>Adair County</b>	901	Barbara Swift	<b>405-521-3921</b>
Jean Fishinghawk	<b>918-696-7198</b>	<b>Auditor &amp; Inspectors Office</b>	300
<b>Aeronautics Commission</b>	60	Joy Maxwell	<b>405-521-3495</b>
Elaine Spell	<b>405-604-6911</b>	<b>B</b>	
<b>Agriculture, Department of</b>	40	<b>Banking Department</b>	65
Candice Christian	<b>405-522-5776</b>	Rhonda Bruno	<b>405-521-2782</b>
<b>Alcohol &amp; Drug Counselors, Oklahoma Board of</b>	448	<b>Beaver, City of</b>	1067
Reji Varghese	<b>405-848-6841 #118</b>	Lisa Chockley	<b>580-625-3331</b>
<b>Alcohol &amp; Drug Influence, Board of Testing</b>	772	<b>Beaver County Memorial Hospital</b>	2004
Robert Blakeburn	<b>405-425-2460</b>	Karla Leisher	<b>580-625-4551</b>
<b>Alcoholic Beverage Law Enforcement Commission</b>	30	<b>Beaver County</b>	904
Karen Pilkington	<b>405-522-2997</b>	Tammy Millikan	<b>580-625-3141</b>
<b>Alfalfa County</b>	902	<b>Beckham County Courthouse</b>	905
Bruce Martin	<b>580-596-3158</b>	Cindy Marshall	<b>580-928-3383</b>
<b>Alfalfa County Rural Water District</b>	4902	<b>Bill Willis Community Mental Health Center</b>	452
Vickie Cloyd	<b>580-474-2660</b>	Kay White	<b>918-207-3011</b>
<b>Arnett, Town of</b>	1043	<b>Bixby Public Works Authority</b>	1086
Terri L. Shirley	<b>580-885-7833</b>	Cheryl Sasser	<b>918-366-4430</b>
<b>Arts Council of Oklahoma</b>	55	<b>Bixby, City of</b>	1085
Margie Stephens	<b>405-521-2853</b>	Jamie Chairez	<b>918-366-4430</b>
<b>Association of South Central Oklahoma Governments</b>	4002	<b>Blaine County</b>	906
Sandra Williams	<b>580-252-0595</b>	Linda McPherson	<b>580-623-5890</b>
<b>Atoka County</b>	903	<b>Board Chiropractic Examiners</b>	145
Christie Henry	<b>580-889-2643</b>	Beth Kelly	<b>405-524-6223</b>

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

**Bryan County** 907  
Patricia Brady 580-924-2202

**Bureau of Investigation** 308  
Gail Gilson 405-879-2659

## C

**Caddo County** 908  
Patrice Dolch 405-247-6609

**Canadian County** 909  
Shelley Dickerson 405-295-6134

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

**Carter County Courthouse** 910  
Cynthia Harmon 580-223-8162

**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

**Circuit Engineering District #6** 6926  
Jayna Vaughn 580-313-0040

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

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

**Comanche County** 916  
Earlene Shriver 580-355-5214

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

**Commission on Marginally Producing Oil and Gas Wells** 446  
Zhonda Viney 405-604-0460

**Commerce, City of** 1210  
Marla Lucky 918-675-4373

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

**Commission for Teacher Preparation** 269  
Barbara Taft 405-525-2612

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

**Commissioners of Land Office** 410  
Sarah Evans 405-604-8111

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

**CompSource of Oklahoma** 390  
Lisa Newmeyer 405-962-3356

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

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

**Construction Industries Board** 170  
Jeanne Britt 405-271-5217

**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

<b>Council on Law Enforcement Education and Training</b>	415	
Cherlyn Brown		<b>405-239-5100</b>
<b>Court of Criminal Appeals</b>	199	
Carla Alberts		<b>405-521-2224</b>
<b>Craig County</b>	918	
Tammy Malone		<b>918-256-2507</b>
<b>Craig General Hospital</b>	2030	
Ms. Lynn Henson		<b>918-256-0127</b>
<b>Creek County</b>	919	
Janell Diehl		<b>918-224-4084</b>
<b>Creek County Rural Water District #3</b>	4989	
Elin Golden		<b>918-224-3727</b>
<b>Creek County Rural Water District #5</b>	4919	
Roy Jennings		<b>918-865-3289</b>
<b>Custer County</b>	920	
Karen Fry		<b>580-323-1221</b>
<b>Cyril, Town of</b>	1241	
Cheryl Smith		<b>580-464-2411</b>

## D

<b>Delaware County</b>	921	
Carol Fortner		<b>918-253-4520</b>
<b>Dentistry, Board of</b>	215	
Linda Campbell		<b>405-524-3592</b>
<b>Dewey County</b>	922	
Sandra Clendenny		<b>580-328-5361</b>
<b>Disability Concerns, Office of</b>	326	
Dalene Barton		<b>405-521-3756</b>
<b>District Attorneys Training Council</b>	220	
Marilyn Jackson		<b>405-264-5004</b>
<b>District Court</b>	219	
Lin Buchanan		<b>405-521-3840</b>

## E

<b>Eastern Oklahoma District Library</b>	3051	
Carole Fisher		<b>918-683-2846</b>
<b>Education and Employees Group Insurance Board</b>	516	
April Story		<b>405-717-8792</b>
<b>Education Television Authority</b>	266	
Jenelle Turner-Reid		<b>405-848-8501</b>
<b>Election Board</b>	270	
Angela Parker		<b>405-521-2391</b>
<b>Ellis County</b>	923	
Lynn Smith		<b>580-885-7301</b>
<b>Emergency Management, Oklahoma</b>	309	
Rose Marsh		<b>405-521-2481</b>
<b>Employees Benefits Council</b>	815	
Cathy Tillman		<b>405-232-1190</b>
<b>Employment Security Commission</b>	290	
Rebecca Lewis		<b>405-557-5355</b>
<b>Environmental Management Authority</b>	4909	
Kellie Hill		<b>405-262-0161</b>
<b>Environmental Quality, Dept. of</b>	292	
Marsha Fletcher		<b>405-702-7197</b>
<b>Ethics Commission</b>	296	
Patricia Bryant		<b>405-521-3451</b>
<b>Examiners for Nursing Home Administration, Board of</b>	509	
Mary Ann Karns		<b>405-522-1616</b>
<b>Examiners of Perfusionists, Board of</b>	343	
Jan Ewing		<b>405-848-6841</b>
<b>Examiners of Psychologists, Board of</b>	575	
Sue Fleming		<b>405-524-9094</b>

# F

<b>Fairfax, Town of</b>	1311
Rae Ann Smith	<b>918-642-5211</b>
<b>Finance Authorities, Oklahoma</b>	370
Harry Brown	<b>405-842-1145</b>
<b>Finance Housing Agency (OFHA)</b>	982
Linda Sargent	<b>405-419-8291</b>
<b>Fire Fighters Pension &amp; Retirement Board</b>	315
Robert Jones	<b>405-522-4600</b>
<b>Fire Marshal Commission</b>	310
Susie Cain	<b>405-522-5005</b>
<b>Fort Supply, Town of</b>	1353
Mindy Branson-Albino	<b>580-766-3211</b>
<b>Funeral Board, Oklahoma</b>	285
Lloyd Brown	<b>405-522-1790</b>

# G

<b>Garfield County</b>	924
Linda Ross	<b>580-237-0225</b>
<b>Garvin County</b>	925
Gina Mann	<b>405-238-2772</b>
<b>George Nigh Rehabilitation Institute</b>	770
Denaye Atwell	<b>918-756-9211</b>
<b>Governor, Office of the</b>	305
Lucinda Meltabarger	<b>405-521-3928</b>
<b>Governors of Licensed Architect, Board of</b>	45
Jean Williams	<b>405-949-2383</b>
<b>Grady County</b>	926
Sharon Shoemake	<b>405-224-6673</b>
<b>Grady County Criminal Justice Authority</b>	5926
Cindy Mullin	<b>405-222-1000</b>
<b>Grady Emergency Medical Services District</b>	3026
Klayn Hitt	<b>405-222-0204</b>
<b>Grand Gateway Economic Development Association</b>	4005
Ms. Errin Clocker	<b>918-783-5793</b>

<b>Grand River Dam Authority</b>	980
Judy Floyd	<b>918-256-5545</b>
<b>Grandfield, City of</b>	1381
Kay Simon	<b>580-479-5215</b>
<b>Grant County</b>	927
Debbie Kretchmar	<b>580-395-2274</b>
<b>Greer County</b>	928
Sonja Wallace	<b>580-782-3664</b>
<b>Greer County Special Ambulance Service</b>	3028
Balma Brignon	<b>580-782-5314</b>
<b>Grove, City of</b>	1389
Debbie Bottoroff	<b>918-786-2559</b>

# H

<b>Harmon County Clerk</b>	929
Kara Gollihare	<b>580-688-3658</b>
<b>Harper County Commissioners</b>	930
Joyce Johnson	<b>580-735-2012</b>
<b>Haskell County</b>	931
Gail Brown	<b>918-967-2884</b>
<b>Health Care Authority</b>	807
Debra Martin-Barber	<b>405-522-7444</b>
<b>Health, Dept. of</b>	340
Donna Simpson	<b>405-271-4171</b>
<b>Heavener, City of</b>	1413
Gail Loar	<b>918-653-2217</b>
<b>Heavener Utility Authority</b>	1414
Gail Loar	<b>918-653-2217</b>
<b>Hinton, Town of</b>	1425
Andrea Dougherty	<b>405-542-3253</b>
<b>Historical Society</b>	350
Sherry Henderson	<b>405-522-5204</b>
<b>Holdenville, City of</b>	1430
Mae Burchette	<b>405-379-3397</b>
<b>Holdenville, Housing Auth. of the City of</b>	1432
Rick Chadwick	<b>405-379-3375</b>
<b>Horse Racing Commission</b>	353
Ms. E J Brees	<b>405-943-6472</b>

**House of Representatives** 422  
 Angela Breath-Razor 405-557-7324

**Housing Authority of Watonga** 1915  
 Susan Moore 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 405-522-3947

**Human Services, Dept. of** 830  
 Sherrie Young 405-521-3041

## I

**Idabel Housing Authority** 1451  
 Dana Baird 580-286-9444

**Indian Affairs Commission** 360  
 Carol F. Jones 405-522-2882

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

**Insurance, Oklahoma Department of** 385  
 Angie Fields 405-522-0207

**Interstate Oil Compact Commission** 307  
 Lucinda Meltabarger 405-521-3928

## J

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

**Jackson County** 933  
 Christi Hair 580-482-4070

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

**Jefferson County** 934  
 Glenda Wilborn 580-228-2029

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

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

**30 OPERS Pre-Retirement Seminar**

**Johnston County Rural Water District #3** 4935  
 Christine Bralley 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 405-521-6100

**Latimer County** 939  
 Carolyn Taylor 918-465-4000

**Law Enforcement Retirement System** 416  
 Ginger Poplin 405-522-4931

**LeFlore County** 940  
 Brenda Parker 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  
Pat Walters 405-522-2220

**Lincoln County** 941  
Patricia Parker 405-258-1264

**Lincoln County E-911 Trust Authority** 3841  
Ms. Kelly Bradshaw 405-258-1145

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

**Logan County** 942  
Ms. Troy Cole 405-282-0266

**Love County** 943  
Shelly Russell 580-276-3059

**M**

**Major County** 947  
Kathleen McClure 580-227-4732

**Major County EMS District** 3047  
Curtis Karber 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  
Pam Rowe 918-435-4361

**McClain County** 944  
Johannah Hyde 405-527-3117

**McCurtain County 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  
Reji Varghese 405-848-6841 #118

**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 918-713-5549

**Mental Health, Dept. of** 452  
Debra Mankin 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  
Crystal Nolen 405-427-3859

**Motor Vehicle Commission** 475  
Doris Giabbai 405-607-8227

**Mountain View, City of** 1605  
Patricia Pearl 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  
Latresa (Terri) Mortensen 918-683-0130

# N

**Noble County** 952  
Angela Shaw 580-336-2141

**Nowata County** 953  
Kay Spurgeon 918-273-2480

**Nowata Rural Water District #1** 4953  
Brenda Hagebruch 918-475-2383

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

# O

**Okarche, City of** 1642  
Elise Turner 405-263-7290

**Okfuskee County** 954  
Dianne Flanders 918-623-1724

**Oklahoma Lottery Commission** 435  
Daryl W. Nash 405-522-7734

**Okmulgee County** 956  
Sally Sprouse 918-758-1247

**Okmulgee County Criminal Justice Authority** 5956  
Shimika Johnson 918-752-0983

**Optometry, Board of** 520  
Dr. Russell Laverty, O.D. 405-733-7836

**Ordinance Works Authority** 979  
Stephanie Hammock 918-825-3500

**Osage County** 957  
Denny Hutson 918-287-3136

**Osteopathic Examiners, Board of** 525  
Barbara Shepherd 405-528-8625

**Ottawa County Clerk** 958  
Reba Sill 918-542-3332

**OUHSC (University of Oklahoma Health Sciences Center)** 770  
Barbara Abercrombie (Tulsa) 918-660-3190  
Greg Keenon (Oklahoma City) 405-271-2188

# P

**Pardon and Parole Board** 306  
Penny Sprague 405-602-6923

**Pawnee County** 959  
Joyce Heisler 918-762-2732

**Payne County** 960  
Linda Hatfield 405-747-8347

**Peanut Commission** 535  
James Kubicek 405-275-5994

**Personnel Management, Office of** 548  
Ms Terri Berry 405-521-6315

**Pharmacy, State Board of** 560  
Mary Ann Terral 405-522-3129

**Physicians Manpower Training Commission** 619  
Cindy Carter 405-843-5667

**Pittsburg County** 961  
Debbie Lenox-Burch 918-423-6865

**Pittsburg County Rural Water District #7** 4961  
Angie Crawley 918-389-4547

**Police Pension and Retirement** 557  
Linda Ruckman 405-840-3555

**Pontotoc County** 962  
Tammy Brown 580-332-1425

**Poteau Valley Improvement Authority** 4940  
Julie Barnett 918-655-7500

**Pottawatomie County** 963  
Raeshel Flewallen 405-273-8222

**Pottawatomie County Public Safety Center** 5963  
Kellee Prewett 405-273-0043

**Professional Engineers, State Board of** 570  
Kathy Hart 405-521-2874

**Public Employees Retirement System** 515  
Della Prough 405-858-6737

**Public Safety, Dept. of** 585  
Tessa Rinke 405-425-2135

**Pushmataha County** 964  
Jane Dunlap **580-298-3626**

## Q

**Quartz Mountain Arts and Conference Center** 620  
April Nelson **580-477-7896**

## R

**Real Estate Commission** 588  
Lisa Hays **405-521-3387**

**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**

**Rose Rock Recovery Center** 452  
Julie Jacobs **918-713-5549**

**Rush Springs, Town of** 1758  
John Morrow **580-476-3277**

**Ryan, Town of** 1760  
Jeanne Fuller **580-757-2277**

## S

**Scenic Rivers Commission** 568  
Ed Fite **918-456-3251**

**Secretary of State, Office of** 625  
Eugena Zachary **405-522-4567**

**Securities Commission** 630  
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  
Vicki Sawney **918-775-4516**

**Sequoyah County Criminal Justice Authority** 5968  
Debbie Schluterman **918-776-9028**

**Sequoyah County Rural Water District #7** 4968  
Susan Wilkerson **918-427-6587**

**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**

**Space Industry Development Authority** 346  
Kim Vowell **580-562-3500**

**Speech Pathology & Audiology Board** 632  
Jeanie Wall **405-524-4955**

**State Bond Advisor** 582  
Lorie Collier **405-602-3100**

**State Bureau of Narcotics** 477  
Tanara Lang **405-530-3145**

**State Finance, Office of** 90  
Lucinda Meltabarger **405-521-3928**

**State Senate** 421  
Sally Alexander **405-521-5661**

**Stephens County Office of Commissioners** 969  
Barbara Prichard **580-255-4193**

**Stigler, City of** 1818  
Cheryl Monks **918-967-2164**

**Supreme Court** 677  
Lin Buchanan **405-522-7873**

# T

**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 Perry **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**

# U

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

**Used Motor Vehicle & Parts Commission** 755  
Jamie Noland **405-949-0271**

# V

**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**

# W

**Wagoner County** 973  
Rachel Parent **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  
Elaine Blackburn **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**

# Notes

# Notes



