

2015

Retirement Coordinator Training

State Agencies



Presenter

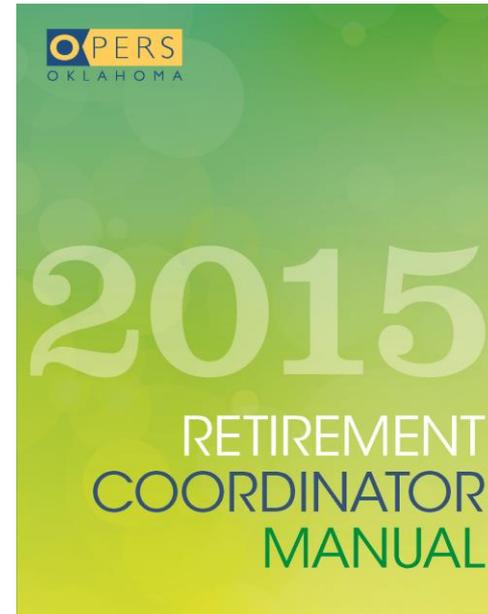
Patrick Lane

Director, Member Services

plane@opers.ok.gov | 405.858.6720

Updated Manual

- Coordinator manual for OPERS defined benefit plan only.
- PDF available on Coordinators Corner
- Summary document highlights changes in 2015.



www.opers.ok.gov/coordinators-corner

Presentation Overview

- Recent Developments
- Did You Know?
- Plans administered by OPERS
- The Essentials: OPERS Defined Benefit (DB) Plan
- Roles of Retirement Coordinator
- Overview of Pathfinder Defined Contribution (DC) Plan
- PeopleSoft HCM Setup (Pathfinder)
- Questions & Answers

Recent Developments

- Joseph Fox named Executive Director of OPERS
- Other staffing changes
 - Dessa Baker-Inman named new General Counsel
 - Ray Pool named Director of Defined Contribution Plans
 - Patrick Lane named Director of Member Services
 - Many new faces in Member Services, Contact Center and Communications to serve you and your employees.
- The OPERS offices moved in April 2015
- Pathfinder Defined Contribution Plan created for most new state employees effective November 1, 2015

Did You Know?

287 participating employers

- 122 state agencies representing 80% of active members
- \$292 million in employer contributions in FY 2015

44,000 active members

- \$73 million in member contributions in FY 2015
- 5,921 new members enrolled in FY 2015

33,000 benefit recipients

- \$542 million in benefits paid in FY 2015
 - 1,901 new retirees in FY 2015
- 

Did You Know?

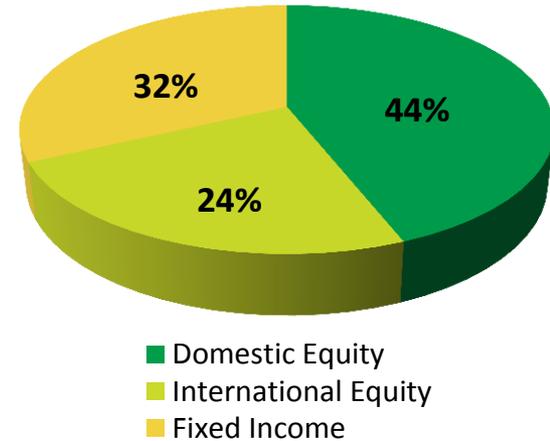
Growth of OPERS Investments

\$8.6 billion total assets as of June 30, 2015

- \$8.6 billion as of June 30, 2014
- \$7.4 billion as of June 30, 2013
- \$6.8 billion as of June 30, 2012
- \$6.8 billion as of June 30, 2011
- \$5.8 billion as of June 30, 2010
- \$5.1 billion as of June 30, 2009

www.opers.ok.gov/investment

Target Asset Allocation



Positive Investment Returns

FY 2015	3.2%
FY 2014	18.0%
FY 2013	12.0%
FY 2012	2.4%
FY 2011	21.2%
FY 2010	13.8%

Plans Administered by OPERS

OPERS administers two types of retirement plans:

- Defined benefit (DB) plans
- Defined contributions (DC) plans

Defined benefit plans administered by OPERS:

- OPERS (State & Local Government, Hazardous Duty, and Elected Officials)
- Uniform Retirement System for Justices and Judges

Defined benefit contribution plans administered by OPERS:

- SoonerSave
 - Pathfinder (New plan!)
- 

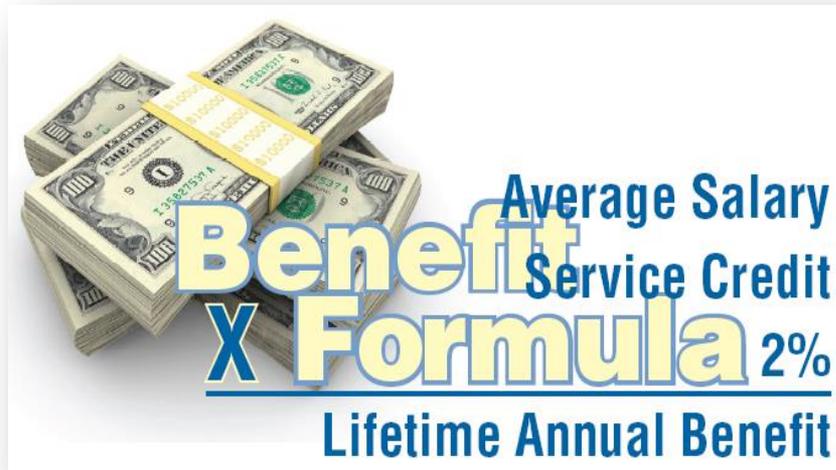
Defined Benefit Plan

- An employer-sponsored retirement plan where benefits are guaranteed based on a formula using salary history and duration of employment.
 - Member and employer pay contributions
 - Member must meet certain eligibility requirements
 - Lifetime benefit
- Plan sponsor bears the risk of investment.
 - Why? Benefits are guaranteed, regardless of contributions received, return on investments, or longevity of members.

The Essentials: OPERS DB Plan

OPERS Defined Benefit Formula

- Final Average Salary
 - Before July 1, 2013 – Highest 3 years out of the last 10 years
 - After July 1, 2013 – Highest 5 years out of the last 10 years
- Service Credit
- Computation Factor (2%)



The Essentials: OPERS DB Plan

Normal Retirement

For members who began participation in OPERS before November 1, 2011

- Age 62 with six years of full-time-equivalent employment (State & Local)

OR

- 80 points (age + service credit) if you initially became a member before July 1, 1992

OR

- 90 points (age + service credit) if you initially became a member on or after July 1, 1992

The Essentials: OPERS DB Plan

Normal Retirement

For members who began participation in OPERS on or after November 1, 2011

- Age 65 with six years of full-time-equivalent employment (2,076 hours per year)
- OR*
- 90 points (age + service credit) and at least 60 years of age

The Essentials: OPERS DB Plan

Early Retirement

For members who began participation in OPERS before November 1, 2011

- Ages 55 to 62
- 10 years of participating service
- Permanently reduced benefits

Early Retirement Reduction Factors	
Age	Percentage
62	100.00
61	93.33
60	86.67
59	80.00
58	73.33
57	66.67
56	63.33
55	60.00

The Essentials: OPERS DB Plan

Early Retirement

For members who began participation in OPERS on or after November 1, 2011

- Ages 60 to 65
- 10 years of participating service
- Permanently reduced benefits

Early Retirement Reduction Factors	
Age	Percentage
65	100.00
64	93.33
63	86.67
62	80.00
61	73.33
60	66.67

The Essentials: OPERS DB Plan

Unused Sick Leave

- May be added to member's service credit.
- If addition causes total credited service to equal or exceed six months, service is rounded up to the next year.*
- Timely reporting of USL is greatly appreciated to expedite service to retiring members.

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

**Rounding eliminated for members who begin on or after November 1, 2012. These members will be credited with full years and months of participation.*

The Essentials: OPERS DB Plan

Unused Sick Leave

When it adds a year:

21 years 0 months Service Credit

+ 6 months Unused Sick Leave

21 years 6 months Service (before rounding)

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 Service (before rounding)

22 years Total Service Credit

Roles of Retirement Coordinator

Multiple Plans, Varying Responsibilities

- Maintaining records
- Enrolling new employees
- Reporting contributions
- Providing information on multiple plans
- Keeping your employees informed

Maintaining Records

Long-term relationship between OPERS and your employees

- OPERS will frequently request missing information.
- Keep employee records as accessible as possible.
- Learn where your old records are hiding, do not get rid of that information unless you can recreate it.

Enrolling New Employees

Online enrollment available at OPERS Online

- Please enroll employees before first payroll report and enroll even those who leave immediately.
- Call OPERS regarding prior participation.
- Please encourage members to complete beneficiary designations at enrollment.
- Members cannot withdraw, vest or retire without enrolling.

<https://connect2.opers.state.ok.us>

Reporting Contributions

Retirement contributions begin for:

- New members - 1st day of month following hire date
- Previous members - 1st day on the job

Membership Requirements

- Position is permanent, not seasonal or temporary.
 - Position requires at least 1,000 hours work per year (rolling 12 months after first day of employment).
 - The salary must be equal to or greater than the minimum wage.
- 

Updating Member Information

Updating Name Changes

- Name changes occur through the reporting of payroll.
- This event marks a good time to request copies of the marriage license, divorce decree, etc. which verifies the name change.
- Provided copies to OPERS for the member's file. We will likely ask for these documents at retirement.

Updating Member Information

Updating Addresses

- You may update a member's address on the employer website at <https://connect2.opers.state.ok.us>.
- Members may complete a *Change of Address* form and submit it to OPERS directly. (515-160-10)

Updating Beneficiaries

- Members must complete a *Designation of Beneficiary* (515-116V-14) form at enrollment. Beneficiaries may be updated at any time by completing and submitting a new form.
- It is important that the completed, original form be forwarded to OPERS as soon as possible.

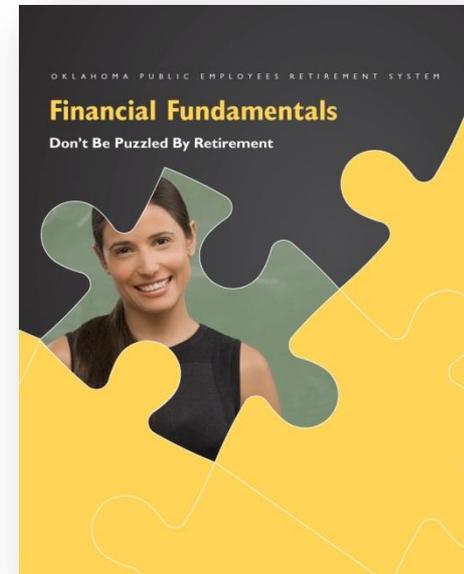
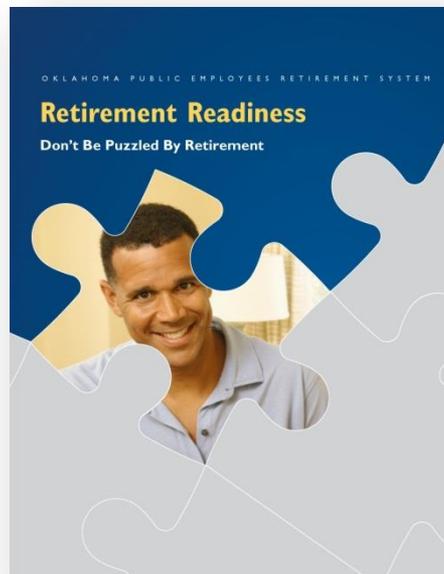
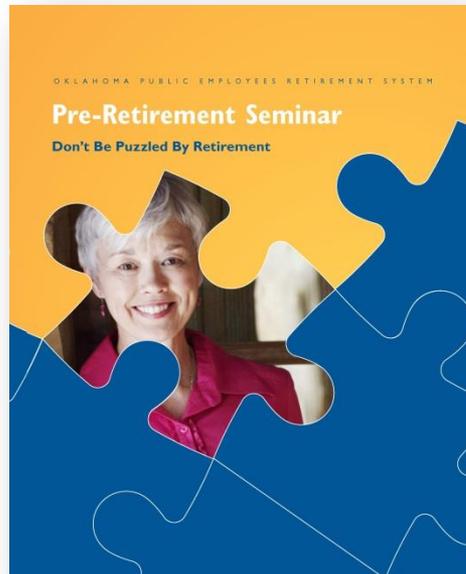
Providing Information to OPERS

- Serve as liaison between OPERS and your employees.
- Keep employees informed on OPERS information.
- Assist employees with OPERS forms.
 - Part 8 of the *Retirement Notice & Application*
- Encourage your employees to attend an OPERS Pre-Retirement seminar when they are within two years of eligibility.

OPERS is happy to share information and
advice with Retirement Coordinators

Member Education

- Pre-Retirement Seminar
- Retirement Readiness
- Financial Fundamentals





Pathfinder

A new **defined contribution plan** administered by the
Oklahoma Public Employees Retirement System



Ray Pool

Director, Defined Contribution Plans

rpool@opers.ok.gov | 405.858.6710

Our Discussion Today

- Defined contribution plan
- Relationship with Empower Retirement[©]
- Pathfinder plan overview
- Plan participation
 - Eligibility, contributions, vesting, investments and distributions
- OMES – Enrollment through HCM
- Special circumstances
 - Dept of Corrections, District Attorneys Council, Military Department

Legislation Creating New Plan

- HB 2630 [2014]
 - OPERS to establish a tax-qualified defined contribution retirement system for certain members “who first become employed by any participating employer” on or after **November 1, 2015**.
 - Exempts hazardous duty, district attorneys, assistant district attorneys and other employees of the district attorney’s office.
- SB 2120 [2014]
 - Exempts “any employees of a county, county elected officials, county hospital, city or town, conservation district, circuit engineering district, and any public or private trust in which a county, city or town participates...”
- HB 1376 and SB462 [2015]
 - Amends employee contribution and employer matching percentages and aligns start dates for the Pathfinder plans.

Defined Contribution Plan

- A retirement plan where an employee contributes a predetermined portion of his or her earnings to an individual account, part of which is matched by the employer.
- Employee bears the risk of investment (self-directed investments).
- OPERS administers two defined contribution plans:
 - **SoonerSave** (voluntary supplemental plan to DB plan)
 - **Pathfinder** (mandatory plan for new employees on or after 11/01/15)

Empower Retirement[©]

- Formerly Great-West Life & Annuity Insurance Company
- OPERS has contracted with Empower to perform recordkeeping, administrative, and investment services for the Pathfinder plan.
 - Establishment and daily valuation of participant accounts
 - Quarterly statements, forms and publications
 - Payment of distributions from participant accounts
 - Beneficiary recordkeeping
 - Website [www.okpathfinder.com]

Plan Overview

Plan comprised of a 401(a) plan and a 457(b) plan

- **401(a)** – Employee mandatory contributions and employer matching contributions
- **457(b)** – Employee additional contributions

Pathfinder Contributions	
401(a) Plan	457(b) Plan
<ul style="list-style-type: none">• Employee mandatory (4.5%)• Employer matching (6% or 7%)	<ul style="list-style-type: none">• Employee voluntary above 4.5%.

Participation Eligibility

Initial participation

- First hired on or after November 1, 2015, no prior service in OPERS.
- Full-time-equivalent position
- Any position less than full-time but more than a half-time that includes employee benefits

This determination shall be made by the employer and exclusively relied upon by OPERS.

Participation Eligibility

Participation upon reemployment

- A former participant who meets the conditions of participation shall participate immediately upon the date of reemployment. Contributions begin the month after reemployment.
- A member who first begins employment on or after November 1, 2015, with an employer who is excluded from the DC plan and then later goes to work for a DC employer will join the DC plan upon employment with the DC employer. The exclusion does not follow the employee.

Employee Contributions

Employee Contributions

- Employee must contribute a minimum of 4.5% of compensation.
 - 4.5% contribution is mandatory and placed in 401(a) plan
 - Additional employee contributions above 4.5% are voluntary and placed in 457(b) plan
- Employee elects initial contribution rate at enrollment
 - May change the rate once per calendar year during an option period determined by the OPERS Board.
- All contributions to Pathfinder are made on a pre-tax basis.

Employer Contributions

Employer Contributions

Employer will match the 4.5% employee contribution at 6.0%.

- Maximum employer match is 7.0%
- All employer contributions placed in the 401(a) plan.

Employee Contribution	Employer Match
Minimum 4.5%	6.0%
Less than 7.0%	6.0%
7.0% or Above	7.0%

Plan Structure Recap

Pathfinder	
401(a) Plan	457(b) Plan
<ul style="list-style-type: none">• Employee mandatory contributions of 4.5%• Employer matching contributions of 6% or 7%	<ul style="list-style-type: none">• Employee voluntary contributions above 4.5%.

Additional Employer Contributions to OPERS Defined Benefit Plan

- Total employer contributions will remain at 16.5% of payroll.
- Employers shall also remit the difference between the required employer matching contribution rate for Pathfinder (**6% or 7%**) and the current required OPERS employer contribution rate for the defined benefit plan (**16.5%**).

Additional Employer Contributions to OPERS Defined Benefit Plan

Person A – Receives a 6% employer match in Pathfinder

OPERS required employer contribution (DB)	16.5%
Pathfinder employer match	(6.0)%
Remainder to OPERS	10.5%

Person B – Receives a 7% employer match in Pathfinder

OPERS required employer contribution (DB)	16.5%
Pathfinder employer match	(7.0)%
Remainder to OPERS	9.5%

Vesting

- Participant is 100% vested in employee contributions at all times.
- Participant progressively vested in employer contributions based on the following vesting schedule:

Vesting Period	Vesting Percentage
1 Year	20%
2 Years	40%
3 Years	60%
4 Years	80%
5 Years	100%

Vesting

- Vesting begins as of date of hire, not participation date
- Vesting calculated based on complete years
 - 365 days elapsed = 1 complete year toward vesting
 - Days, not months (no rounding)
- Termination is the only thing that “stops the clock,” not breaks in service
 - Participation no longer a matter of hours

Termination and Forfeiture

Non-vested employer contributions are forfeited after 90 days following termination.

- If the participant later reemploys with a participating employer, he or she will receive credit for previously vested period of service and be vested at the same level as before terminating.

Termination and Forfeiture

Forfeiture example – Member has continuous employment and terminates with 3 years and 300 days of participation:

- Member vested in employer matching funds at 3-year level of 60%.
- If member does not return to covered employment within 90 days, the non-vested employer matching contributions are forfeited to the plan to offset administrative expenses.
- If member returns to covered employment, her vesting period picks up where she left off.

Vesting Rights

- Benefits are not subject to executions, garnishment or attachment and not assignable.
- Funds in the DC Plan can be divided in domestic relations cases.

Distributions

- Distributions – “What do I get?”
 - All employee contributions and any earnings
 - All vested employer contributions and any earnings.
- Distributions – “When do I get it?”
 - Distributions made no earlier than 45 days after participant terminates or retires.
 - Taxed as ordinary income
 - Lump-sum or periodic payments (monthly, quarterly, annually, etc.)
 - Rollover to qualified retirement plan
 - Postpone distribution
- Payment of benefits must begin after attaining 70 ½ years of age, if no longer working for the State.

Investments

Investment Options

Investment Option	Asset Class
Vanguard Target Retirement 2020	Target Date
Vanguard Target Retirement 2030	Target Date
Vanguard Target Retirement 2040	Target Date
Vanguard Target Retirement 2050	Target Date
BNY Mellon Aggregate Bond Index	Bonds
T. Rowe Price High Yield	Bonds
Vanguard Balanced Index	Balanced (Default option at enrollment)
American Century Income & Growth	Large Cap Equities
Blackrock S&P 500 Stock	Large Cap Equities
T. Rowe Price Large Cap Core	Large Cap Equities

Investment Options (continued)

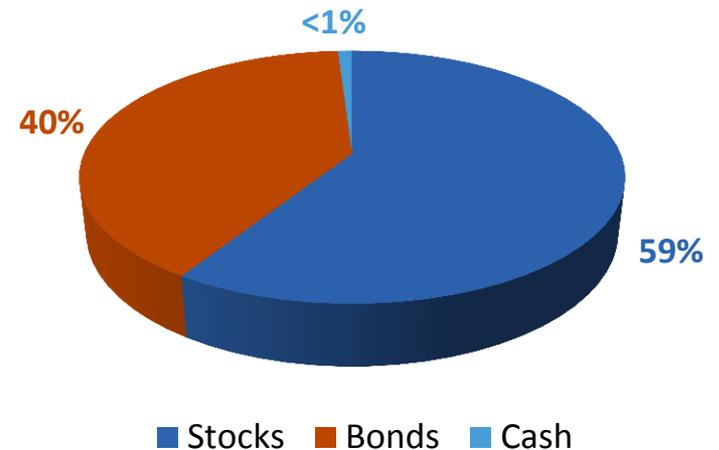
Investment Option	Asset Class
Artisan Mid-Cap Value	Mid-Cap Equities
Columbia Acorn	Mid-Cap Equities
BNY Mellon Small Cap Stock Index	Small-Cap Equities
Perkins Small Cap Value	Small-Cap Equities
Blackrock Small Cap Growth	Small-Cap Equities
BNY Mellon ACWI ex-U.S. Fund	International Equities
American Funds EuroPacific Growth	International Equities
T. Rowe Price Emerging Markets	International Equities
Stable Value Fund	Stable Value Fund

Investments

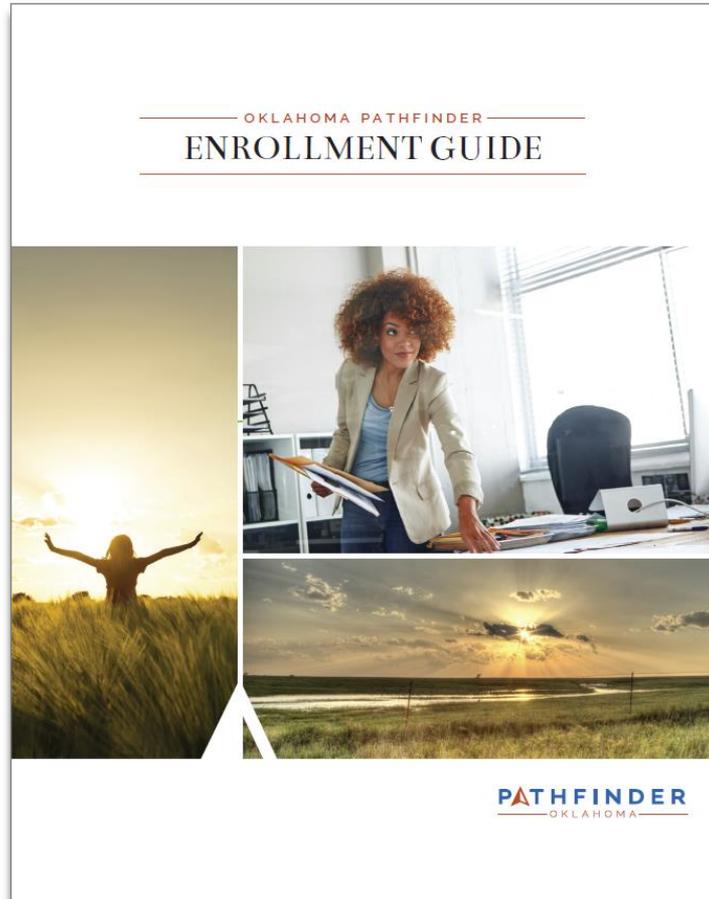
Participants have investment discretion over all contributions, matching funds, and the gains or losses on those amounts.

- All Pathfinder participants are defaulted into the Vanguard Balanced Fund at enrollment.
- Once account is created by Empower, participants will receive a PIN letter (1-2 weeks).
- Investment choices may be changed at www.okpathfinder.com or calling KeyTalk at (844) 465-7284.

Vanguard Balanced Fund



Enrollment Process



PATHFINDER
OKLAHOMA

Participant Enrollment
Pathfinder 401(a) / 457(b) Plans

PARTICIPANT INFORMATION

Social Security Number _____

Date of Birth (MM/DD/YYYY) _____

Home / Cell phone _____

Last Name _____ First Name _____ M.I. _____

Gender Female Male Marital Status Married Single

Mailing Address _____ City _____ State _____ Zip _____

PARTICIPATION ELECTION

You have three options available to you in electing your level of participation in the Pathfinder plan, the defined contribution retirement system administered by the Oklahoma Public Employees Retirement System (OPERS).
Plan documents and additional information regarding the Pathfinder plan are available at www.okpathfinder.com.

Please read the entirety of this form carefully, initial your election, and provide the required signatures at the end of this document.

Option 1 – Maximum Employer Match (7.0% employee contribution / 7.0% employer match)
The maximum amount your employer may currently contribute to your retirement within the Pathfinder plan is 7.0%. You must increase your employee contribution to 7.0% (an additional 2.5% above the minimum 4.5% employee contribution) to receive the maximum employer match. Under this option, the minimum 4.5% employee contribution, all employer matching contributions, and gains or losses on those amounts will reside in an I.R.C. § 401(a) account. The additional 2.5% employee contribution, and gains or losses on those amounts, will reside in an I.R.C. § 457(b) account.

Option 2 – Minimum Participation (4.5% employee contribution / 6.0% employer match)
The minimum percentage you must contribute to your retirement within the Pathfinder plan is 4.5%. This contribution amount will receive a 6.0% matching contribution from your employer. Under this option, the minimum 4.5% employee contribution and 6.0% employer contribution, and gains or losses on those amounts, will reside in a 401(a) account. There is no 457(b) account under this option.

Option 3 – Customized Participation (Any increment above the minimum 4.5% employee contribution)
You may choose to contribute a customized percentage above the minimum 4.5% employee contribution up to the allowable 457(b) limits set by the Internal Revenue Service. Under this option, the minimum 4.5% employee contribution, all employer matching contributions, and gains or losses on those amounts will reside in a 401(a) account. The additional customized employee contribution, and gains or losses on those amounts, will reside in a 457(b) account. No additional employer match above the 6.0% level will be included unless you elect a contribution amount of at least 7.0%.

Total Employee Contribution Percentage: _____% [FOR OPTION 3 ONLY]
(Contribution percentage must be made in one-tenth of 1% increments. Please limit to one decimal place, e.g., 7.2%.)

PARTICIPATION AGREEMENT

Withdrawal restrictions – I understand the Internal Revenue Code and/or the plan documents may impose restrictions on transfers and/or distributions.

Investment options – I understand contributions to my 401(a) account and/or my 457(b) account will be invested in the default investment option which is selected by OPERS, unless I designate another available investment option(s) by accessing my account online or over the telephone. At my option, I may move the contributions to another available investment option(s) within the

Last revised October 2015

Enrollment Process

Provide the Enrollment Guide to new employees

- Enrollment form to choose contribution rate
 - Do not submit enrollment form to OPERS or Empower Retirement[©]
 - Need only be maintain in participant's personnel file
- Default investment option – Vanguard Balanced Fund
 - All participants defaulted in the Balanced Fund
 - There will be no paper forms for choosing investments
 - Investment choices may be changed at any time via website or Keytalk
- Beneficiary designation(s)
 - May have separate beneficiaries for each plan
 - May update beneficiaries by completing a form or logging into their account(s) through www.okpathfinder.com

PeopleSoft HCM Setup

Office of Management and Enterprise Services



Carol Barton

OMES, Enterprise Business Services

Employee Enrollment

- **Navigation:**
 - [Main Menu](#) > [Benefits](#) > [Enroll in Benefits](#) > [Savings Plans](#)
- **Enroll employees in Plan Type 4X with Benefit Plan SRDC and total Percent of Earnings**
- **The Percent of Earnings is the percentage the employee has elected to contribute to the plan and can only have 1 decimal.**
- **Once this record is Saved the system will create all the other plan type enrollments**
- **Retirement field will show whether employee has been previously enrolled in OPERS DB plan.**
- **Plans will not be terminated when transferring agencies.**

Plan Type 4X SRDC Pathfinder Enrollment

Navigation: Benefits>Enroll in Benefits>Savings Plans

Savings Plan Elections

Mary Doe Employee ID: 312020 Benefit Rcd Nbr: 0

Highly Compensated Retirement: NO OPERS DB ENROLLMENT PRIOR TO 11/01/2015

Plan Type Find | View All First

Plan Type: 4X Pathfinder Enroll

Coverage Find | View All First

*Coverage Begin Date: 07/01/2015 *Deduction Begin Date: 07/01/2015

Participation Election: Elect Waive Terminate *Election Date: 09/12/2015

Benefit Program: REG

Benefit Plan: SRDC Pathfinder Enroll Option Code:

Before Tax Investment	After Tax Investment
Flat Amount: <input type="text"/>	Flat Amount: <input type="text"/>
Percent of Earnings: <input type="text" value="6.000"/>	Percent of Earnings: <input type="text"/>
Annual Excess Credits:	

Employee Status: Active

Plan Type 4U (this will be set up by System)

SRDM10 PathFinder 10.5% Match SRDM9 PathFinder 9.5% Match

Additional ER amount to fund OPERS to equal statutory limits set at 16.5%.

Savings Plan Elections

Mary Doe

Employee

ID: 312020

Benefit Rcd Nbr: 0

Highly Compensated

Retirement: NO OPERS DB ENROLLMENT PRIOR TO 11/01/2015

Plan Type

[Find](#) | [View All](#) | [First](#)

Plan Type: 4U SRDM

Coverage

[Find](#) | [View All](#) | [First](#)

*Coverage Begin Date: 07/01/2015  

*Deduction Begin Date: 07/01/2015 

Participation Election: Elect Waive Terminate 

*Election Date: 09/12/2015 

Benefit Program: REG

Benefit Plan: SRDM10  Pathfinder 10.5 Match

Option Code:

Before Tax Investment

Flat Amount: 

Percent of Earnings:

Annual Excess Credits:

After Tax Investment

Flat Amount: 

Percent of Earnings:

Plan Type 4W (this will be set up by System)

SRDC45 PathFinder 4.5

Employee mandatory minimum share of 4.5%.

Savings Plan Elections

Mary Doe

Employee

ID: 312020

Benefit Rcd Nbr: 0

Highly Compensated

Retirement: NO OPERS DB ENROLLMENT PRIOR TO 11/01/2015

Plan Type

[Find](#) | [View All](#) [First](#)

Plan Type: 4W SRD45

Coverage

[Find](#) | [View All](#) [First](#)

*Coverage Begin Date: 07/01/2015  

*Deduction Begin Date: 07/01/2015 

Participation Election: Elect Waive Terminate 

*Election Date: 09/12/2015 

Benefit Program: REG

Benefit Plan: SRD45  Pathfinder 4.5

Option Code:

Before Tax Investment

Flat Amount: 

Percent of Earnings:

Annual Excess Credits:

After Tax Investment

Flat Amount: 

Percent of Earnings:

Employee Status: Active

Pathfinder Plan Overview

- **4X –SRDC Pathfinder Enroll is initial enrollment of total percentage employee elects to contribute.**
- **4U-SRDM either the SRDM 10 for the employer match of 10.5% on employee contribution of 4.5% -6.9% or SRD9 for the employer match of 9.5% on employee contributions of 7% and up.**
- **4V- SRD67 either the SRD6 employee elections between 4.6% and 6.9% or SRD7 for employee elections of 7% and up.**
- **4W-SRD45 is the 4.5% mandatory employee deduction.**
- **The amount of 4W (4.5%) plus the 4V percentage will equal the total employee election on the 4X enrollment.**

Special Circumstances

- Hazardous Duty Classifications
 - Department of Corrections and Oklahoma Military Department
 - Corrections officers and firefighters with the Military Department will participate in the OPERS defined benefit plan.
- District Attorneys Council
 - District attorneys, assistant district attorneys and other employees of the district attorney's offices will participate in the OPERS defined benefit plan.

Costs to Employers and Participants

- Similar to SoonerSave, each employer will be required to pay to OPERS an amount to reimburse the cost of administration of Pathfinder, as determined by the OPERS Board.
 - The OPERS Board shall certify to OMES the determined amount of administrative costs of the defined contribution system, which will be required to be paid for by the agency for each participant.
- No administrative fee initially, but expected to change in the future.
- The recordkeeping fee for Pathfinder will be deducted from participant accounts. The fee will be \$2.61 per participant per month.

Other Provisions

- SoonerSave
 - Employees participating in the defined contribution system will not be permitted to also participate in the Oklahoma State Employees Deferred Compensation and Savings Incentive Plans commonly referred to as “SoonerSave” and, accordingly, will not qualify for the \$25 match in SoonerSave.

- Health Insurance Subsidy
 - Participants in the defined contribution system are excluded from receiving the \$105 monthly health insurance subsidy paid by OPERS in the defined benefit plan.

Closing Thoughts

- Effective for employees hired on or after November 1, 2015, with no prior participation in OPERS (DOC, OMD and DAC exceptions).
- At enrollment, employees select their employee contribution percentage.
- HCM developed to guide enrollment in correct plan.
 - Employee contribution amount drives the process.
- Employee selects investments through website or calling KeyTalk.

We're Here to Help

- Pathfinder Questions
 - (405) 858-6737
 - www.okpathfinder.com – *Goes live October 28th*
- HCM Questions / Payroll Questions (OMES)
 - (405) 522-1750

Watch your mail for initial supply of Enrollment Guides, Participant Enrollment forms, and Beneficiary Designation forms before Nov. 1.

Thank you!



OPERS

P.O. Box 53007

Oklahoma City, OK 73152-3007

www.opers.ok.gov | www.okpathfinder.com | www.soonersave.com
(405) 858-6737 (local) | (800) 733-9008 (toll-Free)