

# 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**  
**P.O. Box 53007**  
**Oklahoma City, OK 73152-3007**  
**(405) 858-6737 or (800) 733-9008**  
**[www.opers.ok.gov](http://www.opers.ok.gov)**



## Pre-Retirement Seminar

Presented by the

**Oklahoma Public Employees Retirement System**  
**PO Box 53007**  
**Oklahoma City, OK 73152-3007**

**5801 Broadway Extension, Suite 400**  
**Oklahoma City, OK 73118-7484**

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This booklet is intended only as a summary of the main features of the Oklahoma Public Employees Retirement System and is prepared only for 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 governing the Plan. Any information contained in this booklet referring 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**

**Insurance\***

**Benefit types**

**Taxes**

**Returning to work after retirement**

**Death benefits**

**SoonerSave/Deferred Compensation**

**Medicare Gap**

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

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

## Your presenter



### **Mark Wehling**

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



### **Stephanie White**

Stephanie is an Administrative Programs Officer and has been a member of the Communications team since 2006. She is Certified Retirement Counselor®, 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 employer also contributes on your behalf. The benefit you will receive is determined by a formula consisting of your salary and 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 plans, 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 to produce a source of income available at retirement. Only state employees are eligible to participate in SoonerSave. See page 19 for more information about SoonerSave.

## Financial Information

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

### BENEFIT FORMULA

**Final Average Salary**

*multiplied by*

**Years of Service**

*multiplied by*

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

*divided by*

**12 months**

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**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/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

The requirements most OPERS members must meet to be eligible for normal or early retirement are described below. Please note 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).

<b>Normal Retirement</b>
Age <b>62</b> with 6 years of service or <b>80/90</b> points
<b>Early Retirement</b>
Ages <b>55</b> to <b>62</b> with <b>10</b> years of service
<b>Service Credit</b>
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 62<sup>nd</sup> 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 OPERS 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 you have at least 10 years (9 years and 6 months) of participating service.

\*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.

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

## 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 formula 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 affect your service credit are provided below.

### When it adds a year:

21 Years	0 Months	Service Credit
+	6 Months	Unused Sick Leave
21 Years	6 Months	Total Service
<b>22 Years</b>		<b>Total Service Credit</b>

### When it does not add a year:

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

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

# Benefit Types

You may choose between one of four retirement benefit options described below. *No changes in the type of benefit or the joint annuitant may 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 benefits under the Maximum Benefit option.*

## Maximum: Single-Life Annuity

If you are married, your spouse must consent to your choice of the Maximum Benefit. Under this option, 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 pass away. No further monthly benefits are paid. This is different for elected officials.

## Option A: One-Half Joint and Survivor Annuity

Under this option, you will receive a reduced retirement benefit for life (see reduction factor 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 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	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, contact OPERS.

## 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 reduction factor 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 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	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, contact OPERS.

#### 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 Maximum Benefit

AGE	55	56	57	58	59	60	61	62
FACTOR	.9894	.9878	.9860	.9838	.9814	.9786	.9455	.9720

AGE	63	64	65	66	67	68	69	70
FACTOR	.9681	.9639	.9592	.9540	.9484	.9421	.9349	.9268

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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-living entity.

**Note:** All reduction factor 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 form called a *Benefit Recipient's Withholding Preference Certificate*, which is used to withhold state and federal taxes from each monthly benefit payment. You may 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	2012		Form 1099-R
		\$			
PAYER'S federal identification number		2a Taxable amount	Total distribution <input type="checkbox"/>		Copy 1 For State, City, or Local Tax Department
		\$			
RECIPIENT'S name		3 Capital gain (included in box 2a)	4 Federal income tax withheld		5 Employee contributions / Designated Roth contributions or insurance premiums
Street address (including apt. no.)		\$	\$		
City, state, and ZIP code		7 Distribution code(s)	IRA/SEP/SIMPLE <input type="checkbox"/>	8 Other	%
10 Amount allocable to IRR within 5 years		9a Your percentage of total distribution	9b Total employee contributions		
\$	11 1st year of desig. Roth contrib.	%	\$		
Account number (see instructions)		12 State tax withheld	13 State/Payer's state no.	14 State distribution	
		\$		\$	
		15 Local tax withheld	16 Name of locality	17 Local distribution	
		\$		\$	

Form 1099-R      www.irs.gov/form1099r      Department of the Treasury - Internal Revenue Service

\*After-tax employee contributions can reduce the federal taxable amount. Contact OPERS for more information.

# Retirement Notice and Application

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 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:

- State and Local Government Employees
- Hazardous Duty Employees
- Elected Officials
- Disability Retirement

The following is a step-by-step explanation of the form. An example of a form filled out by a state employee choosing the Maximum Benefit is provided for your reference 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 obtain and complete the correct form.

### Part 1 – Retirement Date

Each form requires the member to choose the month and year of their desired retirement date. Write your requested retirement month and year (for example, July 2013) in the boxes provided. (Note: All retirement dates are as of the first day of a month.)

### Part 2 – Member Information

1. Print your complete name.
2. Provide your Social Security number.
3. Print your mailing address.
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 your choice of retirement benefit type and mark the same selection in Part 5. If choosing Option A, B or C, provide the information for the joint annuitant or beneficiary.

### **Part 5 – Spouse Consent**

You can skip Part 5 if:

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

Complete Part 5 under all other circumstances.

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

Your spouse must sign and date Part 5.

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\*Six 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.** Contact OSEEGIB or your insurance company for more information regarding the retention of insurance.

## Part 7 – Member Verification

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

## Part 8 – Retirement Coordinator Verification

Your Retirement Coordinator must complete 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.

OSEEGIB
<p>3545 N.W. 58th, Ste. 110  Oklahoma City, OK 73112  Phone: (405) 717-8747  Toll-Free: 1-800-752-9475    <a href="http://www.sib.ok.gov">www.sib.ok.gov</a></p>

<b>Deadlines for <i>Retirement Notice and Application</i></b>	
<i>All retirement dates are as of the first day of the month</i>	
Retirement Date:	Notice Deadlines:
January 2012	Nov. 2, 2011
February 2012	Dec. 5, 2011
March 2012	Jan. 3, 2012
April 2012	Feb. 1, 2012
May 2012	Mar. 2, 2012
June 2012	April 2, 2012
July 2012	May 2, 2012
August 2012	June 4, 2012
September 2012	July 3, 2012
October 2012	Aug. 2, 2012
November 2012	Sept. 4, 2012
December 2012	Oct. 2, 2012
January 2013	Nov. 2, 2012
February 2013	Dec. 3, 2012
March 2013	Dec. 31, 2012
April 2013	Jan. 31, 2013

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



## Retirement Notice & Application for State & Local Government Employees

### Part 1 – Retirement Date

I want my retirement to start: →

First day of:

**July**

Month

**2013**

Year

### Part 2 – Member Information

Mr.	<b>Sue</b>	<b>B.</b>	<b>Smith</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>
Ms.	Name (First)	(Middle)	(Last)	Social Security number								
<b>300 Clubhouse Dr. Edmond, OK 73000-1749</b>												
Mailing address (Street or P.O. Box, City, State, Zip+4)												
<b>405-555-1212</b>				<b>405-555-1313</b>				<b>9/6/50</b>				
Home telephone 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.)

**Normal Retirement**

**Early Retirement (Reduced Benefits)**

### 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. <b>N/A</b> Ms.	Date of birth	Social Security number
Mailing address	City	State Zip code Relationship to member

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

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

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

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

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

Member name (First, Middle, Last) <b>Sue B. Smith</b>	Social Security number <b>123-45-6789</b>
--	--

**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. <b>Mike E. Smith</b> Ms.	Daytime phone <b>405-555-1313</b>	Social Security number <b>987-65-4321</b>
Mailing address <b>300 Clubhouse Dr.</b>	City <b>Edmond</b>	State <b>OK</b>
		Zip code+4 <b>73000-1749</b>
Signature of member's spouse <i>Mike E. Smith</i>	Date <b>04-17-2013</b>	

**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 <b>04-17-2013</b>
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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 <b>04-17-2013</b>
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**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.	Member's last date physically on the job <b>06/30/2013</b>
<i>Mark D. Williams</i> Retirement Coordinator <b>Department of Health</b> Agency	Member's last date on payroll <b>06/30/2013</b>
<b>04/17/2013</b> Date	Estimated sick leave hours as of the last day on payroll <b>960 Hours</b>
<b>0340</b> Agency #	Retirement Coordinator telephone number <b>405-555-5555</b>

OPERS use only:

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# What Happens After I Submit My Notice?

Retirement Timeline	
<b><i>At least 60 days before</i></b>	Submit your <i>Retirement Notice and Application</i> to OPERS. Submitting your <i>Retirement Notice and Application</i> begins the retirement process.
<b><i>45 days before</i></b>	<p>Approximately <b>45 days</b> before your retirement date, OPERS will send you a <i>Direct Deposit Authorization</i> form and a <i>Designation of Beneficiary</i> form for the \$5,000 Death Benefit (see page 22).</p> <p>You will also receive an Acknowledgment Letter requesting the documents required to complete your retirement. The following is a list of the primary documents OPERS may need to complete your application:</p> <ul style="list-style-type: none"> <li>• Birth Certificate* (you and your joint annuitant)</li> <li>• Marriage License</li> <li>• Divorce Decree</li> <li>• Spouse Death Certificate</li> </ul> <p>If you do not provide these documents by the specified due date, the payment of your retirement benefits will be delayed until the end of the following month. Legible copies of these documents are acceptable.</p> <p>NOTE: Documents will not be returned.</p> <p><i>*Other acceptable documents may be used to prove birth. Please contact OPERS for more information.</i></p>
<b><i>15 days before</i></b>	<p>Approximately <b>15 days</b> before your retirement date, OPERS will send you a <i>Preliminary Benefit Statement</i>, which will provide the following information:</p> <ol style="list-style-type: none"> <li>1. An accounting of your service credit;</li> <li>2. An estimate of your gross monthly benefit; and,</li> <li>3. The date your first <b>two</b> benefit payments will be issued.</li> </ol> <p>You also will receive information about returning to work after retirement, a <i>Benefit Recipient's Withholding Preference Certificate</i> form to authorize federal and state income taxes to be withheld, and tax charts.</p>

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

## Retirement Timeline (*continued*)

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

# Retirement Timeline Example

SUN	MON	TUE	WED	THU	FRI	SAT
<b>MAY 2013</b>			1	<b>A</b> 2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	<b>B</b> 17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

SUN	MON	TUE	WED	THU	FRI	SAT
<b>JUN 2013</b>						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	<b>C</b> 17	18	19	20	21	22
23	24	25	26	27	28	29
30						

SUN	MON	TUE	WED	THU	FRI	SAT
<b>JUL 2013</b>						
	<b>D</b> 1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SUN	MON	TUE	WED	THU	FRI	SAT
<b>AUG 2013</b>				1	2	3
4	5	6	7	8	9	10
11	12	13	14	<b>E</b> 15	16	17
18	19	20	21	22	23	24
25	<b>F</b> 26	27	28	29	<b>G</b> 30	31

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

You receive:

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

**C** You receive:

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

**D** Your Retirement Date

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

You receive:

- Final Letter
- Monthly Retirement Form

**G** First **two** benefit payments are issued

# Other Sources of Retirement Income

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

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

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



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

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

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

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

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\* You may be subject to an additional 10% tax penalty if money is distributed to you from your 401(a) account before the age of 59 ½. 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. If you return to work **with an employer who participates in OPERS**, 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 (see page 22).

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** permitting the member to retire and subsequently 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.

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 the 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.

Social Security Full Eligibility*	
Birth Year	Full Eligibility Age
1941	65+8 months
1942	65+10 months
1943-54	66
1955	66+2 months
1956	66+4 months
1957	66+6 months
1958	66+8 months
1959	66+10 months
1960-later	67

\*Information is from the Social Security Administration's web site at [www.ssa.gov](http://www.ssa.gov)

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 may 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.

**2012 Earnings Limits**

You will NOT reach your SSA Full Retirement Age in 2012:  
**\$14,640**

Up to the point you reach your SSA Full Retirement Age in 2012:  
**\$38,880**

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

These limits apply for the calendar year 2012 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 2012.

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.

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

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

You may also 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 for 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.

**\*IMPORTANT: 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:

1. Any 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 for your beneficiary to be eligible to receive 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

Please remember to keep your beneficiary designation should current. Particularly if you get married, divorced, or suffer a death in your family. To update your beneficiary, call OPERS and request a *Designation of Beneficiary Form for Retired Member Death Benefits*. You may also download the form from the OPERS website at [www.opers.ok.gov/forms](http://www.opers.ok.gov/forms).

For each beneficiary, you will need:

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

## Excess Accumulated Contributions

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

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

# Important Points To Review

1. The Retirement Coordinator in your agency will need to complete Part 8 of your *Retirement Notice & Application* before it is sent to OPERS.
2. Your completed *Retirement Notice & Application* (original copy) must be received by OPERS 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 **second** month of retirement. **No benefit payment will be issued to you during the first month of retirement.**
6. Your benefit payment will be electronically deposited to 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 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 & Application* and then find themselves tracking down documents from various state or county offices while the clock is ticking. If the documents are already in your file, OPERS will not have to ask for them – this means less stress for you as you make the transition into retirement. It’s one task you can do ahead of time. You’ll be glad you did!

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

# Retirement Coordinators

In alphabetical order by organization name:

<b>Agency Name</b> Retirement Coordinator	<b>Agency Number</b> <b>Phone Number</b>	<b>Agency Name</b> Retirement Coordinator	<b>Agency Number</b> <b>Phone Number</b>
<b>A</b>		<b>Association of South Central Oklahoma Governments</b>	
<b>Abstractors Board, Oklahoma</b>	22 405-521-3928	Sandra Williams	4002 580-252-0595
Lucinda Meltabarger			
<b>Accountancy Board</b>	20 405-522-5768	<b>Atoka County</b>	903
Rebecca Flanagan		Christie Henry	580-889-2643
<b>Adair County</b>	901	<b>Atoka County Rural Water District #2</b>	4803
Cathy Harrison	918-696-7198	Monty Birdsong	580-889-7601
<b>Aeronautics Commission</b>	60	<b>Atoka County Rural Water District #4</b>	4903
Elaine Spell	405-604-6911	Brenda Marley	580-889-5715
<b>Agriculture, Department of</b>	40	<b>Attorney General, Office of the</b>	49
Candice Christian	405-522-5776	Whitney Price	405-522-4469
<b>Alcohol &amp; Drug Counselors, Oklahoma Board of</b>	448	<b>Auditor &amp; Inspectors Office</b>	300
Reji Varghese	405-848-6841 #118	Diane Thomas	405-521-2299
<b>Alcohol &amp; Drug Influence, Board of Testing</b>	772	<b>B</b>	
Robert Blakeburn	405-425-2460	<b>Banking Department</b>	65
<b>Alcoholic Beverage Law Enforcement Commission</b>	30	Rhonda Bruno	405-521-2782
Karen Pilkington	405-522-2997	<b>Beaver, City of</b>	1067
<b>Alfalfa County</b>	902	Lisa Chockley	580-625-3331
Bruce Martin	580-596-3158	<b>Beaver County Memorial Hospital</b>	2004
<b>Alfalfa County Rural Water District</b>	4902	Karla Leisher	580-625-4551
Vickie Cloyd	580-474-2660	<b>Beaver County</b>	904
<b>Anadarko Housing Authority</b>	1030	Kelly Yeomans	580-625-3141
Vonda Neal	405-247-3110	<b>Beckham County Courthouse</b>	905
<b>Arnett, Town of</b>	1043	Sharon Sawyer	580-928-3383
Terri L. Shirley	580-885-7833	<b>Bixby Public Works Authority</b>	1086
<b>Arts Council of Oklahoma</b>	55	Leann Tunnell	918-366-4430
Margie Stephens	405-521-2853	<b>Bixby, City of</b>	1085
		Leann Tunnell	918-366-4430

**Blaine County** 906  
Della Wallace 580-623-5890

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

**Boll Weevil Eradication Organization** 39  
Deanna Barnwell 580-726-4280

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

**Building Code Commission, Uniform** 753  
Kathy Hehnly 405-271-1595

**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

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

**Center for Advancement of Science and Technology** 628  
Mary Ann Marxer 405-319-8400

**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  
Mike Bryant 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  
Janice Goins 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  
Debra Sprehe 405-521-4012

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

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

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

**Consumer Credit, Dept. of** 635  
Samantha Phillips 405-521-3918

**Construction Industries Board** 170  
Sarah Mussett 405-271-5217

<b>Corporation Commission</b>	185
Ms. Pat Walters	<b>405-521-3596</b>
<b>Corrections, Dept. of</b>	131
Patti Ormerod	<b>405-425-2853</b>
<b>Cosmetology, State Board of</b>	190
Jennifer McRee	<b>405-521-2441</b>
<b>Cotton County</b>	917
Nikki Vardell	<b>580-875-3026</b>
<b>Council on Judicial Complaints</b>	678
Eric Mitts	<b>405-522-4800</b>
<b>Council on Law Enforcement Education and Training</b>	415
Cherlyn Brown	<b>405-239-5100</b>
<b>Court of Criminal Appeals</b>	199
Carla Alberts	<b>405-556-9601</b>
<b>Craig County</b>	918
Tammy Malone	<b>918-256-2507</b>
<b>Craig General Hospital</b>	2030
Darlene Nolte	<b>918-256-0190</b>
<b>Creek County</b>	919
Janell Diehl	<b>918-224-4084</b>
<b>Creek County Rural Water District #3</b>	4989
Elin Golden	<b>918-224-3727</b>
<b>Creek County Rural Water District #5</b>	4919
Roy Jennings	<b>918-865-3289</b>
<b>Custer County</b>	920
Karen Fry	<b>580-323-1221</b>
<b>Cyril, Town of</b>	1241
Kelly Dorsey	<b>580-464-2411</b>

## D

<b>Delaware County</b>	921
Carol Fortner	<b>918-253-4520</b>
<b>Delaware County E-911 Authority</b>	3921
Don Murphy	<b>918-253-9111</b>

<b>Delaware County Solid Waste Authority</b>	4921
Kathy Decker	<b>918-786-1036</b>
<b>Dentistry, Board of</b>	215
Linda Campbell	<b>405-524-3592</b>
<b>Dewey County</b>	922
Sandra Clendenny	<b>580-328-5361</b>
<b>Disability Concerns, Office of</b>	326
Dalene Barton	<b>405-521-3756</b>
<b>District Attorneys Training Council</b>	220
Robin Frank	<b>405-264-5004</b>
<b>District Court</b>	219
Tammy Reaves	<b>405-556-9862</b>

## E

<b>Eastern OK Circuit Engineer Dist #2</b>	6951
Debbie Dugan	<b>918-682-2125</b>
<b>Eastern Oklahoma District Library</b>	3051
Carole Fisher	<b>918-683-2846</b>
<b>Education and Employees Group Insurance Board</b>	516
April Story	<b>405-717-8792</b>
<b>Education, State Department of</b>	265
Nona Lemley	<b>405-522-4977</b>
<b>Education Television Authority</b>	266
Toni Matthews	<b>405-848-8501</b>
<b>Election Board</b>	270
Angela Parker	<b>405-521-2391</b>
<b>Ellis County</b>	923
Lynn Smith	<b>580-885-7301</b>
<b>Emergency Management, Oklahoma</b>	309
Rose Marsh	<b>405-521-2481</b>
<b>Employees Benefits Council</b>	815
Kim Norried	<b>405-522-2723</b>
<b>Employment Security Commission</b>	290
Karen Davis	<b>405-557-7153</b>
<b>Environmental Management Authority</b>	4909
Kellie Hill	<b>405-262-0161</b>

<b>Environmental Quality, Dept. of</b>	292
Michelle Price	<b>405-702-0100</b>
<b>Ethics Commission</b>	296
Suzi Bryan	<b>405-522-2517</b>
<b>Examiners for Long Term Care Administration, Board of</b>	509
Pam Duren	<b>405-522-1616</b>
<b>Examiners of Perfusionists, Board of</b>	343
Jan Ewing	<b>405-848-6841</b>
<b>Examiners of Psychologists, Board of</b>	575
Teanne Rose	<b>405-524-9094</b>

## F

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

## G

<b>Garfield County</b>	924
Linda Ross	<b>580-237-0225</b>
<b>Garvin County</b>	925
Lori Fulks	<b>405-238-2772</b>
<b>George Nigh Rehabilitation Institute</b>	770-001
Denaye Atwell	<b>918-756-9211</b>
<b>Governor, Office of the</b>	305
Lucinda Meltabarger	<b>405-521-3928</b>

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<b>Governors of Licensed Architect, Board of</b>	45
Jean Williams	<b>405-949-2383</b>
<b>Grady County</b>	926
Sharon Shoemake	<b>405-224-6673</b>
<b>Grady County Criminal Justice Authority</b>	5926
Susan Reed	<b>405-222-1000</b>
<b>Grady Emergency Medical Services District</b>	3026
Klayn Hitt	<b>405-222-0204</b>
<b>Grand Gateway Economic Development Association</b>	4005
Ms. Errin Clocker	<b>918-783-5793</b>
<b>Grand River Dam Authority</b>	980
Debbie Simmons	<b>918-256-5545</b>
<b>Grandfield, City of</b>	1381
Dana Briedwell	<b>580-479-5215</b>
<b>Grant County</b>	927
Debbie Kretchmar	<b>580-395-2274</b>
<b>Greer County</b>	928
Sonja Wallace	<b>580-782-3664</b>
<b>Greer County Special Ambulance Service</b>	3028
Balma Brignon	<b>580-782-5314</b>
<b>Grove, City of</b>	1389
Debbie Bottoroff	<b>918-786-2559</b>
<b>Grove Municipal Airport Managing Authority</b>	1392
Debbie Bottoroff	<b>918-786-6107</b>

## H

<b>Harmon County Clerk</b>	929
Kara Gollihare	<b>580-688-3658</b>
<b>Harper County Commissioners</b>	930
Joyce Johnson	<b>580-735-2012</b>
<b>Haskell County</b>	931
Gail Brown	<b>918-967-2884</b>

<b>Health Care Authority</b> Debra Martin-Barber	807 <b>405-522-7444</b>
<b>Health, Dept. of</b> David Uranga	340 <b>405-271-4479</b>
<b>Heavener, City of</b> Gail Loar	1413 <b>918-653-2217</b>
<b>Heavener Utility Authority</b> Gail Loar	1414 <b>918-653-2217</b>
<b>Hinton, Town of</b> Andrea Dougherty	1425 <b>405-542-3253</b>
<b>Historical Society</b> Sherry Henderson	350 <b>405-522-5204</b>
<b>Holdenville, City of</b> Annette Lowe	1430 <b>405-379-3397</b>
<b>Holdenville, Housing Authority of</b> Rick Chadwick	1432 <b>405-379-3375</b>
<b>Horse Racing Commission</b> Ms. E J Brees	353 <b>405-943-6472</b>
<b>House of Representatives</b> Leann Overstake	422 <b>405-557-7423</b>
<b>Housing Authority of Watonga</b> Susan Moore	1915 <b>580-623-4623</b>
<b>Hughes County Commissioners</b> Jocita Walton	932 <b>405-379-5487</b>
<b>Hugo, City of</b> Wanda Ward	1443 <b>580-326-7755</b>
<b>Human Rights Commission</b> Quan Dang-Ngoc	355 <b>405-522-3947</b>
<b>Human Services, Dept. of</b> Sherrie Young	830 <b>405-521-3041</b>
<b>I</b>	
<b>Idabel Housing Authority</b> Dana Baird	1451 <b>580-286-9444</b>
<b>Indian Affairs Commission</b> Barbara Warner	360 <b>405-522-2880</b>

<b>Indigent Defense System</b> Angie Cole	47 <b>405-801-2601</b>
<b>Insurance, Oklahoma Department of</b> Angie Fields	385 <b>405-522-0207</b>
<b>Interstate Oil Compact Commission</b> Lucinda Meltabarger	307 <b>405-521-3928</b>
<b>J</b>	
<b>J.M. Davis Arms and Historical Museum</b> Kim Thompson	204 <b>918-341-5707</b>
<b>Jackson County</b> Christi Hair	933 <b>580-482-4070</b>
<b>J.D. McCarty Center for Handicapped Children</b> Debbie L. Barrett	670 <b>405-307-2810</b>
<b>Jefferson County</b> Traci Smith	934 <b>580-228-2029</b>
<b>Johnston County</b> Kathy Ross	935 <b>580-371-3184</b>
<b>Johnston County Rural Water District #3</b> Christine Bralley	4935 <b>580-371-2141</b>
<b>Juvenile Affairs, Office of</b> Tammie Colbert	400 <b>405-530-2975</b>
<b>K</b>	
<b>Kay County</b> Tammy Reese	936 <b>580-362-2537</b>
<b>KEDDO (Kiamichi Economic Development District of Oklahoma)</b> Chris Hale	4004 <b>918-465-2367</b>
<b>Ketchum Public Works</b> Jillian Claborn	1481 <b>918-782-2123</b>
<b>Ketchum, City of</b> Chris McCord	1480 <b>918-782-2244</b>
<b>Kingfisher County</b> Katie Schroeder	937 <b>405-375-3887</b>

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

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

## L

**Labor, Dept. of** 405  
Don Wheeler **405-521-6100**

**Latimer County** 939  
Carolyn Taylor **918-465-3065**

**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**

**Libraries, Oklahoma Department of** 430  
Lucinda Mooney **405-522-3172**

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

**Lieutenant Governor, Office of** 440  
Marianna Sanchez **405-521-6319**

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

**Lincoln County E-911 Trust Authority** 3841  
Suzie Granville **405-258-4100**

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

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

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

## M

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

**Major County EMS District** 3047  
Melissa Mainord **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  
Rick Langkamp **918-825-6825**

**McClain County** 944  
Lisa Haley **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**

**McIntosh County** 946  
Diana Curtis **918-689-3375**

**Medical Licensure &  
Supervision, Board of** 450  
Reji Varghese **405-848-6841 #118**

**Medicolegal Investigations, Board of** 342  
Amy Elliott **405-239-7141**

**Mental Health Forensic  
Center, Dept. of** 452  
Julie Jacobs **918-713-5549**

**Mental Health, Dept. of** 452  
Debra Mankin 405-522-5109

**Merit Protection Commission** 298  
Candace Gutierrez 405-525-9144

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

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

**Mines, Dept. of** 125  
Suzen Rodesney 405-427-3859

**Motor Vehicle Commission** 475  
Marilyn Maxwell 405-607-8227

**Mountain View, City of** 1605  
Patricia Pearl 580-347-2711

**Municipal Power Authority** 981  
Andrea Simmons 405-359-2506

**Murray County** 950  
Jill Mills 580-622-3920

**Muskogee County** 951  
Dianna Cope 918-682-7781

**Muskogee City-County 911 Authority** 3851  
Darryl Maggard 918-682-6911

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

## N

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

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

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

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

## O

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

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

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

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

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

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

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

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

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

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

**Ottawa County EMS Authority** 3858  
Reba Sill 918-542-3332

**OUHSC (University of Oklahoma  
Health Sciences Center)** 770  
Barbara Abercrombie (Tulsa) 918-660-3190  
Greg Keenon (Oklahoma City) 405-271-2180

## P

**Pardon and Parole Board** 306  
Melinda Romero 405-602-5863

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

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

<b>Peanut Commission</b>	535
James Kubicek	<b>405-275-5994</b>
<b>Personnel Management, Office of</b>	548
Carrie Towery	<b>405-522-0264</b>
<b>Pet Breeders, Board of Commercial</b>	117
Angela Wigington	<b>405-286-3970</b>
<b>Pharmacy, State Board of</b>	560
Mary Ann Terral	<b>405-522-3129</b>
<b>Physicians Manpower Training Commission</b>	619
Cindy Carter	<b>405-843-5667</b>
<b>Pittsburg County</b>	961
Janice Barker	<b>918-423-6865</b>
<b>Pittsburg County Rural Water District #7</b>	4961
Angie Crawley	<b>918-389-4547</b>
<b>Police Pension and Retirement</b>	557
Andrea Houston	<b>405-840-3555</b>
<b>Pontotoc County</b>	962
Tammy Brown	<b>580-332-1425</b>
<b>Poteau Valley Improvement Authority</b>	4940
Julie Barnett	<b>918-655-7500</b>
<b>Pottawatomie County</b>	963
Raeshel Flewallen	<b>405-273-8222</b>
<b>Pottawatomie County Public Safety Center</b>	5963
Yonna Dolan	<b>405-273-0043</b>
<b>Professional Engineers, State Board of</b>	570
Kathy Hart	<b>405-521-2874</b>
<b>Public Employees Retirement System</b>	515
Diana Byrd	<b>405-858-6737</b>
<b>Public Safety, Dept. of</b>	585
Tessa Rinke	<b>405-425-2135</b>
<b>Pushmataha County</b>	964
Jane Dunlap	<b>580-298-3626</b>

## Q

<b>Quartz Mountain Arts and Conference Center</b>	620
April Nelson	<b>580-477-7896</b>

## R

<b>Real Estate Commission</b>	588
Lisa Hays	<b>405-521-3387</b>
<b>Rehabilitation, Dept. of</b>	805
Kathy James	<b>405-951-3400</b>
<b>Roger Mills County</b>	965
Jimmy Beavin	<b>580-497-3395</b>
<b>Roger County</b>	966
Jennifer Bentley	<b>918-341-2518</b>
<b>Rose Rock Recovery Center</b>	452
Julie Jacobs	<b>918-713-5549</b>
<b>Rush Springs, Town of</b>	1758
John Morrow	<b>580-476-3277</b>
<b>Ryan, Town of</b>	1760
Julie Richardson	<b>580-757-2277</b>

## S

<b>Scenic Rivers Commission</b>	568
Ed Fite	<b>918-456-3251</b>
<b>Secretary of State, Office of</b>	625
Michael Starchman	<b>405-522-4568</b>
<b>Securities Commission</b>	630
Philip Antony	<b>405-280-7700</b>
<b>Seminole County</b>	967
Tahasha Wilcots	<b>405-257-5142</b>
<b>Sentinel, Town of</b>	1778
Cindy Taylor	<b>580-393-2171</b>
<b>Sequoyah County</b>	968
Vicki Sawney	<b>918-775-4516</b>

<b>Sequoyah County Rural Water District #7</b>	4968	
Susan Wilkerson	<b>918-427-6587</b>	
<b>Shattuck, City of</b>	1784	
Joan Johnson	<b>580-938-2916</b>	
<b>Southeast Circuit Engineering District #3</b>	6964	
Trula Walker	<b>580-326-9191</b>	
<b>Southwest OK Ambulance Authority</b>	3929	
Shelia Lewis	<b>580-688-3363</b>	
<b>Southwestern Oklahoma Development Authority</b>	4001	
Marsha Shelton	<b>580-562-4882</b>	
<b>Space Industry Development Authority</b>	346	
Kim Vowell	<b>580-562-3500</b>	
<b>Speech Pathology &amp; Audiology Board</b>	632	
Jeanie Wall	<b>405-524-4955</b>	
<b>State Bond Advisor</b>	582	
Lorie Collier	<b>405-602-3100</b>	
<b>State Bureau of Narcotics</b>	477	
Crystal Nolen	<b>405-521-2885</b>	
<b>State Finance, Office of</b>	90	
Carrie Towery	<b>405-522-0264</b>	
<b>State Senate</b>	421	
Cathey Warner	<b>405-521-5661</b>	
<b>Stephens County Office of Commissioners</b>	969	
Barbara Prichard	<b>580-255-4193</b>	
<b>Stigler, City of</b>	1818	
Cheryl Monks	<b>918-967-2164</b>	
<b>Supreme Court</b>	677	
Tammy Reaves	<b>405-556-9862</b>	
<b>T</b>		
<b>Tahlequah, City of</b>	1841	
Sue Stacy	<b>918-456-0651</b>	
<b>Tax Commission</b>	695	
Jim Mitchell	<b>405-521-3167</b>	

<b>Texas County</b>	970	
Marcia Hollingshead	<b>580-338-3233</b>	
<b>Tillman County</b>	971	
Brandi Bray	<b>580-335-3421</b>	
<b>Tillman County Emergency Medical Service</b>	3971	
Sara Morrison	<b>580-335-5877</b>	
<b>Tillman County Rural Water District #1</b>	4971	
Ricky Strecker	<b>580-597-3097</b>	
<b>Tobacco Settlement Endowment Trust</b>	92	
Dorothy Antwine	<b>405-521-3887</b>	
<b>Tourism and Recreation Dept.</b>	566	
Ellen King	<b>405-230-8351</b>	
<b>Transportation, Dept. of</b>	345	
Yletha Hart	<b>405-522-2535</b>	
<b>Treasurers Office</b>	740	
Susan Eubanks	<b>405-522-4215</b>	
<b>Tri-County Rural Water District #2</b>	4963	
Helen J. Mullen	<b>405-997-5390</b>	
<b>Turnpike Authority, Oklahoma</b>	978	
Kaya Birdsong	<b>405-425-7423</b>	
<b>U</b>		
<b>University Hospital Authority</b>	825	
John Johnson	<b>405-271-4962</b>	
<b>Used Motor Vehicle &amp; Parts Commission</b>	755	
Jamie Noland	<b>405-521-3618</b>	
<b>V</b>		
<b>Veterans Department of Oklahoma</b>	650	
Susan McClure	<b>405-521-3091</b>	
<b>Veterinary Medical Examiners, State Board of</b>	790	
Cathy Kirkpatrick	<b>405-524-9006</b>	
<b>Vici, Town of</b>	1893	
Michael Boone	<b>580-995-4216</b>	

# W

<b>Wagoner County</b>	973
Dyan Marrs	<b>918-485-7713</b>
<b>Washington County</b>	974
Marjorie Parrish	<b>918-337-2840</b>
<b>Washita County</b>	975
Shirley McLaughlin	<b>580-832-2284</b>
<b>Water Resources Board</b>	835
Janeal Beougher	<b>405-530-8804</b>
<b>Watts Public Works Authority</b>	1918
Skeets Snyder	<b>918-422-5924</b>
<b>Wewoka, City of</b>	1933
Karen Johnson	<b>405-257-2521</b>
<b>Wheat Commission</b>	75
Candice Christian	<b>405-522-5776</b>
<b>Will Rogers Memorial Commission</b>	880
Jacob Krumwiede	<b>918-343-8112</b>
<b>Wilson, City of</b>	1942
Elaine Blackburn	<b>580-668-2106</b>
<b>Woods County</b>	976
Shelly Reed	<b>580-327-0998</b>
<b>Woodward County</b>	977
Dee Cleveland	<b>580-256-3625</b>
<b>Worker's Compensation Court</b>	369
Vicky Twyman	<b>405-522-8791</b>

NOTES:

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