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Please Sign In

Use your name as your screen name

1. Select Participants
2. Click on yourself (top of the list)
3. Choose More > Rename
4. Phone or tablet users may need to swipe right or left

4

Your Materials

Pre-Retirement Seminar Workbook
EssentialOPERS
Copy of the slideshow
Insurance information

www.opers.ok.gov/seminar-materials

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OPERS Member Portal

The Member Portal allows you access important documents like active member statements, benefit notices, and 1099-Rs.

opers.ok.gov

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About OPERS

Defined Benefit Plan

- You and your employer pay contributions.
- You must work until meeting eligibility requirements.
- Benefits are based on a formula. Lifetime benefit.

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How Do I Calculate My Benefit?

	Final Average Salary	\$30,000
	Service Credit	25
X	Computation Factor (2%)	.02
<hr/>		
	Lifetime Annual Benefit	\$15,000

Workbook p. 9

The benefit formula is different for members first entering OPERS on or after November 1, 2012.

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Unused Sick Leave

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

May be added to service credit

- If addition causes total credited service to equal or exceed 6 months, service is rounded up to the next year.
- Rounding eliminated for members who begin on or after November 1, 2012. These members will be credited with full years and months of participation.

Workbook p. 11

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Unused Sick Leave Examples

When it adds a year:

21 years 0 months	Service Credit
+	6 months Unused Sick Leave
<hr/>	
21 years 6 months	Total Service
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
22 years	Total Service Credit

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When Can I Retire?

Normal (Full) Retirement

Age 62 with **6 years** of full-time equivalent employment

----- OR -----

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

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

Workbook p. 6

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

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Early Retirement

Ages 55 to 62

10 years of participating service
Permanently reduced

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

Workbook p. 6

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

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Retirement Timeline

At least 2 years before • Request a benefit calculation

3 to 6 months before • Contact retirement coordinator

60 days before • *Retirement Application* deadline

45 day before • Acknowledgement

15 days before • Preliminary statement

Retirement Day

55 days after • Final benefit statement

60 days after • First two deposits

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Benefit Calculation

Within two years of retirement eligibility

OPERS will calculate

- Final Average Salary
- Service Credit
- Retirement Eligibility

Benefit and Service Calculations form

- www.opers.ok.gov/forms



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Deadlines



Contact your Retirement Coordinator
3 to 6 months before

opers.ok.gov/coordinator-listing

Retirement Application deadline
At least 60 days before
opers.ok.gov/dates-and-deadlines



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Gathering Information

Information to Have Available

- Your retirement date
- Your retirement option
- Spouse information, if applicable,
 - Name, date of birth, social security number and address)
- Beneficiary information for retirement benefits

Documents to Upload (PDFs or Images)

- A voided check or letter from your financial institution (direct deposit)
- Proof of date of birth (you and joint annuitant, if applicable)
- Documentation of current marital status.



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Applying for Retirement

Retirement application process is now digital!

Retirement Application page

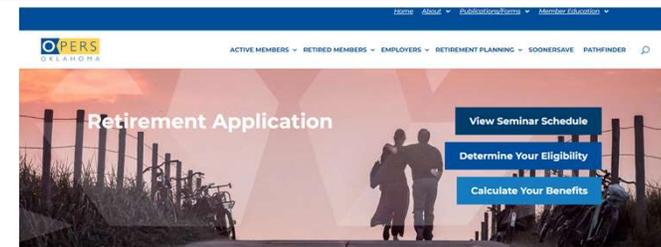
- How to videos
- Instructions
- List of documents to gather

opers.ok.gov/retire



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Congratulations! You have made the decision to start the retirement process. Retiring from work is a major milestone, and one of the most important decisions you will make in your lifetime. Retirement looks and feels different to each individual, but OPERS has many resources available to help you understand planning and timelines.

Watch this video for a tutorial on completing and digitally signing the retirement application.



Before you start the application...

[ADDITIONAL RESOURCES](#)

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Calculate Your Benefits

Congratulations! You have made the decision to start the retirement process. Retiring from work is a major milestone, and one of the most important decisions you will make in your lifetime. Retirement tools and tips are offered to each individual, but OPERS has many resources available to help you understand planning and timelines.

Watch this video for a tutorial on completing and digitally signing the retirement application.



Before you start the application...

You will be asked to upload or provide information while completing the retirement application. To expedite the application process, have the following ready and available to upload before beginning.

Information Needed to Complete Application

Have the following information easily accessible before starting the retirement application:

- Your [retirement date](#)
- Your [retirement date](#)
- Spouse information, if applicable. Information will include name, date of birth, Social Security number and address.
- Beneficiary information for [retiree death benefits](#). Information will include name, relationship, date of birth, Social Security number and address.

Documents to Upload

Have PDFs or images of the following documents ready to upload while completing the form. Files uploaded should include the entire document, including headers and footers, and be clearly legible.

- A voided check or letter from your financial institution to set up your [direct deposit](#)
- Proof of your [date of birth](#) and your joint annuitant, if applicable.

ADDITIONAL RESOURCES

- [Return to the Retirement Service](#)
- [Retirement Eligibility](#)
- [Benefit Summary](#)
- [Benefit Choices](#)
- [Retirement Coordinator Information](#)
- [Employees Group Insurance Division](#)
- [Federal and Oklahoma Taxes](#)
- [Direct Deposit Information](#)
- [Beneficiary Information](#)

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Beneficiary Information

- Spouse information, if applicable. Information will include name, date of birth, Social Security number and address.
- Beneficiary information for [retiree death benefits](#). Information will include name, relationship, date of birth, Social Security number and address.

Documents to Upload

Have PDFs or images of the following documents ready to upload while completing the form. Files uploaded should include the entire document, including headers and footers, and be clearly legible.

- A voided check or letter from your financial institution to set up your [direct deposit](#)
- Proof of your [date of birth](#) and your joint annuitant, if applicable.
- Documentation of your current marital status (e.g., marriage license, divorce decree or death certificate)

Digital Signature & Submitting Your Retirement Application

After completing the online retirement application, you will receive an email with instructions to digitally sign your retirement application through OneSpan. Your application will not be submitted to OPERS until after it is digitally signed. You must follow the instructions and sign your application within the [allowed window](#) for your intended retirement date.

Are You Ready to Begin?

Click on the button below to start your Retirement Application.

[Start Retirement Application](#)

OPERS OKLAHOMA

[Home](#) | [Site Map](#) | [Contact OPERS](#)
Copyright © 2022 OPERS. All Rights Reserved. Website designed by [2020/2020/2020](#)

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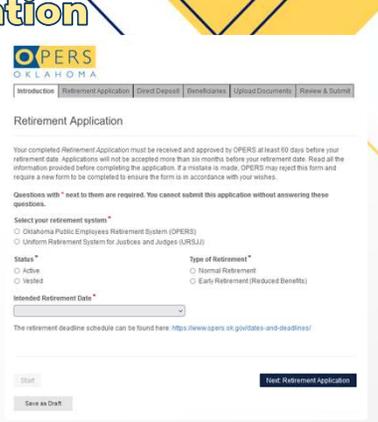
Retirement Application Introduction

Navigation:

- Six tabs at the top; or
- Next button at the bottom

Save as Draft to complete later Status

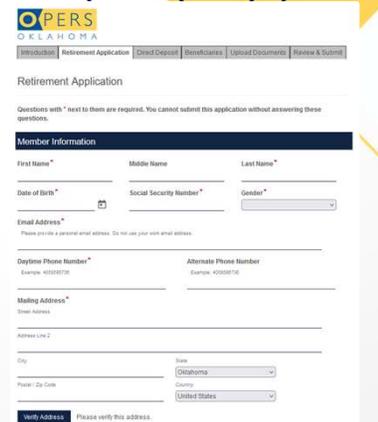
- Active - actively employed
- Vested - no longer employed, but have previously vested



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Retirement Application

Enter your personal information
The address must be verified to continue.
Information entered here will determine questions and options available later one.



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Retirement Application

Some parts, like Retirement Option, will only show options based on how previous questions were answered.

The screenshot shows a web form for a retirement application. The 'Marital Status' section has radio buttons for 'Married' (selected), 'Married, but separated', 'Never married', 'Widowed', and 'Divorced'. Below this is the 'Spouse Information' section with fields for 'Spouse's First Name', 'Spouse's Middle Name', 'Spouse's Last Name', 'Spouse's Date of Birth', 'Spouse's Social Security Number', and 'Spouse's Gender'. A question asks 'Is the spouse's address the same as the member's?' with 'Yes' and 'No' radio buttons. The 'Retirement Option' section is partially visible, with instructions to 'To see the Retirement Options, please: 1) select a Retirement System in the Introduction list, 2) if necessary, answer Any and All Defined Offset?, 3) enter your Date of Birth in the Member Information section above, 4) and select your Marital Status.' At the bottom, there are buttons for 'Previous Introduction', 'Next: Direct Deposit Authorization', and 'Save as Draft'.

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Retirement Options

- Maximum → No Survivor Benefits
- Option A → Reduced Benefit + $\frac{1}{2}$ Survivor Annuity
- Option B → Reduced Benefit + 100% Survivor Annuity
- Option C → Reduced Benefit with 10-year term certain

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Maximum Option

Single Life Annuity

- Benefits for one person for life
- No reduction in benefits

- Ex: Suzie retires with this option and receives her maximum benefit, \$1,000 per month.

Workbook p. 13

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Option A

$\frac{1}{2}$ Joint and Survivor Annuity

- Payment for two lives
- Reduced lifetime benefit for you
- $\frac{1}{2}$ survivor benefit for life

- Ex: Suzie is 62, and her spouse is two years younger (60). What will her \$1,000 monthly benefit look like with this option?

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Option A Reduction Factors

- Based on the age of retiree and joint annuitant
- Expressed as a percentage of the maximum benefit

Age of Member at Retirement	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
50	94.29%	94.43%	94.57%	94.84%	95.90%	94.98%	95.12%	96.26%	95.40%	95.53%	95.67%
55	93.27%	93.46%	93.64%	93.83%	94.01%	94.20%	94.39%	94.57%	94.76%	94.94%	95.12%
60	91.95%	92.20%	92.71%	92.45%	92.96%	93.22%	93.47%	93.72%	93.97%	94.22%	94.46%
61	91.64%	91.90%	92.17%	92.44%	92.71%	92.98%	93.25%	93.52%	93.79%	94.05%	94.31%
62	91.30%	91.58%	91.87%	92.16%	92.45%	92.73%	93.02%	93.31%	93.59%	93.87%	94.14%
63	90.94%	91.24%	91.54%	91.85%	92.16%	92.46%	92.77%	93.07%	93.37%	93.66%	93.95%
64	90.54%	90.86%	91.19%	91.51%	91.84%	92.16%	92.49%	92.81%	93.13%	93.44%	93.74%
65	90.11%	90.45%	90.80%	91.15%	91.49%	91.84%	92.18%	92.52%	92.86%	93.19%	93.52%
70	87.54%	88.01%	88.48%	88.95%	89.42%	89.88%	90.34%	90.80%	91.25%	91.68%	92.11%

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Age of Member at Retirement	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
50	94.29%	94.43%	94.57%	94.84%	95.90%	94.98%	95.12%	96.26%	95.40%	95.53%	95.67%
55	93.27%	93.46%	93.64%	93.83%	94.01%	94.20%	94.39%	94.57%	94.76%	94.94%	95.12%
60	91.95%	92.20%	92.71%	92.45%	92.96%	93.22%	93.47%	93.72%	93.97%	94.22%	94.46%
61	91.64%	91.90%	92.17%	92.44%	92.71%	92.98%	93.25%	93.52%	93.79%	94.05%	94.31%
62	91.30%	91.58%	91.87%	92.16%	92.45%	92.73%	93.02%	93.31%	93.59%	93.87%	94.14%
63	90.94%	91.24%	91.54%	91.85%	92.16%	92.46%	92.77%	93.07%	93.37%	93.66%	93.95%
64	90.54%	90.86%	91.19%	91.51%	91.84%	92.16%	92.49%	92.81%	93.13%	93.44%	93.74%
65	90.11%	90.45%	90.80%	91.15%	91.49%	91.84%	92.18%	92.52%	92.86%	93.19%	93.52%
70	87.54%	88.01%	88.48%	88.95%	89.42%	89.88%	90.34%	90.80%	91.25%	91.68%	92.11%

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Age of Member at Retirement	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
50	94.29%	94.43%	94.57%	94.84%	95.90%	94.98%	95.12%	96.26%	95.40%	95.53%	95.67%
55	93.27%	93.46%	93.64%	93.83%	94.01%	94.20%	94.39%	94.57%	94.76%	94.94%	95.12%
60	91.95%	92.20%	92.71%	92.45%	92.96%	93.22%	93.47%	93.72%	93.97%	94.22%	94.46%
61	91.64%	91.90%	92.17%	92.44%	92.71%	92.98%	93.25%	93.52%	93.79%	94.05%	94.31%
62	91.30%	91.58%	91.87%	92.16%	92.45%	92.73%	93.02%	93.31%	93.59%	93.87%	94.14%
63	90.94%	91.24%	91.54%	91.85%	92.16%	92.46%	92.77%	93.07%	93.37%	93.66%	93.95%
64	90.54%	90.86%	91.19%	91.51%	91.84%	92.16%	92.49%	92.81%	93.13%	93.44%	93.74%
65	90.11%	90.45%	90.80%	91.15%	91.49%	91.84%	92.18%	92.52%	92.86%	93.19%	93.52%
70	87.54%	88.01%	88.48%	88.95%	89.42%	89.88%	90.34%	90.80%	91.25%	91.68%	92.11%

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Age of Member at Retirement	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
50	94.29%	94.43%	94.57%	94.84%	95.90%	94.98%	95.12%	96.26%	95.40%	95.53%	95.67%
55	93.27%	93.46%	93.64%	93.83%	94.01%	94.20%	94.39%	94.57%	94.76%	94.94%	95.12%
60	91.95%	92.20%	92.71%	92.45%	92.96%	93.22%	93.47%	93.72%	93.97%	94.22%	94.46%
61	91.64%	91.90%	92.17%	92.44%	92.71%	92.98%	93.25%	93.52%	93.79%	94.05%	94.31%
62	91.30%	91.58%	91.87%	92.16%	92.45%	92.73%	93.02%	93.31%	93.59%	93.87%	94.14%
63	90.94%	91.24%	91.54%	91.85%	92.16%	92.46%	92.77%	93.07%	93.37%	93.66%	93.95%
64	90.54%	90.86%	91.19%	91.51%	91.84%	92.16%	92.49%	92.81%	93.13%	93.44%	93.74%
65	90.11%	90.45%	90.80%	91.15%	91.49%	91.84%	92.18%	92.52%	92.86%	93.19%	93.52%
70	87.54%	88.01%	88.48%	88.95%	89.42%	89.88%	90.34%	90.80%	91.25%	91.68%	92.11%

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Option B

100% Joint and Survivor Annuity

- Payment for two lives
- Reduced lifetime benefit for you
- 100% survivor benefit for life

Ex: Suzie is 62, and her spouse is two years younger (60). What will her \$1000 monthly benefit look like with this option?

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Option B Reduction Factors

Based on the age of retiree and joint annuitant

Expressed as a percentage of the Maximum benefit

		Age Difference between Member and Joint Annuitant										
		Younger					0	Older				
Age of Member at Retirement		5 yrs	4 yrs	3 yrs	2 yrs	1 yr	0	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
50	88.19%	89.44%	89.69%	89.94%	90.19%	90.44%	90.70%	90.95%	91.20%	91.45%	91.70%	
55	87.39%	87.72%	88.04%	88.37%	88.70%	89.04%	89.37%	89.71%	90.04%	90.37%	90.70%	
60	85.10%	85.53%	85.97%	86.41%	86.85%	87.30%	87.74%	88.19%	88.63%	89.07%	89.51%	
61	84.57%	85.02%	85.48%	85.95%	86.42%	86.89%	87.36%	87.83%	88.30%	88.77%	89.23%	
62	84.00%	84.48%	84.96%	85.46%	85.95%	86.45%	86.95%	87.45%	87.95%	88.44%	88.93%	
63	83.38%	83.89%	84.40%	84.93%	85.45%	85.98%	86.51%	87.04%	87.56%	88.08%	88.60%	
64	82.71%	83.25%	83.80%	84.35%	84.91%	85.47%	86.02%	86.58%	87.14%	87.68%	88.23%	
65	82.00%	82.57%	83.15%	83.73%	84.32%	84.91%	85.50%	86.09%	86.67%	87.25%	87.82%	
70	77.85%	78.59%	79.34%	80.09%	80.86%	81.62%	82.38%	83.15%	83.90%	84.65%	85.38%	

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		Age Difference between Member and Joint Annuitant										
		Younger					0	Older				
Age of Member at Retirement		5 yrs	4 yrs	3 yrs	2 yrs	1 yr	0	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
50	89.19%	89.44%	89.69%	89.94%	90.19%	90.44%	90.70%	90.95%	91.20%	91.45%	91.70%	
55	87.39%	87.72%	88.04%	88.37%	88.70%	89.04%	89.37%	89.71%	90.04%	90.37%	90.70%	
60	85.10%	85.53%	85.97%	86.41%	86.85%	87.30%	87.74%	88.19%	88.63%	89.07%	89.51%	
61	84.57%	85.02%	85.48%	85.95%	86.42%	86.89%	87.36%	87.83%	88.30%	88.77%	89.23%	
62	84.00%	84.48%	84.96%	85.46%	85.95%	86.45%	86.95%	87.45%	87.95%	88.44%	88.93%	
63	83.38%	83.89%	84.40%	84.93%	85.45%	85.98%	86.51%	87.04%	87.56%	88.08%	88.60%	
64	82.71%	83.25%	83.80%	84.35%	84.91%	85.47%	86.02%	86.58%	87.14%	87.68%	88.23%	
65	82.00%	82.57%	83.15%	83.73%	84.32%	84.91%	85.50%	86.09%	86.67%	87.25%	87.82%	
70	77.85%	78.59%	79.34%	80.09%	80.86%	81.62%	82.38%	83.15%	83.90%	84.65%	85.38%	

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		Age Difference between Member and Joint Annuitant										
		Younger					0	Older				
Age of Member at Retirement		5 yrs	4 yrs	3 yrs	2 yrs	1 yr	0	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
50	89.19%	89.44%	89.69%	89.94%	90.19%	90.44%	90.70%	90.95%	91.20%	91.45%	91.70%	
55	87.39%	87.72%	88.04%	88.37%	88.70%	89.04%	89.37%	89.71%	90.04%	90.37%	90.70%	
60	85.10%	85.53%	85.97%	86.41%	86.85%	87.30%	87.74%	88.19%	88.63%	89.07%	89.51%	
61	84.57%	85.02%	85.48%	85.95%	86.42%	86.89%	87.36%	87.83%	88.30%	88.77%	89.23%	
62	84.00%	84.48%	84.96%	85.46%	85.95%	86.45%	86.95%	87.45%	87.95%	88.44%	88.93%	
63	83.38%	83.89%	84.40%	84.93%	85.45%	85.98%	86.51%	87.04%	87.56%	88.08%	88.60%	
64	82.71%	83.25%	83.80%	84.35%	84.91%	85.47%	86.02%	86.58%	87.14%	87.68%	88.23%	
65	82.00%	82.57%	83.15%	83.73%	84.32%	84.91%	85.50%	86.09%	86.67%	87.25%	87.82%	
70	77.85%	78.59%	79.34%	80.09%	80.86%	81.62%	82.38%	83.15%	83.90%	84.65%	85.38%	

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Age Difference between Member and Joint Annuitant

Younger ← → Older

Age of Member at Retirement	Age Difference between Member and Joint Annuitant										
	5 yrs	4 yrs	3 yrs	2 yrs	1 yr	0	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
50	89.19%	89.44%	89.69%	89.94%	90.19%	90.44%	90.70%	90.95%	91.20%	91.45%	91.70%
55	87.39%	87.72%	88.04%	88.37%	88.70%	89.04%	89.37%	89.71%	90.04%	90.37%	90.70%
60	85.10%	85.53%	85.97%	86.41%	86.85%	87.30%	87.74%	88.19%	88.63%	89.07%	89.51%
61	84.57%	85.02%	85.48%	85.95%	86.42%	86.89%	87.36%	87.83%	88.30%	88.77%	89.23%
62	84.00%	84.48%	84.96%	85.46%	85.95%	86.45%	86.95%	87.45%	87.95%	88.44%	88.93%
63	83.38%	83.89%	84.40%	84.93%	85.45%	85.98%	86.51%	87.04%	87.56%	88.08%	88.60%
64	82.71%	83.25%	83.80%	84.35%	84.91%	85.47%	86.02%	86.58%	87.14%	87.68%	88.23%
65	82.00%	82.57%	83.15%	83.73%	84.32%	84.91%	85.50%	86.09%	86.67%	87.25%	87.82%
70	77.85%	78.59%	79.34%	80.09%	80.86%	81.62%	82.38%	83.15%	83.90%	84.65%	85.38%

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Option B Limits

Option B joint annuitant selection is limited to either

- member's spouse or,
- a non-spouse who is no more than 10 years younger than the member.

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Joint and Survivor Annuitant (Option A or B)

Must be a specific person (not a trust, charity, pet, etc.)

Cannot be changed after retirement

If your joint annuitant dies before you, you can change to Maximum benefit (unreduced) from that point on.

Consult with OPERS before selecting a joint annuitant 10+ years younger.

Spouse Consent

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Option C

Single life annuity/10-year term certain

- Reduced lifetime benefit
- If you die within the first 10 years of benefit payments, your beneficiary will receive payments for balance of the 10-year period

Option C Beneficiary

- Can be person, charity, trust, etc.
- May be changed at any time

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Option C Reduction Factors

Based on the age of retiree and joint annuitant

Expressed as a percentage of the Maximum benefit

Age	Factor	Age	Factor
55	98.14%	63	96.95%
56	98.05%	64	96.67%
57	97.94%	65	96.33%
58	97.82%	66	95.93%
59	97.69%	67	95.47%
60	97.55%	68	94.94%
61	97.38%	69	94.34%
62	97.19%	70	93.65%

Workbook p. 39

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Retirement Options Examples

	Suzie receives:	Upon Suzie's passing, survivor receives:
Maximum No Survivor Benefit	\$1,000 monthly	No survivor benefit
Option A Reduced Benefit + ½ Survivor Annuity	\$922 monthly	\$486 monthly
Option B Reduced Benefit + 100% Survivor Annuity	\$855 monthly	\$855 monthly
Option C Reduced Benefit with 10-year term	\$972 monthly	\$972 monthly (until ten years have passed since retirement)

Workbook p. 13

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BREAK

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Retirement Application Direct Deposit

You can upload your Direct Deposit information now or mail it in later.

Take a picture with your phone and upload.

The screenshot shows the 'Direct Deposit Authorization' section of the OPERS retirement application. It includes instructions on how to provide proof of ownership for checking and savings accounts, a note that temporary checks and deposit slips are not accepted, and a question about submitting the form electronically. Navigation buttons for 'Previous: Retirement Application', 'Next: Beneficiary Designation', and 'Save as Draft' are visible.

Workbook p. 21

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Direct Deposit

Benefits are paid via direct deposit

LAST working day of the month

Update anytime

- Contact OPERS to request a Direct Deposit Authorization form



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Retirement Application Beneficiary

You must name at least one primary and one contingent beneficiary.

You must provide the following designee information:

- Full legal name
- Date of birth
- Social Security number
- Address
- Relationship

www.opers.ok.gov/beneficiary-forms

The screenshot shows the 'Primary & Contingent Beneficiary Designation for Death Benefits' form. It includes a section for 'Primary Beneficiary Designation' with fields for full legal name, address, relationship, date of birth, and Social Security number. There is also a section for 'Contingent Beneficiary Designation' and a note that only primary beneficiaries receive benefits if they are deceased.

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Beneficiary Designation

Retiree Death Benefit(s)

- \$5,000 Death Benefit*
- If applicable:
- Excess Accumulated Employee Contributions
- Final Monthly Benefit Payment

Taxed as ordinary income

- Can be rolled over to defer taxes if 1) spouse is beneficiary, or
- A non-spouse beneficiary rolls it over to an Inherited IRA.

* This is separate from any life insurance you may have and is provided for by OPERS.

Workbook p. 32

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Retirement Application Upload Documents

Upload copies of your vital documents

- Proof of birth for member
- Proof of birth for joint annuitant
- Marriage License
- Divorce Decree
- Death Certificate

Legible copies are accepted. Original documents will not be returned.

Be proactive and send to OPERS today!

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Retirement Application Review & Submit

You must review and acknowledge:

- Retirement Date
- Retirement Type
- Retirement Options

Workbook p. 22

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Retirement Application Review & Submit

You must certify and agree to:

- Accuracy of information
- Retirement type and benefit option cannot be changed after the retirement date
- Beneficiary designation
- Electronic signature process

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Electronic Signature

Your Application will not be submitted to OPERS until you verify your signature

- Check your email
- Click the "Go to Documents" link to verify.

You will receive an email confirmation after verifying your signature

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Retirement Application Deadline

At least 60 days before retirement date

- Retirement Application must be complete and submitted to OPERS by the deadline.
- The Retirement Application is the only document that must be submitted by the deadline.
- opers.ok.gov/dates-and-deadlines



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Retirement Checklist

Attached to the confirmation email

Checklist of the remaining steps for the OPERS retirement process

Includes relevant tips like contacting Social Security.

COMPLETED	Due Dates	Action
	6 months to 60 days before	Submit Retirement Application
	60-30 days	Obtain retirement plan documents, copies of forms and OPERS contribution statements
	60-30 days	Review your retirement plan documents: Proof of birth for member and spouse, and if applicable marriage license, divorce decree or death certificate
	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 OPERS about continuing insurance in retirement
	45-30 days (could be earlier)	COMMUNICATION FROM OPERS, OPERS Acknowledgment Letter, confirm retirement date and important outstanding forms documents
	45-30 days	Contact Social Security about setting up direct deposit
	30 days	Contact OPERS FROM OPERS, Pre-retirement benefits information on retiring to work and possibly information about Medicare Gap
	1 week before retirement date, first day of first month	Final Retirement Date
	1 day after retirement	Are you considering returning to work? Review the rules for working for your same employer or different employers
	31 days	Eligible to withdraw Social Security funds
	30 days	OPERS and OPERS FROM OPERS Final Benefits Statement contains monthly benefits, insurance and tax withholding and net exempt by month amount
	2 months	Receive your benefits check last business day of second month by direct deposit
	January annually	Receive 1099-R for taxes from OPERS
	Age 72	Receive required minimum distribution letter from Social Security

Resources:
 More details online at www.opers.ok.gov/checklist or by scanning this QR code with your smart device. For additional information contact our forms and publications.
 Oklahoma Public Employees Retirement System | www.opers.ok.gov | (405) 458-6722 | (800) 733-9098
 TDD/Relay: www.opers.ok.gov | (405) 458-2822
 Employee Group Insurance Division (EGID) | www.opers.ok.gov | (405) 717-8700

The Oklahoma Retirement System is a public pension system established by the Oklahoma Public Employees Retirement System Act, Chapter 10, Title 51, Oklahoma Statutes. The Oklahoma Retirement System is a public pension system established by the Oklahoma Public Employees Retirement System Act, Chapter 10, Title 51, Oklahoma Statutes. The Oklahoma Retirement System is a public pension system established by the Oklahoma Public Employees Retirement System Act, Chapter 10, Title 51, Oklahoma Statutes.

Oklahoma Public Employees Retirement System
 1100 N. Lincoln
 www.opers.ok.gov

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Application Approval

Acknowledgement Letter

- Confirms your retirement date
- Ask for missing documents

Spouse consent

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Spouse Consent

If you are married at retirement

- You may name your spouse as the joint annuitant under Option A or B.

Your spouse must consent to:

- choosing another retirement options; or
- choosing an alternate joint annuitant.



Workbook p. 13

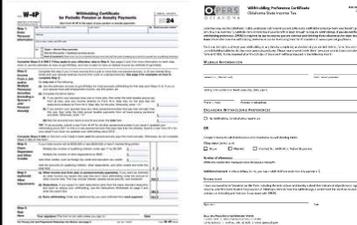
54

Preliminary Benefit Statement

- 15 days before retirement date
- Estimated gross benefit amount
- Link to tax withholding forms
- Medicare Gap eligibility
- Information on Returning to Work

55

Tax Withholding



Workbook p. 26

Federal tax

- OPERS uses the IRS Form W-4P
- Default is single with zero adjustments
- Digital form is much easier to fill out. Less opportunities for mistakes

State tax

- OPERS form
- Default is married with three allowances

After tax contributions reduce your tax liability.

Update your forms anytime

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Federal tax withholding considers your total income

May enter job, other pension or other income

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\$10,000 of your benefit is excluded from Oklahoma income taxation

State tax withholding considers only your OPERS benefit

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Taxes

Benefits are considered income for tax purposes.

You can have state and federal taxes withheld from your retirement benefits.

OPERS will send you a 1099-R at the end of January each year.

Workbook p. 27

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Medicare Gap Benefit Option



Members under age 65

Temporary increase to monthly benefit amount (\$268.96 for 2025)

After age 65, permanent decrease to monthly benefit amount

Decrease will sometimes be MORE than the increase amount

Workbook p. 31

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Medicare Gap Benefit Option

Example: Normal benefit \$1000 per month.

Benefit with Medicare Gap Benefit Option:

Retirement Age	<65	65+
62	\$1,269	\$911
55	\$1,269	\$606

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Retirement First Benefits

Retirement Date

- First of the month

55 days after retirement date

- Final benefit statement

60 days after retirement date

- Your first two benefits are deposited

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Retirement Timeline

At least 2 years before	• Request a benefit calculation
3 to 6 months before	• Contact retirement coordinator
60 days before	• <i>Retirement Application</i> deadline
45 day before	• Acknowledgement
15 days before	• Preliminary statement
Retirement Day	
55 days after	• Final benefit statement
60 days after	• First two deposits

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Retired Returning to Work

Non-OPERS employer

No effect on your OPERS benefit

OPERS-participating employers

No pre-arranged employment agreements per State law and IRS Code

Same employer from which you retired

One-year "cooling-off" period, or must waive benefits

Different OPERS employer

One month waiting period, or your benefit will be canceled

Workbook p. 28

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Returning to Work with OPERS

Decide to continue or waive benefits

- Post-Retirement Election form
- Benefits will be subject to earnings limits
- Waiving benefits and working for three full years allows you to retire a second time

Pay contributions

Earn service credit

- Benefit increases every one year of full-time work.

Workbook p. 29

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Earning Limitations

Benefit subject to Social Security earnings limitation

When you approach earnings limit:

- Status of Post-Retirement Employment form
- Choose to continue or terminate employment

Social Security Administration (SSA) Earnings Limits		
Will not reach SSA Full Retirement Age in 2025	Up to the point you reach SSA Full Retirement Age in 2025	Once you reach the SSA Full Retirement Age
\$23,400	\$62,160	No Limit

Workbook p. 29

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SoonerSave



Defined Contribution Plan

- Voluntary
- No specific benefit promised
- Participant is primarily responsible for making contributions and managing those assets
- Supplements retirement income from Defined Benefit Plan

Workbook p. 40

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SoonerSave Plans

The SoonerSave program is comprised of two separate plans:

- 457 Plan – Your deferrals and investment income
 - Traditional (Pre-tax plan)
 - Roth (Post-tax plan)
- 401(a) Plan – \$25 monthly contribution by the State and investment income.

Workbook p. 40

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SoonerSave Contribution Limits 2025

IRS sets limits annually

Age 50+ Catch-up is automatic

457 Plan Catch-up

- Last three years before retirement
- Must have previously under contributed
- Must be approved to participate

Regular	\$23,500
Age 50+ Catch-up	\$31,000
Age 60 to 63 Catch-up	\$34,750
457 Standard Catch-up	\$47,000

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SoonerSave Annual Leave Contribution

Accumulated annual leave payout may be contributed into SoonerSave

Contact your agency coordinator

Forms due the month before annual leave will be paid out (approximately 30-45 days before last day on payroll)

You must not exceed the IRS contribution limit for the year.

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SoonerSave In Retirement

No additional deferrals to either plan

Roll-in still accepted

Funds may be left in the plan at retirement and withdrawn later

31 days waiting period after retirement

Set up banking information online now for faster withdrawals later

Update your SoonerSave beneficiaries online

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SoonerSave Distributions

You have several withdrawal options

- Whole or partial lump sum
- Periodic payments

Call Empower to begin a distribution: 877-538-3457

Paid by direct deposit or check

- Set up banking information online now for faster withdrawals later

Taxed as regular income

- NOTE: 401(a) - penalty may apply to withdrawals prior to age 59½, unless rollover to IRA or qualified plan

Workbook p. 40

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SoonerSave Required Minimum Distribution (both plans)

You can delay distribution until the latter of:

- The year you turn age 73
- The year you retire from a SoonerSave participating employer

Failure to receive required minimum distribution could lead to a tax penalty.

As of 2024, RMD applies to 401(a) and Pre-tax 457(b) plans. Roth 457 is not included.

Workbook p. 40

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The following insurance information is provided by the Employees Group Insurance Division (EGID) as a courtesy.

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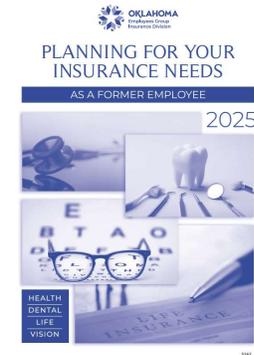
Agenda

Today we are going to review:

- Materials, years of service and how to retain your insurance benefits.
- Covering dependents after retirement.
- Things to know before you retire.
- Plan Benefits that are available.
- Forms.
- Premiums and Life Insurance.

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Insurance Booklet



opers.ok.gov/pre-retirement-webinar-material

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Years of services

Reminder:

When leaving active employment, a cobra packet will be sent.

You can disregard if you complete the insurance retirement application.

Vest No OPERS contribution toward health Plan	Worked long enough to retain benefits, but not ready to receive a retirement check
Retire OPERS contribution of \$105 toward health Plan	Worked long enough to retire and receive a retirement check
Oklahoma Pathfinders No OPERS contribution toward health plan	Worked five years minimum of creditable service.

Page 2

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Insurance Benefits

You may continue or begin most benefits your employer offers with EGID.

Life coverage *must be* in effect at least 30 days prior to your retirement.

Retain all coverage you think you will need.

After retirement has started, you can reduce benefits, but you cannot add benefits (except for vision coverage).

Page 3

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Insurance Benefits, Continued

At retirement you can make plan changes when:

- You or your covered dependents are Medicare eligible.
- If you move outside your plan's service area.

- Remember:
- Dependent coverage must be with the same carrier as the member.

Page 3

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Coverage for your dependents

You may elect to continue or begin coverage for dependents at retirement.

Dependents cannot be added after retirement except:

- Loss of other group insurance.
- Adoption or legal guardianship (up to age 26).
- Marriage (Spouse must be added within 30 days).

You must notify EGID in writing within 30 days.

Page 3 & 4

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Things to know before you retire

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Page 4

Did you know:

If you have a spouse that is actively working with an EGID participating employer group, you can DEFER health, dental, and vision to your spouse's coverage until they leave active employment.

If you worked past age 65:

1) Contact Social Security

It is the member's responsibility to enroll in Medicare Part A and Part B.

Activate your Part B Medicare coverage.

2) Have your employer complete the CMS 564 form.

The form is available by calling Medicare or visiting the Medicare website.

As long as you provide proof of credible coverage, you will not incur a late enrollment penalty.

3) Review the Insurance Booklet and select the retirement benefits that are right for you.

Remember:

If you remain working past 65, you may contact Social Security to delay your enrollment in Medicare Part B. Your employer insurance will be primary payer while working.

<https://www.ssa.gov>

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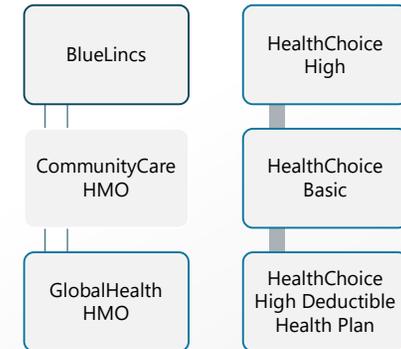
Plan Options Available

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Page 4

Pre-Medicare Plans

Did you know:
Pre-Medicare plans are the same plan options as active plans.



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Medicare Advantage Prescription Drug Plans

MAPD HMO

- CommunityCare Senior Health Plan.
- Generations by GlobalHealth.

MAPD PPO

- BCBSOK - MAPD.
- Humana National MAPD.

Medicare Part A & B is required

Medicare Supplement Prescription Drug Plans

Medicare supplement

- BCBSOK - BlueSecureSM.
- HealthChoice SilverScript High Option.
- HealthChoice SilverScript Low Option.

Medicare Part A & B is required for BlueSecure. Medicare Part A & B is recommended for HealthChoice SilverScript options.

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Parts of Medicare

Part A (no monthly fee)

- Hospital insurance including: Hospital inpatient care, skilled nursing facilities, hospice care

Part B (monthly fee)

- Medical insurance including: Doctor visits, preventive services, outpatient services, radiology, lab services

Part C (replaces original Medicare)

- Medicare Advantage plans

Part D

- Prescription drug coverage governed by Medicare, but offered through insurance companies or their affiliates.



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Medicare supplement

- BCBSOK – BlueSecureSM.
- HealthChoice SilverScript High Option.
- HealthChoice SilverScript Low Option.

Page 6

- **Can see any doctor who participates with Medicare anywhere in the United States.**
- **Designated PCP is not required.**
- **Supplements your Part A and Part B benefits.**
- **Part D or creditable prescription drug coverage is included.**

Must complete and submit to EGID:
Application for Medicare Supplement With Prescription Drug Plan.

A new ID card will be issued.

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Medicare Advantage MAPD HMO Plans

- Must be enrolled in Medicare Part A and Part B.
- Replaces Medicare and administers health benefits.
- Must live in MAPD plan's ZIP code service area.
- Designated PCP must coordinate all your medical services.
- Part D or creditable prescription drug coverage included.
- Cannot change plans if PCP leaves your network.
- Must complete and submit to EGID:
 - Application for Medicare Advantage Prescription Drug (MAPD) Plan.

MAPD HMO

- Community Care Senior Health Plan.
- Generations by GlobalHealth.

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Medicare Advantage MAPD PPO Plans

- Obtain routine and other scheduled services anywhere in the U.S. as long as the provider participates in Medicare and agrees to accept the MAPD plan.
- Designated PCP not required.
- No referrals required.
- Medical precertification may be required.
- Provide Part D or creditable prescription drug coverage.
- Must complete and submit to EGID:
 - Application for Medicare Advantage Prescription Drug (MAPD) Plan.

MAPD PPO

- BCBSOK – MAPD.
- Humana National MAPD.

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Insurance Forms Required

Remember:
Any break in coverage will cancel your insurance and future eligibility.

To continue your insurance benefits:

- Complete the application for Retiree/Vest/Non-Vested/Defer Insurance (A1-A3).

If you are Medicare eligible you will also need the:

- Medicare Supplement Plan Application (B1-B4); or the
- Medicare Advantage Prescription Drug (MAPD) Application (C1-C4).

It is critical that your application is received the month before you terminate current employment.

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Insurance Retirement Form

KEEPING a Medicare Plan

Medicare Supplement Plan Application (B1-B4)

MAPD Application (C1-C4)

The form is titled "OKLAHOMA Office of Management & Enterprise Services Employees Group Insurance Division APPLICATION FOR RETIREE/VESTED NON-VESTED/DEFER INSURANCE COVERAGE". It includes sections for "RETIREMENT SYSTEM" (OPERS, TRS, OLERS, PATHFINDER, OTHER), "MEMBER INFORMATION" (SSN, birth date, gender, name, address, phone), "MEMBER HEALTH PLAN" (Add/keep, Drop, Defer), "MEMBER DENTAL PLAN" (Add/keep, Drop, Defer), "MEMBER VISION PLAN" (Add/keep, Drop, Defer), and "MEMBER LIFE INSURANCE" (elect to keep \$1,000, \$5,000, or \$25,000).

Insurance Forms Chart

Forms you must complete to continue insurance when you leave active employment

Insurance forms	If you are a pre-Medicare member	If you are a member enrolling in a Medicare supplement plan	If you are a member enrolling in a Medicare Advantage Prescription Drug (MAPD) Plan
Application for Retiree/Vested/Non-Vested/Defer Insurance Coverage (Page A1)	Yes	Yes	Yes
Application for Medicare Supplement With Prescription Drug Plan (Page B1)	No	Yes Each enrollee must complete an application	No
Application for Medicare Advantage Prescription Drug (MAPD) Plan (Page C1)	No	No	Yes Each enrollee must complete an application
Beneficiary Designation Form (if continuing the insurance coverage) (Page D1)	Yes	Yes	Yes

Back of Insurance Booklet

Premiums

All Premiums

Mail payments:

EGID
P.O. Box 269022
OKC, OK 73126

Premium payment options.

Payments are due the 20th of each month.

Monthly Electronic Transfers for premium payment require another form.

OPERS contribution only for health plan enrollments.

Insurance Pre-Medicare Premiums

Monthly Premiums for Former Employees and Surviving Dependents Plan Year Jan. 1-Dec. 31, 2024

OKLAHOMA Office of Management & Enterprise Services

HEALTH PLANS	MEMBER	SPOUSE	CHILD	CHILDREN
Blue Cross Blue Shield of Oklahoma - BlueLink HMO	\$ 600.78	\$ 625.98	\$ 550.00	\$ 1,209.08
CommunityCare HMO	\$ 650.00	\$ 702.50	\$ 300.00	\$ 954.00
GlobalHealth HMO	\$ 979.42	\$ 1,445.72	\$ 550.00	\$ 913.58
HealthChoice High and High Alternative	\$ 679.62	\$ 700.00	\$ 341.00	\$ 900.10
HealthChoice Basic and Basic Alternative	\$ 543.08	\$ 637.32	\$ 280.00	\$ 475.72
HealthChoice High Deductible Health Plan (HDHP)	\$ 473.08	\$ 550.24	\$ 244.00	\$ 413.00

DENTAL PLANS	MEMBER	SPOUSE	CHILD	CHILDREN
BCEBSOK - BlueCare Dental High Plan	\$ 35.08	\$ 35.08	\$ 28.44	\$ 72.52
BCEBSOK - BlueCare Dental Low Plan	\$ 23.84	\$ 23.84	\$ 20.80	\$ 50.40
Cigna Preferred High (CK100)	\$ 13.00	\$ 10.00	\$ 8.40	\$ 14.44
Cigna Preferred Low (CK2V9)	\$ 10.48	\$ 8.80	\$ 4.82	\$ 10.42
Delta Dental PPO	\$ 30.70	\$ 30.70	\$ 24.54	\$ 67.20
Delta Dental PPO - Choice	\$ 17.88	\$ 40.50	\$ 40.80	\$ 96.02
HealthChoice Dental	\$ 45.00	\$ 45.00	\$ 20.28	\$ 100.74
MetLife High Classic MAC	\$ 50.00	\$ 50.00	\$ 43.62	\$ 107.58
MetLife Low Classic MAC	\$ 28.90	\$ 28.90	\$ 24.78	\$ 60.94
Sun Life Preferred Active PPO	\$ 34.98	\$ 34.98	\$ 28.12	\$ 70.14

VISION PLANS	MEMBER	SPOUSE	CHILD	CHILDREN
Primary Vision Care Services (PVCS)	\$ 10.40	\$ 9.28	\$ 9.20	\$ 11.50
Supervision Vision	\$ 7.40	\$ 7.34	\$ 6.00	\$ 14.30
Vision Care Direct	\$ 15.48	\$ 10.00	\$ 10.00	\$ 24.48
VSP (Vision Service Plan)	\$ 8.62	\$ 5.00	\$ 5.00	\$ 12.22

LIFE PLAN FOR PRE-MEDICARE RETIREES/VED MEMBERS

From \$5,000 to \$40,000 \$3.12 Per \$1,000 unit

AGE-RATED SUPPLEMENTAL LIFE - Cost per \$1,000 unit for \$41,000 and up

<30 - \$0.05	30-34 - \$0.06	35-39 - \$0.06	40-44 - \$0.08
45-49 - \$0.14	50-54 - \$0.28	55-59 - \$0.40	60-64 - \$0.48
65-69 - \$0.74	70-74 - \$1.28	75+ - \$1.96	

DEPENDENT LIFE \$1.56 per \$500 unit, per dependent

MONTHLY LIFE INSURANCE PREMIUMS FOR SURVIVING DEPENDENTS

Surviving Dependents of Current Employees	Low Option \$2.60	Standard Option \$4.32	Premium Option \$11.28
Spouse	\$ 8,000 of coverage	\$ 10,000 of coverage	\$ 20,000 of coverage
Child (live birth to age 28)	\$ 3,000 of coverage	\$ 5,000 of coverage	\$ 10,000 of coverage
Surviving Dependents of Former Employees	\$1.56 per \$500 unit, per dependent		

These rates do not reflect any retirement system contribution.

Page 5

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Insurance Medicare Premiums

Monthly Premiums for Medicare Eligible Members Plan Year Jan. 1-Dec. 31, 2024

OKLAHOMA Office of Management & Enterprise Services

MEDICARE SUPPLEMENT PLANS	MEMBER	SPOUSE	CHILD	CHILDREN
BCEBSOK - BlueSecure™	\$ 460.02 per covered person			
HealthChoice SilverScript High Option Medicare Supplement	\$ 437.02 per covered person			
HealthChoice SilverScript Low Option Medicare Supplement	\$ 300.02 per covered person			

MEDICARE ADVANTAGE PRESCRIPTION DRUG (MAPD) PLANS

BCEBSOK - MAPD \$ 208.40 per covered person

CommunityCare Senior Health Plan \$ 215.04 per covered person

Generations by GlobalHealth \$ 190.02 per covered person

Humana MAPD PPO \$ 190.02 per covered person

DENTAL PLANS	MEMBER	SPOUSE	CHILD	CHILDREN
BCEBSOK - BlueCare Dental High Plan	\$ 35.08	\$ 35.08	\$ 28.44	\$ 72.52
BCEBSOK - BlueCare Dental Low Plan	\$ 23.84	\$ 23.84	\$ 20.80	\$ 50.40
Cigna Preferred High (CK100)	\$ 13.00	\$ 10.00	\$ 8.40	\$ 14.44
Cigna Preferred Low (CK2V9)	\$ 10.48	\$ 8.80	\$ 4.82	\$ 10.42
Delta Dental PPO	\$ 30.70	\$ 30.70	\$ 24.54	\$ 67.20
Delta Dental PPO - Choice	\$ 17.88	\$ 40.50	\$ 40.80	\$ 96.02
HealthChoice Dental	\$ 45.00	\$ 45.00	\$ 20.28	\$ 100.74
MetLife High Classic MAC	\$ 50.00	\$ 50.00	\$ 43.62	\$ 107.58
MetLife Low Classic MAC	\$ 28.90	\$ 28.90	\$ 24.78	\$ 60.94
Sun Life Preferred Active PPO	\$ 34.98	\$ 34.98	\$ 28.12	\$ 70.14

VISION PLANS	MEMBER	SPOUSE	CHILD	CHILDREN
Primary Vision Care Services (PVCS)	\$ 10.40	\$ 9.28	\$ 9.20	\$ 11.50
Supervision Vision	\$ 7.40	\$ 7.34	\$ 6.00	\$ 14.30
Vision Care Direct	\$ 15.48	\$ 10.00	\$ 10.00	\$ 24.48
VSP (Vision Service Plan)	\$ 8.62	\$ 5.00	\$ 5.00	\$ 12.22

LIFE PLAN

From \$5,000 to \$40,000 \$3.12 Per \$1,000 unit

AGE-RATED SUPPLEMENTAL LIFE - Cost per \$1,000 unit for \$41,000 and up

<30 - \$0.05	30-34 - \$0.06	35-39 - \$0.06	40-44 - \$0.08
45-49 - \$0.14	50-54 - \$0.28	55-59 - \$0.40	60-64 - \$0.48
65-69 - \$0.74	70-74 - \$1.28	75+ - \$1.96	

DEPENDENT LIFE \$1.56 per \$500 unit, per dependent

These rates do not reflect any contribution from your retirement system.

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LIFE Insurance

Insurance Life Insurance

Life Insurance

- Retain all life insurance in effect while you were an active employee.
- Life insurance must be kept in \$5,000 increments.
- \$3.12 per \$1,000 up to \$40,000; \$41,000 and greater are age-rated.
- Complete a beneficiary form if you are retaining life insurance - please keep this information current.

Dependent Life Coverage

- You may retain all of the amount carried on your dependents while you were an active employee.
- \$1.56 per \$500.
- Amounts can be different for spouse and children.

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Insurance Life Premiums

EGID Life Premium Chart for Former Employees

Life insurance must be kept in \$5,000 increments. Premium cost is \$3.12 per \$1,000 up to \$40,000. Jan. 1 through Dec. 31, 2024

Amount/Age*	< 30	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 - 74	75 +
Age-rated cost per \$1,000 for coverage amounts over \$40,000	\$0.06	\$0.06	\$0.06	\$0.08	\$0.14	\$0.26	\$0.40	\$0.74	\$1.28	\$1.96	
\$ 5,000	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60
\$ 10,000	31.20	31.20	31.20	31.20	31.20	31.20	31.20	31.20	31.20	31.20	31.20
\$ 15,000	46.80	46.80	46.80	46.80	46.80	46.80	46.80	46.80	46.80	46.80	46.80
\$ 20,000	62.40	62.40	62.40	62.40	62.40	62.40	62.40	62.40	62.40	62.40	62.40
\$ 25,000	78.00	78.00	78.00	78.00	78.00	78.00	78.00	78.00	78.00	78.00	78.00
\$ 30,000	93.60	93.60	93.60	93.60	93.60	93.60	93.60	93.60	93.60	93.60	93.60
\$ 35,000	109.20	109.20	109.20	109.20	109.20	109.20	109.20	109.20	109.20	109.20	109.20
\$ 40,000	124.80	124.80	124.80	124.80	124.80	124.80	124.80	124.80	124.80	124.80	124.80
\$ 45,000	140.40	140.40	140.40	140.40	140.40	140.40	140.40	140.40	140.40	140.40	140.40
\$ 50,000	156.00	156.00	156.00	156.00	156.00	156.00	156.00	156.00	156.00	156.00	156.00
\$ 55,000	171.60	171.60	171.60	171.60	171.60	171.60	171.60	171.60	171.60	171.60	171.60
\$ 60,000	187.20	187.20	187.20	187.20	187.20	187.20	187.20	187.20	187.20	187.20	187.20
\$ 65,000	202.80	202.80	202.80	202.80	202.80	202.80	202.80	202.80	202.80	202.80	202.80
\$ 70,000	218.40	218.40	218.40	218.40	218.40	218.40	218.40	218.40	218.40	218.40	218.40
\$ 75,000	234.00	234.00	234.00	234.00	234.00	234.00	234.00	234.00	234.00	234.00	234.00
\$ 80,000	249.60	249.60	249.60	249.60	249.60	249.60	249.60	249.60	249.60	249.60	249.60
\$ 85,000	265.20	265.20	265.20	265.20	265.20	265.20	265.20	265.20	265.20	265.20	265.20
\$ 90,000	280.80	280.80	280.80	280.80	280.80	280.80	280.80	280.80	280.80	280.80	280.80
\$ 95,000	296.40	296.40	296.40	296.40	296.40	296.40	296.40	296.40	296.40	296.40	296.40
\$ 100,000	312.00	312.00	312.00	312.00	312.00	312.00	312.00	312.00	312.00	312.00	312.00
\$ 105,000	327.60	327.60	327.60	327.60	327.60	327.60	327.60	327.60	327.60	327.60	327.60
\$ 110,000	343.20	343.20	343.20	343.20	343.20	343.20	343.20	343.20	343.20	343.20	343.20
\$ 115,000	358.80	358.80	358.80	358.80	358.80	358.80	358.80	358.80	358.80	358.80	358.80
\$ 120,000	374.40	374.40	374.40	374.40	374.40	374.40	374.40	374.40	374.40	374.40	374.40
\$ 125,000	390.00	390.00	390.00	390.00	390.00	390.00	390.00	390.00	390.00	390.00	390.00
\$ 130,000	405.60	405.60	405.60	405.60	405.60	405.60	405.60	405.60	405.60	405.60	405.60
\$ 135,000	421.20	421.20	421.20	421.20	421.20	421.20	421.20	421.20	421.20	421.20	421.20
\$ 140,000	436.80	436.80	436.80	436.80	436.80	436.80	436.80	436.80	436.80	436.80	436.80
\$ 145,000	452.40	452.40	452.40	452.40	452.40	452.40	452.40	452.40	452.40	452.40	452.40
\$ 150,000	468.00	468.00	468.00	468.00	468.00	468.00	468.00	468.00	468.00	468.00	468.00
\$ 155,000	483.60	483.60	483.60	483.60	483.60	483.60	483.60	483.60	483.60	483.60	483.60
\$ 160,000	499.20	499.20	499.20	499.20	499.20	499.20	499.20	499.20	499.20	499.20	499.20
\$ 165,000	514.80	514.80	514.80	514.80	514.80	514.80	514.80	514.80	514.80	514.80	514.80
\$ 170,000	530.40	530.40	530.40	530.40	530.40	530.40	530.40	530.40	530.40	530.40	530.40
\$ 175,000	546.00	546.00	546.00	546.00	546.00	546.00	546.00	546.00	546.00	546.00	546.00
\$ 180,000	561.60	561.60	561.60	561.60	561.60	561.60	561.60	561.60	561.60	561.60	561.60
\$ 185,000	577.20	577.20	577.20	577.20	577.20	577.20	577.20	577.20	577.20	577.20	577.20
\$ 190,000	592.80	592.80	592.80	592.80	592.80	592.80	592.80	592.80	592.80	592.80	592.80
\$ 195,000	608.40	608.40	608.40	608.40	608.40	608.40	608.40	608.40	608.40	608.40	608.40
\$ 200,000	624.00	624.00	624.00	624.00	624.00	624.00	624.00	624.00	624.00	624.00	624.00
\$ 205,000	639.60	639.60	639.60	639.60	639.60	639.60	639.60	639.60	639.60	639.60	639.60
\$ 210,000	655.20	655.20	655.20	655.20	655.20	655.20	655.20	655.20	655.20	655.20	655.20
\$ 215,000	670.80	670.80	670.80	670.80	670.80	670.80	670.80	670.80	670.80	670.80	670.80
\$ 220,000	686.40	686.40	686.40	686.40	686.40	686.40	686.40	686.40	686.40	686.40	686.40
\$ 225,000	702.00	702.00	702.00	702.00	702.00	702.00	702.00	702.00	702.00	702.00	702.00
\$ 230,000	717.60	717.60	717.60	717.60	717.60	717.60	717.60	717.60	717.60	717.60	717.60
\$ 235,000	733.20	733.20	733.20	733.20	733.20	733.20	733.20	733.20	733.20	733.20	733.20
\$ 240,000	748.80	748.80	748.80	748.80	748.80	748.80	748.80	748.80	748.80	748.80	748.80
\$ 245,000	764.40	764.40	764.40	764.40	764.40	764.40	764.40	764.40	764.40	764.40	764.40
\$ 250,000	780.00	780.00	780.00	780.00	780.00	780.00	780.00	780.00	780.00	780.00	780.00
\$ 255,000	795.60	795.60	795.60	795.60	795.60	795.60	795.60	795.60	795.60	795.60	795.60
\$ 260,000	811.20	811.20	811.20	811.20	811.20	811.20	811.20	811.20	811.20	811.20	811.20
\$ 265,000	826.80	826.80	826.80	826.80	826.80	826.80	826.80	826.80	826.80	826.80	826.80
\$ 270,000	842.40	842.40	842.40	842.40	842.40	842.40	842.40	842.40	842.40	842.40	842.40
\$ 275,000	858.00	858.00	858.00	858.00	858.00	858.00	858.00	858.00	858.00	858.00	858.00
\$ 280,000	873.60	873.60	873.60	873.60	873.60	873.60	873.60	873.60	873.60	873.60	873.60
\$ 285,000	889.20	889.20	889.20	889.20	889.20	889.20	889.20	889.20	889.20	889.20	889.20
\$ 290,000	904.80	904.80	904.80	904.80	904.80	904.80	904.80	904.80	904.80	904.80	904.80
\$ 295,000	920.40	920.40	920.40	920.40	920.40	920.40	920.40	920.40	920.40	920.40	920.40
\$ 300,000	936.00	936.00	936.00	936.00	936.00	936.00	936.00	936.00	936.00	936.00	936.00
\$ 305,000	951.60	951.60	951.60	951.60	951.60	951.60	951.60	951.60	951.60	951.60	951.60
\$ 310,000	967.20	967.20	967.20	967.20	967.20	967.20	967.20	967.20	967.20	967.20	967.20
\$ 315,000	982.80	982.80	982.80	982.80	982.80	982.80	982.80	982.80	982.80	982.80	982.80
\$ 320,000	998.40	998.40	998.40	998.40	998.40	998.40	998.40	998.40	998.40	998.40	998.40
\$ 325,000	1014.00	1014.00	1014.00	1014.00	1014.00	1014.00	1014.00	1014.00	1014.00	1014.00	1014.00
\$ 330,000	1029.60	1029.60	1029.60	1029.60	1029.60	1029.60	1029.60	1029.60	1029.60	1029.60	1029.60
\$ 335,000	1045.20	1045.20	1045.20	1045.20	1045.20	1045.20	1045.20	1045.20	1045.20	1045.20	1045.20
\$ 340,000	1060.80	1060.80	1060.80	1060.80	1060.80	1060.80	1060.80	1060.80	1060.80	1060.80	1060.80
\$ 345,000	1076.40	1076.40	1076.40	1076.40	1076.40	1076.40	1076.40	1076.40	1076.40	1076.40	1076.40
\$ 350,000	1092.00	1092.00	1092.00	1092.00	1092.00	1092.00	1092.00	1092.00	1092.00	1092.00	1092.00
\$ 355,000	1107.60	1107.60	1107.60	1107.60	1107.60	1107.60	1107.60	1107.60	1107.60	1107.60	1107.60
\$ 360,000	1123.20	1123.20	1123.20	1123.20	1123.20	1123.20	1123.20	1123.20	1123.20	1123.20	1123.20
\$ 365,000	1138.80	1138.80	1138.80	1138.80	1138.80	1138.80	1138.80	1138.80	1138.80	1138.80	1138.80
\$ 370,000	1154.40	1154.40	1154.40	1154.40	1154.40	1154.40	1154.40	1154.40	1154.40	1154.40	1154.40
\$ 375,000	1170.00	1170.00	1170.00	1170.00	1170.00	1170.00	1170.00	1170.00	1170.00	1170.00	1170.00
\$ 380,000	1185.60	1185.60	1185.60	1185.60	1185.60	1185.60	1185.60	1185.60	1185.60	1185.60	1185.60
\$ 385,000	1201.20	1201.20	1201.20	1201.20	1201.20	1201.20	1201.20	1201.20	1201.20	1201.20	1201.20
\$ 390,000	1216.80	1216.80	1216.80	1216							

Thank You!

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