

We know you have questions about retirement even after submitting your application. We are here to help. The checklist below guides you through the rest of the retirement journey. Our goal is to keep you informed about the retirement process by communicating with you at specific points. The good news is, if you don't hear from us in-between those times, your retirement application process is going smoothly.

COMPLETED	TIME FRAME	ACTION
	<b>RETIREMENT DECISION</b>	
	6 months to 60 days before	Submit Retirement Application.
		Create a retirement file for documents, copies of forms and OPERS communications.
		Have you submitted these documents? Proof of birth for member and survivor, and if applicable: marriage license, divorce decree or death certificate.
	<b>BEFORE RETIREMENT</b>	
	4 months	Contact Social Security regarding when to start benefits.
	3 months before age 65	Contact Medicare about your coverage options.
	60-30 days	Contact EGID about continuing insurance in retirement.
	45 days (could be earlier)	<b>COMMUNICATION FROM OPERS:</b> OPERS Acknowledgement Letter confirms retirement date and requests any outstanding forms or documents.
	45-30 days	Contact SoonerSave about setting up direct deposit.
	15 days	<b>COMMUNICATION FROM OPERS:</b> Preliminary Benefit Statement, information on returning to work and possibly information about Medicare Gap.
<b>YOUR RETIREMENT DAY First day of the month</b>		
	<b>AFTER RETIREMENT</b>	
		Are you considering returning to work? Know the rules for working for your same employer or different employer.
	31 days	Eligible to withdraw SoonerSave funds.
	55 days	<b>COMMUNICATION FROM OPERS:</b> Final Benefit Statement contains gross monthly benefit, insurance and tax withholdings and net monthly benefit amount.
	2 months	Receive two benefit checks last working day of second month by direct deposit.
	January annually	Receive 1099-R for taxes from OPERS.
	Age 72	Receive required minimum distribution letter from SoonerSave.

## Resources

More details online at [www.opers.ok.gov/checklist](http://www.opers.ok.gov/checklist) or by scanning this QR code with your smart device. Our website is also a great resource for forms and publications.

**Oklahoma Public Employees Retirement System** | [www.opers.ok.gov](http://www.opers.ok.gov) | (405) 858-6737 | (800) 733-9008

**SoonerSave** | [www.soonersave.com](http://www.soonersave.com) | (877) 538-3457

**Employees Group Insurance Division (EGID)** | [www.omes.ok.gov](http://www.omes.ok.gov) | (405) 717-8780



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