

Don't be Puzzled by Retirement

Pre-Retirement Seminar

OKLAHOMA PUBLIC EMPLOYEES RETIREMENT SYSTEM

“

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

”

—Henny Youngman

Henny Youngman perfectly captures 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 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
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Oklahoma City, OK 73152-3007
(405) 858-6737 or (800) 733-9008
www.opers.ok.gov



Pre-Retirement Seminar

Presented by the

Oklahoma Public Employees Retirement System

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Oklahoma City, OK 73152-3007

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(405) 858-6737

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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.

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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.

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 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 and hazardous duty employees.

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

Early Retirement

Ages **55** to **62** with
10 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, I10B, I10C, I10D

Correctional Security Manager - I11A, I11B

Correctional Chief of Security - I12A, I12B, I12C

Probation & Parole Officer - I40A, I40B, I40C, I40D

Fugitive Apprehension Agent - I17A, I17B, I17C

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 Hazardous Duty 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 **60** with

10 years of service

(See Elected Officials 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
<hr/>		
21 Years	6 Months	Total Service
<hr/>		
22 Years		Total Service Credit

When it does not add a year:

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

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.).

Reduction Factors for Retirement Option A

Expressed as a percentage of the total maximum benefit

		Age Difference between Member and Joint Annuitant										
		← YOUNGER					→ OLDER					
		5 yrs	4 yrs	3 yrs	2 yrs	1 yr	0	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Member's Age at Retirement	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.).

Reduction Factors for Retirement Option B

Expressed as a percentage of the total maximum benefit

		Age Difference between Member and Joint Annuitant										
		← YOUNGER					0	→ OLDER				
		5 yrs	4 yrs	3 yrs	2 yrs	1 yr	0	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Member's Age at Retirement	50	92.56%	92.78%	93.01%	93.24%	93.47%	93.69%	93.92%	94.15%	94.38%	94.60%	94.83%
	55	89.93%	90.24%	90.55%	90.86%	91.17%	91.48%	91.80%	92.11%	92.42%	92.73%	93.03%
	60	86.58%	86.99%	87.40%	87.82%	88.24%	88.66%	89.08%	89.50%	89.91%	90.32%	90.73%
	61	85.82%	86.26%	86.69%	87.13%	87.58%	88.02%	88.46%	88.91%	89.35%	89.78%	90.21%
	62	85.04%	85.50%	85.96%	86.43%	86.90%	87.37%	87.84%	88.30%	88.77%	89.23%	89.69%
	63	84.24%	84.73%	85.22%	85.71%	86.20%	86.70%	87.19%	87.69%	88.18%	88.67%	89.15%
	64	83.43%	83.94%	84.46%	84.98%	85.50%	86.02%	86.55%	87.07%	87.59%	88.11%	88.62%
	65	82.60%	83.14%	83.68%	84.23%	84.78%	85.33%	85.89%	86.44%	86.99%	87.54%	88.03%
	70	78.13%	78.83%	79.54%	80.25%	80.97%	81.69%	82.42%	83.14%	83.86%	84.58%	85.29%

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

Married Members

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

Expressed as a percentage of the total maximum benefit

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.

Taxation of Retirement Benefits

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

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

Get Tax Advice

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

Form 1099-R

You will receive a Form 1099-R in January of each year. The information contained in the 1099-R should be used in completing your income tax return. OPERS will compute the taxable amount of each retirement benefit each year in accordance with the IRS regulations for the "Safe-Harbor Method." The 1099-R will show:

1. Gross amount of your retirement benefits for the previous calendar year;
2. Amount of state and federal income tax withheld from your retirement benefits; and,
3. The federal taxable amount of your retirement benefits for the year.*

<input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-0119		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.	
PAYER'S name, street address, city, state, and ZIP code		1 Gross distribution	2010		Form 1099-R
		2a Taxable amount			
PAYER'S federal identification number		2b Taxable amount not determined <input type="checkbox"/>	Total distribution <input type="checkbox"/>		Copy 1 For State, City, or Local Tax Department
		3 Capital gain (included in box 2a)	4 Federal income tax withheld		
PAYER'S identification number		5 Employee contributions / Designated Roth contributions or insurance premiums	6 Net unrealized appreciation in employer's securities		
RECIPIENT'S name		7 Distribution code(s)	8a Other	8b Other	
Street address (including apt. no.)		9a Your percentage of total distribution	9b Total employee contributions		
City, state, and ZIP code		10 State tax withheld	11 State/Payer's state no.		12 State distribution
1st year of desig. Roth contrib.		13 Local tax withheld	14 Name of locality		15 Local distribution
Account number (see instructions)					

Form 1099-R Department of the Treasury - Internal Revenue Service

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

Retirement Notice and Application

To retire, your completed *Retirement Notice & Application* must be received by OPERS at least 60 days prior to your effective retirement date. You can 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

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.

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.

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, November 2011) in the boxes provided. (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.

* 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) 717-8747
 Toll-Free: 1-800-752-9475

www.healthchoiceok.com

Part 7 - Member Verification

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

Part 8 - Retirement Coordinator Verification

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

Deadlines for <i>Retirement Notice and Application</i>	
<i>All retirement dates are on the FIRST day of the month</i>	
Retirement Date:	Notice Deadlines:
January 2011	Nov. 2, 2010
February 2011	Dec. 3, 2010
March 2011	Jan. 3, 2011
April 2011	Jan. 31, 2011
May 2011	Mar. 2, 2011
June 2011	April 4, 2011
July 2011	May 2, 2011
August 2011	June 2, 2011
September 2011	July 5, 2011
October 2011	Aug. 2, 2011
November 2011	Sept. 2, 2011
December 2011	Oct. 3, 2011
January 2012	Nov. 2, 2011
February 2012	Dec. 5, 2011
March 2012	Jan. 3, 2012

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: →

First day of: NOV <i>Month</i>	2011 <i>Year</i>
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Part 2 – Member Information

Mr. Ms.	Sue	B.	Smith	1	2	3	4	5	6	7	8	9
Name (First)	(Middle)	(Last)	Social Security number									
300 Clubhouse Dr. Edmond, OK 73000-1749												
Mailing address (Street or P.O. Box, City, State, Zip+4)												
405-555-1212			405-555-1313			9/6/50			(Check one)			
Home telephone number			Daytime telephone number			Date of birth			<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"/> Normal Retirement	<input type="checkbox"/> Early Retirement (Reduced Benefits)
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Part 4 – Type of Benefit (Select only one. Mark the same selection in Part 5.)

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

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

Option A (Reduced Benefit + ½ Survivor Annuity)

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

Option B (Reduced benefit + 100% Survivor Annuity)

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

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

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

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

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

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

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

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

Member name (First, Middle, Last) Sue B. Smith	Social Security number 123-45-6789
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Part 5 – Spouse Consent (Select only one. Mark the same selection in Part 4.)

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

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

Spouse's name (First, Middle, Last) Mr. Mike E. Smith Ms.	Daytime phone 405-555-1313	Social Security number 987-65-4321
Mailing address 300 Clubhouse Dr.	City Edmond	State OK
		Zip code+4 73000-1749
Signature of member's spouse <i>Mike E. Smith</i>	Date 08-17-2011	

Part 6 – Insurance Authorization

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

Member's signature <i>Sue B. Smith</i>	Date 08-17-2011
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Part 7 – Signatures

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

Member's signature <i>Sue B. Smith</i>	Date 08-17-2011
---	---------------------------

Part 8 – Retirement Coordinator Verification

If you previously completed and submitted an *Application for Vested Benefits* with OPERS, this section will not need to be completed.

I certify that the above member is an employee of a participating OPERS employer. I also certify that the information at right is true and correct to the best of my knowledge. <i>Mark D. Williams</i> Retirement Coordinator Department of Health Agency	Date 08/17/2011	Member's last date physically on the job 10/31/2011
		Member's last date on payroll 10/31/2011
		Estimated sick leave hours as of the last day on payroll 960 Hours
	Agency # 340	Retirement Coordinator telephone number 405-555-5555

OPERS use only:

What Happens After I Submit My Notice?

Retirement Timeline	
<i>At least 60 days before</i>	Submit your <i>Retirement Notice and Application</i> to OPERS. Submitting your <i>Retirement Notice and Application</i> begins the retirement process.
<i>45 days before</i>	<p>Approximately 45 days 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"> • Certified Birth Certificate* (you and your joint annuitant) • Marriage License • Divorce Decree • Certified Spouse Death Certificate <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. Legible copies of these documents are acceptable.</p> <p>NOTE: Documents will <u>not</u> be returned.</p> <p><i>*Other acceptable documents may be used to prove birth. Please contact OPERS for more information.</i></p>
<i>15 days before</i>	<p>Approximately 15 days 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"> 1. An accounting of your service credit; 2. An estimate of your gross monthly benefit; and, 3. The date your first two benefit payments will be issued. <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)

<i>Retirement Date</i>	Over the following weeks, OPERS will process your retirement. If more information is needed, you will be notified.
<i>55 days after</i>	Approximately 55 days 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">1. A final statement of your benefits (gross amount, withholding for insurance, federal and state income tax and net amount); and,2. A statement showing the total contributions (both after-tax and pre-tax) you have paid into OPERS.
<i>60 days after</i>	OPERS will issue your first two retirement payments to you.

Retirement Timeline Example

SUN	MON	TUE	WED	THU	FRI	SAT
SEPT				2011		
				1	A 2	3
4	5	6	7	8	9	10
11	12	13	14	15	B 16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

SUN	MON	TUE	WED	THU	FRI	SAT
OCT					2011	
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	C 17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

SUN	MON	TUE	WED	THU	FRI	SAT
NOV						2011
		D 1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

SUN	MON	TUE	WED	THU	FRI	SAT
DEC				2011		
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	E 21	22	23	24
25	F 26	27	28	29	G 30	31

A Deadline for OPERS to receive your Retirement Notice & Application

You receive:

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

You receive:

- C**
- 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

You receive:

- F**
- Final Letter
 - Monthly Retirement Form

G First *two* benefit payments are issued

Other Sources of Retirement Income

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

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

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



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

* 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

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.

2011 Earnings Limits

You will NOT reach your SSA Full Retirement Age in 2011:

\$14,160

Up to the point you reach your SSA Full Retirement Age in 2011:

\$37,680

Once you reach your SSA Full Retirement Age:

No limit

These limits apply for the calendar year 2011, 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 2011.

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:

		\$24,912
		.02
	X	1 (year)
		\$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 \$5,000 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. There are a number of distribution options available to the named beneficiary and vary somewhat between spouse and non-spouse beneficiaries. Your beneficiaries will receive more detailed rules before any distribution is paid.

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

Beneficiary Information

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

For each beneficiary, you will need:

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

Excess Accumulated Contributions

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

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

Important Points To Review . . .

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

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

Examples include **copies** of:

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

NOTE: Documents will not be returned.

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

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

Retirement Coordinators

In alphabetical order by organization name:

Agency Name Retirement Coordinator	Agency Number Phone Number	Agency Name Retirement Coordinator	Agency Number Phone Number
A		Atoka County 903	
		Christie Henry	580-889-5157
Abstractors Board, Oklahoma	22	Atoka County Rural	
Lucinda Meltabarger	405-521-3928	Water District #2	4803
Accountancy Board	20	Monty Birdsong	580-889-7601
Nicole Prieto Johns	405-521-2397	Atoka County Rural	
Adair County	901	Water District #4	4903
Jean Fishinghawk	918-696-7198	Brenda Marley	580-889-5715
Aeronautics Commission	60	Attorney General, Office of the	49
Phyllis Elaine Spell	405-604-6911	Barbara Swift	405-521-3921
Agriculture, Department of	40	Auditor & Inspectors Office	300
Candice Christian	405-522-5776	Joy Maxwell	405-521-3495
Alcohol & Drug Counselors,		B	
Oklahoma Board of	448	Banking Department	65
Reji Varghese	405-848-6841 #118	Rhonda Bruno	405-521-2782
Alcohol & Drug Influence,		Beaver, City of	1067
Board of Testing	772	Lisa Chockley	580-625-3331
Robert Blakeburn	405-425-2460	Beaver County Memorial Hospital	2004
Alcoholic Beverage Law		Karla Leisher	580-625-4551
Enforcement Commission	30	Beaver County	904
Karen Pilkington	405-522-2997	Tammy Millikan	580-625-3141
Alfalfa County	902	Beckham County Courthouse	905
Bruce Martin	580-596-3158	Cindy Marshall	580-928-3383
Alfalfa County Rural Water District	4902	Bill Willis Community	
Vickie Cloyd	580-474-2660	Mental Health Center	452
Arnett, Town of	1043	Kay White	918-207-3011
Terri L. Shirley	580-885-7833	Bixby Public Works Authority	1086
Arts Council of Oklahoma	55	Jamie Chairez	918-366-4430
Margie Stephens	405-521-2853	Bixby, City of	1085
Association of South Central		Jamie Chairez	918-366-4430
Oklahoma Governments	4002		
Sandra Williams	580-252-0595		

Blaine County 906
Linda McPherson **580-623-5890**

Board Chiropractic Examiners 145
Beth Kelly **405-524-6223**

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

Bryan County 907
Tammy Reynolds **580-924-2202**

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

C

Caddo County 908
Gayla Stephens **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 **580-927-4015**

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

Comanche County Facilities Authority 5916
Claudie Barker **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
Christina Hamilton **405-815-5211**

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 **405-521-4012**

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

Compsource of Oklahoma 390
Robbin Parrish **405-962-3356**

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

Consumer Credit, Dept. of 635
Patricia Strunk **405-521-3653**

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

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

Corrections, Dept. of 131
Patti Ormerod **405-425-2853**

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

Cotton County 917
Nikki Vardell 580-875-3026

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

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

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

Craig County 918
Tammy Malone 918-256-2507

Craig General Hospital 2030
Ms. Lynn Henson 918-256-0127

Creek County 919
Janell Diehl 918-224-4084

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

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

Custer County 920
Karen Fry 580-323-1221

Cyril, Town of 1241
Shannon Walker 580-464-2411

D

Delaware County 921
Carol Fortner 918-253-4520

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

Dewey County 922
Sandra Clendenny 580-328-5361

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

District Attorneys Training Council 220
Robin Frank 405-264-5035

District Court 219
Lin Buchanan 405-521-3840

E

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

**Education and Employees Group
Insurance Board** 516
April Story 405-717-8792

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

Election Board 270
Angela Parker 405-521-2391

Ellis County 923
Lynn Smith 580-885-7301

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

Employees Benefits Council 815
Craig Cates 405-609-3440

Employment Security Commission 290
Rebecca Lewis 405-557-7153

Environmental Management Authority 4909
Kellie Hill 405-262-0161

Environmental Quality, Dept. of 292
Marsha Fletcher 405-702-0161

Ethics Commission 296
Patricia Bryant 405-521-3451

**Examiners for Long Term Care
Board of** 509
Pam Duren 405-522-1616

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

Examiners of Psychologists, Board of 575
Teanne Rose 405-524-9094

F

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

G

Garfield County	924
Linda Ross	580-237-0225
Garvin County	925
Gina Mann	405-238-2772
George Nigh Rehabilitation Institute	770
Denaye Atwell	918-756-9211
Governor, Office of the	305
Lucinda Meltabarger	405-521-3928
Governors of Licensed Architect, Board of	45
Jean Williams	405-949-2383
Grady County	926
Sharon Shoemake	405-224-6673
Grady County Criminal Justice Authority	5926
Susan Reed	405-222-1000
Grady Emergency Medical Services District	3026
Klayn Hitt	405-222-0204

Grand Gateway Economic Development Association	4005
Ms. Errin Clocker	918-783-5793
Grand River Dam Authority	980
Debbie Simmons	918-256-5545
Grandfield, City of	1381
Dana Briedwell	580-479-5215
Grant County	927
Debbie Kretchmar	580-395-2274
Greer County	928
Sonja Wallace	580-782-3664
Greer County Special Ambulance Service	3028
Balma Brignon	580-782-5314
Grove, City of	1389
Debbie Bottoroff	918-786-2559
Grove Municipal Airport Authority	1392
Debbie Bottoroff	918-786-2559

H

Harmon County Clerk	929
Kara Gollihare	580-688-3658
Harper County Commissioners	930
Joyce Johnson	580-735-2012
Haskell County	931
Gail Brown	918-967-2884
Health Care Authority	807
Debra Martin-Barber	405-522-7444
Health, Dept. of	340
Leanne Beale	405-271-4171
Heavener, City of	1413
Gail Loar	918-653-2217
Heavener Utility Authority	1414
Gail Loar	918-653-2217
Hinton, Town of	1425
Andrea Dougherty	405-542-3253
Historical Society	350
Sherry Henderson	405-522-5204

Holdenville, City of 1430
Annette Lowe 405-379-3397

Holdenville Housing Authority, City of 1432
Rick Chadwick 405-379-3375

Horse Racing Commission 353
Ms. E J Brees 405-943-6472

House of Representatives 422
Leann Overstake 405-557-7423

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
Barbara Warner 405-522-2880

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

30 OPERS Pre-Retirement Seminar

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

Jefferson County 934
Traci Smith 580-228-2029

Jim Taliaferro Community Health Center 452
Sam Banks 580-248-5780

Johnston County 935
Kathy Ross 580-371-3184

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
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KEDDO (Kiamichi Economic Development District of Oklahoma) 4004
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Ketchum Public Works 1481
Joyce Couch 918-782-2123

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

Kingfisher County 937
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Kingfisher, City of 1486
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Kiowa County 938
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Labor, Dept. of 405
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Latimer County 939
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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
Karie Farris	918-567-2957
Legislative Service Bureau	423
Janis Nelsen	405-521-4144
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Karen Currie	405-521-2502
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Jan Ewing	405-848-6841
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Pat Walters	405-522-2220
Lincoln County	941
Patricia Parker	405-258-1264
Lincoln County E-911 Trust Authority	3841
Cindy Messer	405-258-1145
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Cheryl Foreman	405-521-2458
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Ms. Troy Cole	405-282-0266
Love County	943
Shelly Russell	580-276-3059
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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
Mayes Emergency Services Authority	3049
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McClain County	944
Johannah Hyde	405-527-3117
McClain-Grady County EMS	3044
Richard Robinson	405-485-2000
McCurtain County Emergency Medical Service Authority	3045
Wade Patterson	580-286-7585
McCurtain County	945
Karen Conaway	580-286-2370
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Diana Curtis	918-689-3375
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Reji Varghese	405-848-6841 #118
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Amy Elliott	405-239-7141
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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
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Candace Gutierrez	405-525-9144
Midwestern Oklahoma Development Authority	4003
Kathy Carlisle	580-562-3111
Military Department, Oklahoma	25
Diana Watkins	405-228-5276

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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 City-County 911 Authority	3851
Darryl Maggard	918-682-6911
Muskogee County	951
Dianna Cope	918-682-7781
Muskogee County EMS	3951
Latresa (Terri) Mortensen	918-683-0130

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Angela Shaw	580-336-2141
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Kay Spurgeon	918-273-2480

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Dana Edminsten	405-962-1807

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Elise Turner	405-263-7290

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Dianne Flanders	918-623-1724

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

Okmulgee County	956
Sally Sprouse	918-758-1247

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Shimika Johnson	918-752-0983

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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

Ottawa County E-911 Authority	3858
Reba Sill	918-542-3332

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Barbara Abercrombie (Tulsa)	918-660-3190
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Penny Sprague	405-602-6923

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Joyce Heisler	918-762-2732

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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
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**Pittsburg County Rural
Water District #7** 4961
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Police Pension and Retirement 557
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Pontotoc County 962
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Poteau Valley Improvement Authority 4940
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Pottawatomie County 963
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**Pottawatomie County Public
Safety Center** 5963
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Public Employees Retirement System 515
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Pushmataha County 964
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**Quartz Mountain Arts and
Conference Center** 620
April Nelson **580-477-7896**

R

Real Estate Commission 588
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Roger County 966
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Ryan, Town of 1760
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S

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

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

Securities Commission 630
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Seminole County 967
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Sentinel, Town of 1778
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Sequoyah County 968
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**Sequoyah County Criminal
Justice Authority** 5968
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Water District #7** 4968
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Development Authority** 4001
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Space Industry Development Authority 346
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State Bond Advisor 582
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State Bureau of Narcotics 477
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State Finance, Office of 90
Lucinda Meltabarger 405-521-3928

State Senate 421
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of Commissioners** 969
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Supreme Court 677
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Tax Commission 695
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Medical Service** 3971
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**Tobacco Settlement
Endowment Trust** 92
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Tourism and Recreation Dept. 566
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Transportation, Dept. of 345
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Treasurers Office 740
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Tri-County Rural Water District #2 4963
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Turnpike Authority, Oklahoma 978
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University Hospital Authority 825
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Used Motor Vehicle & Parts Commission 755
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Veterans Department of Oklahoma 650
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**Veterinary Medical Examiners,
State Board of** 790
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Water Resources Board 835
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Wheat Commission 75
Candice Christian **405-522-5776**

Will Rogers Memorial Commission 880
Jacob Krumwiede **918-343-8112**

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

Worker's Compensation Court 369
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Notes

