



ESSENTIAL Retirement Checklist



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
	RETIREMENT DECISION	
	6 months to 60 days before	Submit Retirement Application and contact Retirement Coordinator.
		If you did not include with your application, submit: Proof of birth for member and survivor, direct deposit form, beneficiary form, and if applicable: marriage license, divorce decree or death certificate.
	BEFORE RETIREMENT	
	4 months	Contact Social Security regarding when to start benefits. (ssa.gov)
	3 months before age 65	Contact Medicare about your coverage options. (medicare.gov)
	90-30 days	Contact your insurance administrator (e.g. EGID or OPEH&W) about continuing insurance in retirement.
	45 days (could be earlier)	COMMUNICATION FROM OPERS: OPERS Acknowledgement confirms retirement date and requests any outstanding forms or documents.
	45-30 days	Contact SoonerSave about setting up direct deposit.
	15 days	COMMUNICATION FROM OPERS: Preliminary Benefit Statement, tax forms, information on returning to work and possibly information about Medicare Gap.
YOUR RETIREMENT DAY First day of the month		
	AFTER RETIREMENT	
		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	COMMUNICATION FROM OPERS: 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 73	Receive required minimum distribution letter from SoonerSave.

Resources

More details online at 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 | opers.ok.gov | (405) 858-6737 | (800) 733-9008

SoonerSave | soonersave.com | (877) 538-3457

Employees Group Insurance Division (EGID) | oklahoma.gov/egid | (800) 752-9475

OPEH&W Health Plan | opehw1.com | (800) 468-5744

