



OPERS

Coordinator Meeting

2025

Presenters

Matt Kesser

Communications Manager

(405) 858-6794

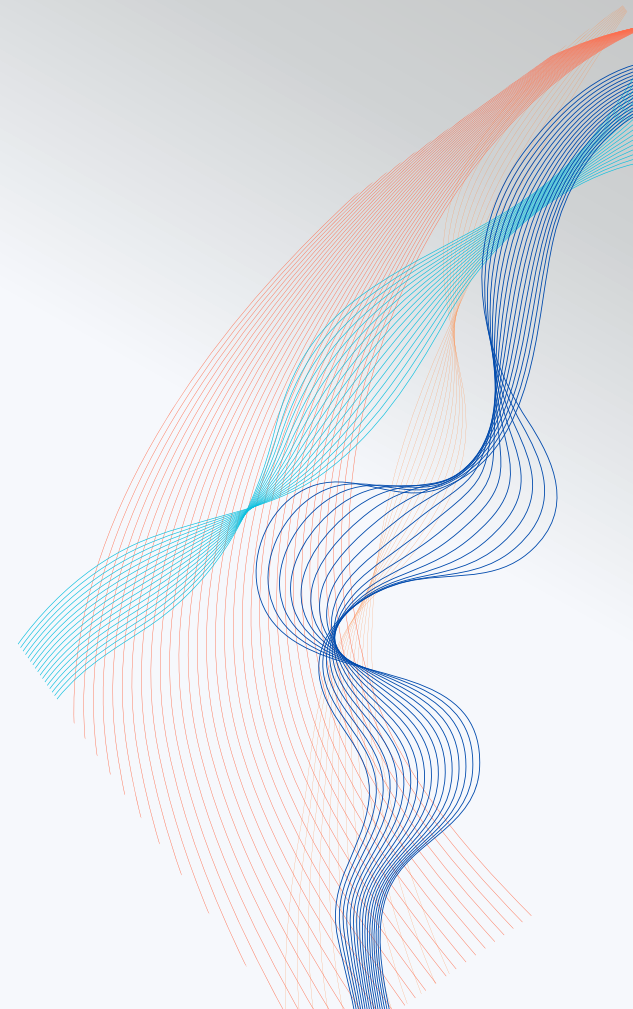
mkesser@opers.ok.gov

Jillian Thomas

Retirement Education &
Communications Specialist

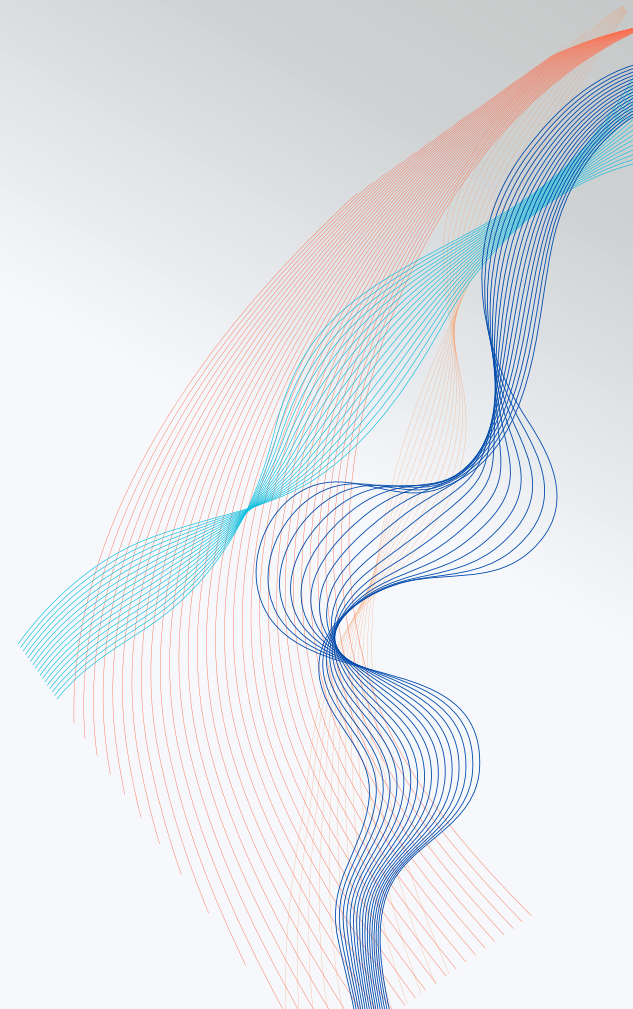
(405) 858-6729

jthomas@opers.ok.gov



Presentation Overview

- Updates
- OPERS Basics
- Role of a Coordinator
- Additional Information and Resources



Updated Manual – Coming Soon

- We are still working on revisions
- PDF available on Employer's section of the OPERS website.

www.opers.ok.gov/employers



Staffing Changes

OPERS Contact Information on
Page 3 of the Manual.

Don't know who to ask?

The OPERS Contact Center can
help!

(405) 858-6737

CONTACT INFORMATION

Mailing Address: P.O. Box 53007 | Oklahoma City, Oklahoma 73152-3007
Physical Address: 5400 North Grand Boulevard, Suite 400 | Oklahoma City, Oklahoma 73112-5625
(800) 733-9008 toll-free | (405) 858-6737 OKC area | (405) 848-5946 fax
www.opers.ok.gov | contact@opers.ok.gov

Defined Benefit Plans	<i>Questions regarding enrollments, service credit, purchases of service, vesting, benefit calculations, member contributions, terminations, or active member deaths</i>		
	Thy Tran	858-6738	ttran@opers.ok.gov
	Ferdinand Blay-Mockey	858-6724	fblay-Mockey@opers.ok.gov
	Alice Hunt	858-6755	ahunt@opers.ok.gov
	Sara Lackner	858-6772	slackner@opers.ok.gov
	Lloyd Thompson	858-6778	lthompson@opers.ok.gov
	Amy Hall	858-6722	ahall@opers.ok.gov
	Tamikia Washington	858-6780	twashington@opers.ok.gov

Retired Member Services	<i>Questions for members currently going through the retirement process or those already retired.</i>		
	Michelle McRee	858-6757	mmcree@opers.ok.gov
	Cameron Gregg	858-6747	cgregg@opers.ok.gov
	Kent Cordray	858-6741	kcordray@opers.ok.gov
	Leslie Jeffcoat	858-6730	ljeffcoat@opers.ok.gov
	Carli Keena-Shelton	858-6777	ckeena-shelton@opers.ok.gov
	Mendi Keller	858-6770	mkeller@opers.ok.gov

Defined Contribution Plans	<i>Questions regarding SoonerSave or Pathfinder participation</i>		
	Marc Pierce	858-6708	mpierce@opers.ok.gov
	Robin Wano	858-6779	rwano@opers.ok.gov
	Brittani Gordon	858-6739	bgordon@opers.ok.gov
	Mary Janousek	858-6796	mjanousek@opers.ok.gov

Payroll Reporting Issues	<i>Questions regarding payroll contribution reporting and submissions</i>		
	Nancy Boysen	858-6728	nboysen@opers.ok.gov

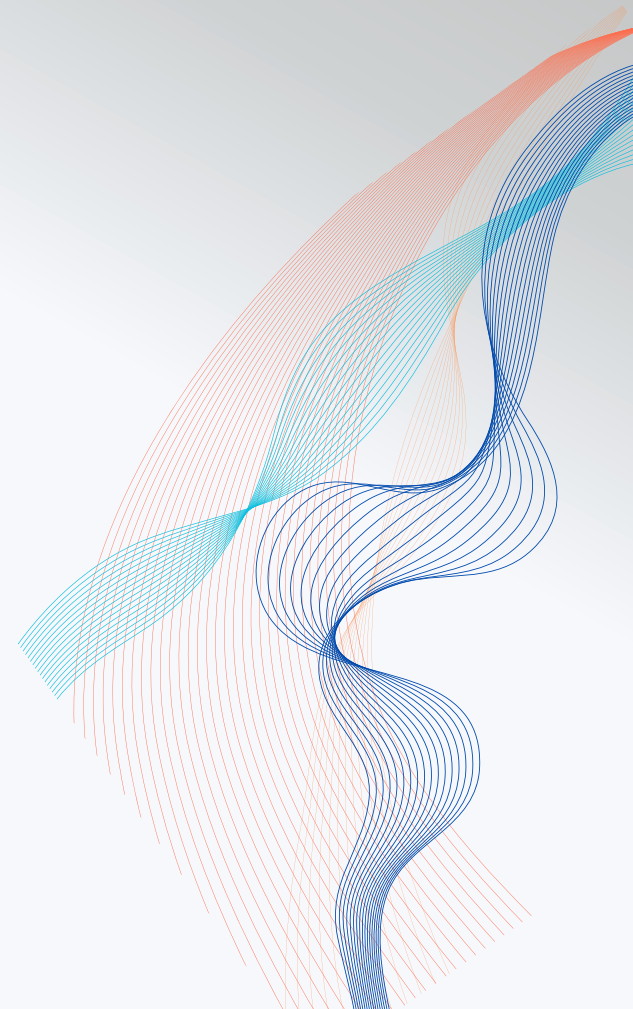
Communications Department	<i>Questions regarding publications, member education, forms or the OPERS website</i>		
	Matthew Kesser	858-6794	mkesser@opers.ok.gov
	Ava Doyle	858-6729	adoyle@opers.ok.gov

Other OPERS Contacts	Stephanie White	858-6768	swhite@opers.ok.gov
	Sarah Ashmore	858-6720	sashmore@opers.ok.gov
	Justin Kilgore	858-6742	jkilgore@opers.ok.gov

Employer Website	<i>General questions about the employer website can be directed to our main contact information.</i>		
	If you need to reset your password email us at help@opers.ok.gov		

New – Annual Coordinator Verification

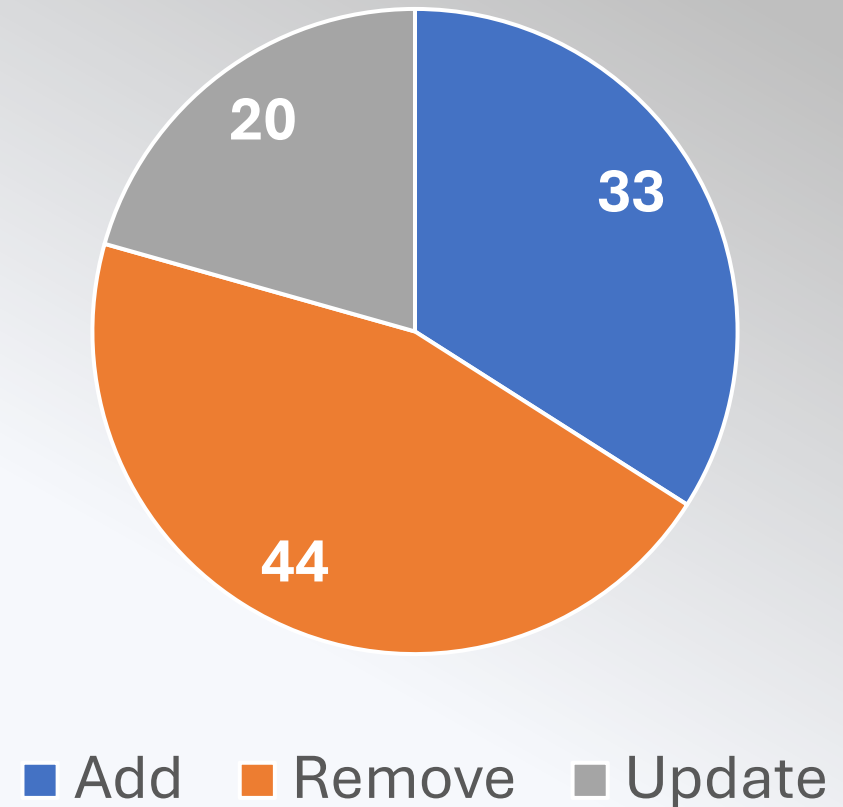
- This year - county/local government employers only
- Planned for June/July
- OPERS sends an email to the main coordinator with the coordinator list we have on record
- You must either verify or submit updates.
- Automated the process to make updates



Coordinator Verification Stats

172 County/Local Agencies

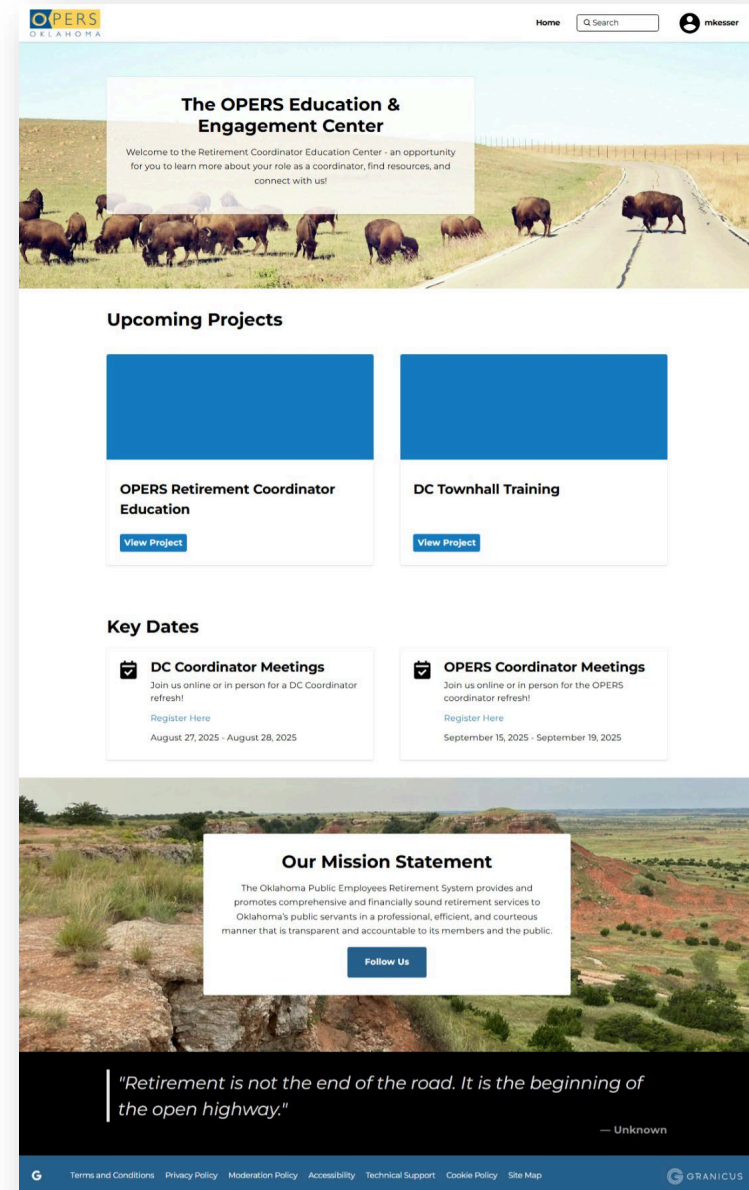
- 168 (98%), Responses
- 109 Agencies confirmed no changes needed



Engage Learning Center for Coordinators

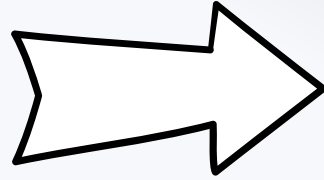
engage.opers.ok.gov

Coming Soon!



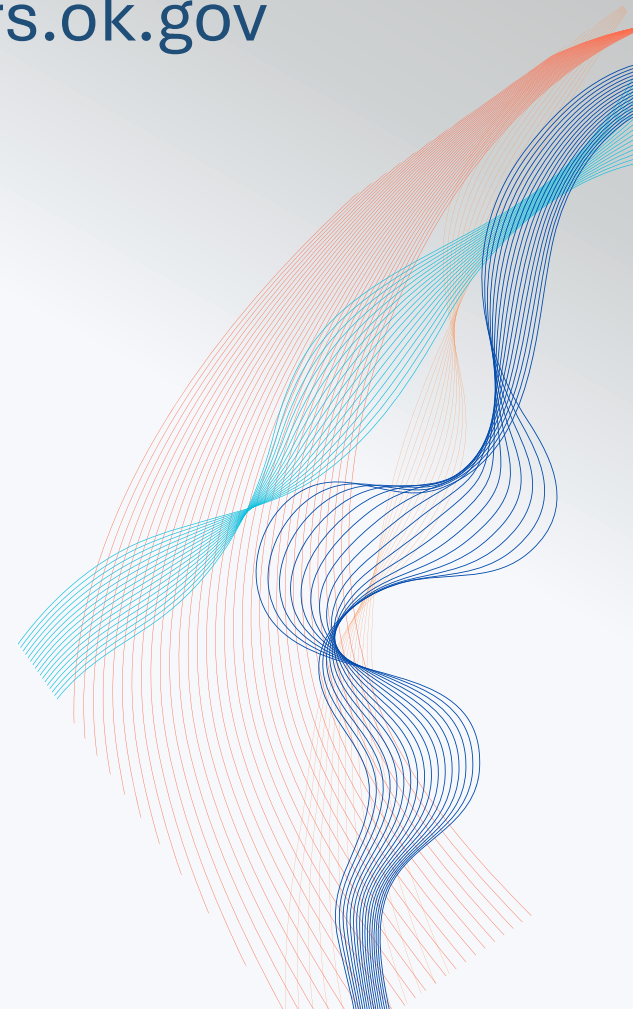
New Email From Addresses

@public.govdelivery.com



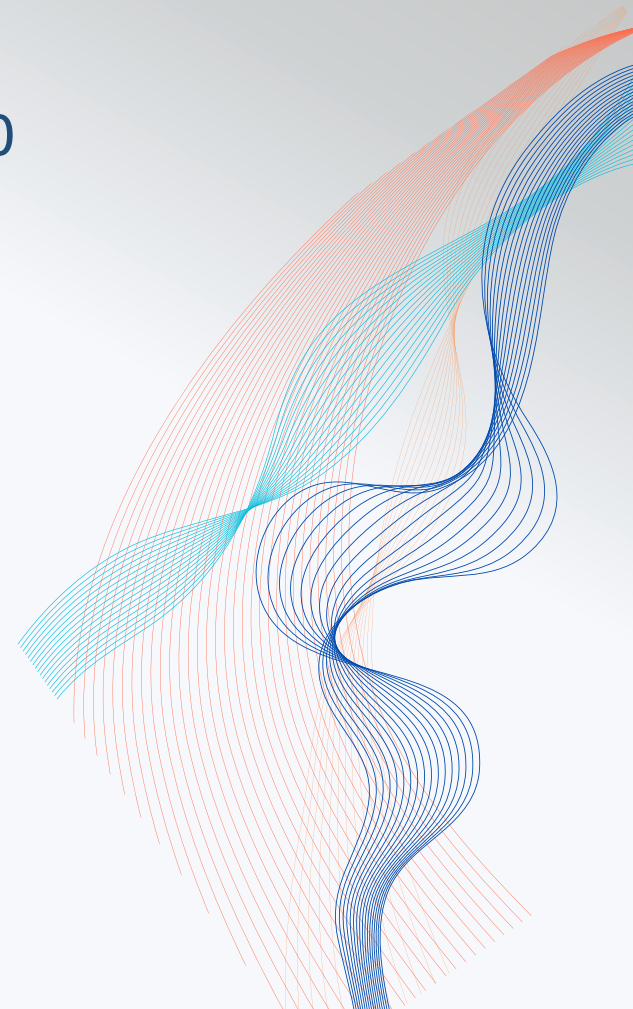
@email.opers.ok.gov

Update your spam/junk mail filters so you don't miss a message.



Legislation Updates 2025

- House Bill 1458
 - Modifies the process a beneficiary uses to have the \$5,000 death benefit paid to a funeral home instead of themselves.
 - Clarifies that this transfer is a qualified disclaimer of benefits rather than an assignment of benefits.
 - Removes the tax liability from the beneficiary.
 - OPERS must receive form to disclaim benefit within 9-months of the member's death.

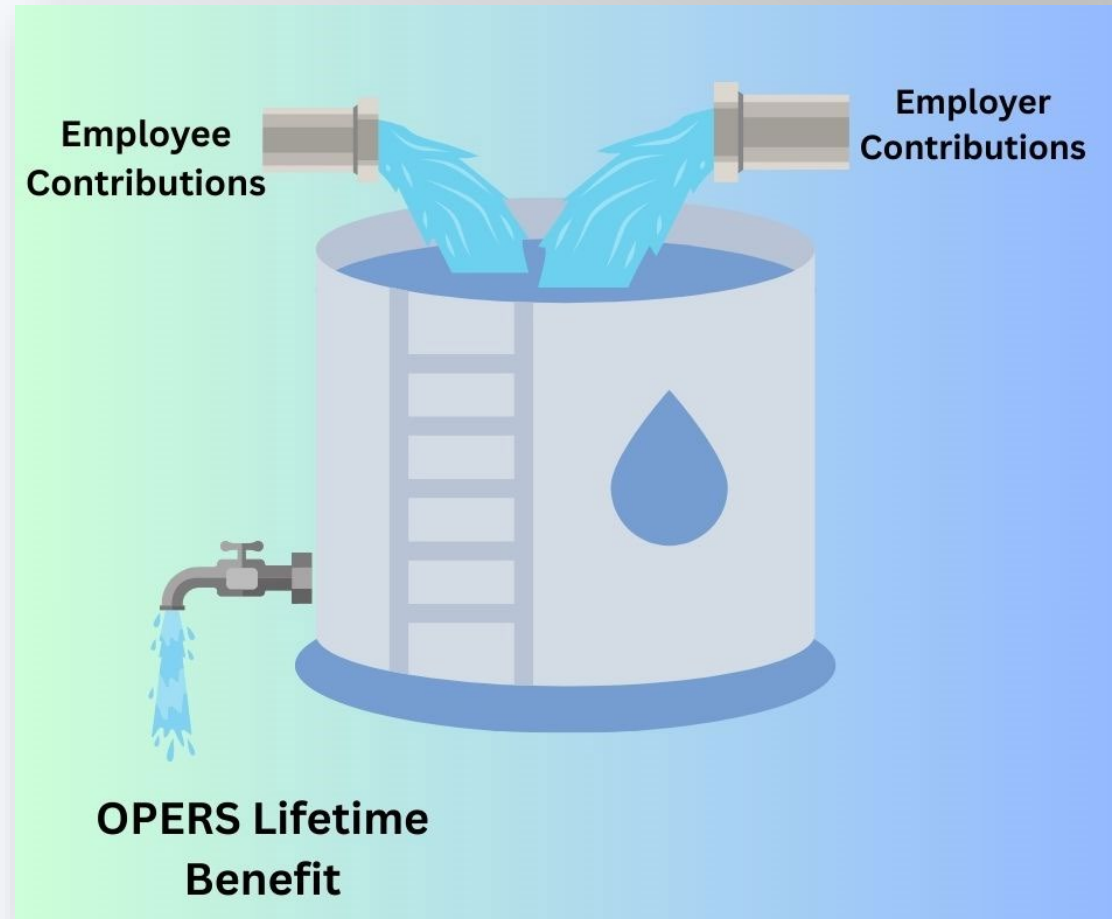




OPERS Basics

What is OPERS?

- Defined benefit plan
- Benefit is dependent on a formula



Benefit Formula



	Final Average Salary	\$30,000
	Service Credit	25
X	Computation Factor (2%)	.02
	Lifetime Annual Benefit	\$15,000
		\$1,250 monthly

Encourage employees within 2 years of eligibility to request a Benefit Calculation
opers.ok.gov/forms

Final Average Salary

- Out of the last 10 years
 - Before July 1, 2013 - highest **three** years
 - On or after July 1, 2013 – highest **five** years
- Includes
 - ✓ Gross, full-time base pay
 - ✓ Longevities
- Does Not Include
 - ✗ Overtime,
 - ✗ Reimbursements (travel, clothes, insurance, etc)
 - ✗ Tips



* Final Average Salary may be different if you are an elected official

Service Credit

- Participating service begins first of the month following hire date
- Other service you may receive credit for include:
 - Purchases service
 - Prior service
 - Bonus years
 - Military service
 - Unused sick leave
- Before November 1, 2012 – rounded to the nearest full year
- On or after November 1, 2012 – full years and months (no rounding)



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



Step-Up

- Increases computation factor from 2.0% to 2.5%
- Additional contribution required (currently 2.91%, subject to change)
- Only full years of participation count toward the 2.5% calculation
- Irrevocable election to participate
- Not available to
 - Hazardous duty members; or
 - Elected official first elected or appointed prior to November 1, 2011
- More information available in Step-Up brochure and on the OPERS website



The logo for OPERS Oklahoma, featuring a stylized 'O' with a blue and yellow gradient, followed by the text "PERS" in blue and "OKLAHOMA" in a smaller blue font below it.

2.5% Step-Up

Your OPERS benefit is a valuable part of your future retirement income. One way to get more from your OPERS benefit is through Step-Up. Whether you are early in your career or have many years of service, you can step up your contribution and receive a greater lifetime benefit when you retire. For information on the benefit formula and retirement eligibility review the EssentialOPERS at www.opers.ok.gov/publications.

What Is Step-Up and How Does It Work?

When you retire, OPERS calculates your benefit using a formula:

Final Average Compensation

×

Years of Service

×

Computation Factor (2%)

(The formula is different for elected officials and hazardous duty members.)

With Step-Up, you pay more in contributions each paycheck. In return, your benefit calculation will use a higher computation factor of 2.5%.

Step-Up

2.0% ➤ 2.5%

The higher 2.5% Step-Up rate only applies to full years (12 months) of participating service earned after starting Step-Up.

- For example, four years and 10 months in Step-Up will result in a calculation of four years at the Step-Up rate.
- All other service, including partial years of participation in Step-Up, is calculated at the standard 2% rate.¹

How Much Will Step-Up Cost Me?

- An Additional 2.91% of your compensation.
- To calculate your full contribution with Step-Up, add 2.91% to your current contribution rate.
- Contact your retirement coordinator or payroll clerk for your current contribution rate.
- Regular employee contribution rates and/or the Step-Up rate could change in the future.

What Are the Requirements and Eligibility?

Most active OPERS members may enroll in Step-Up.²

- Except: Hazardous duty members and elected officials first elected or appointed prior to November 1, 2011.
- Once enrolled, you are always in the program.
- You cannot stop or pause the additional Step-Up contribution.
- You will continue to pay into Step-Up even if you change positions or return to work in the OPERS system after a break in service, retiring or taking a withdrawal.

How Do I Enroll in Step-Up?

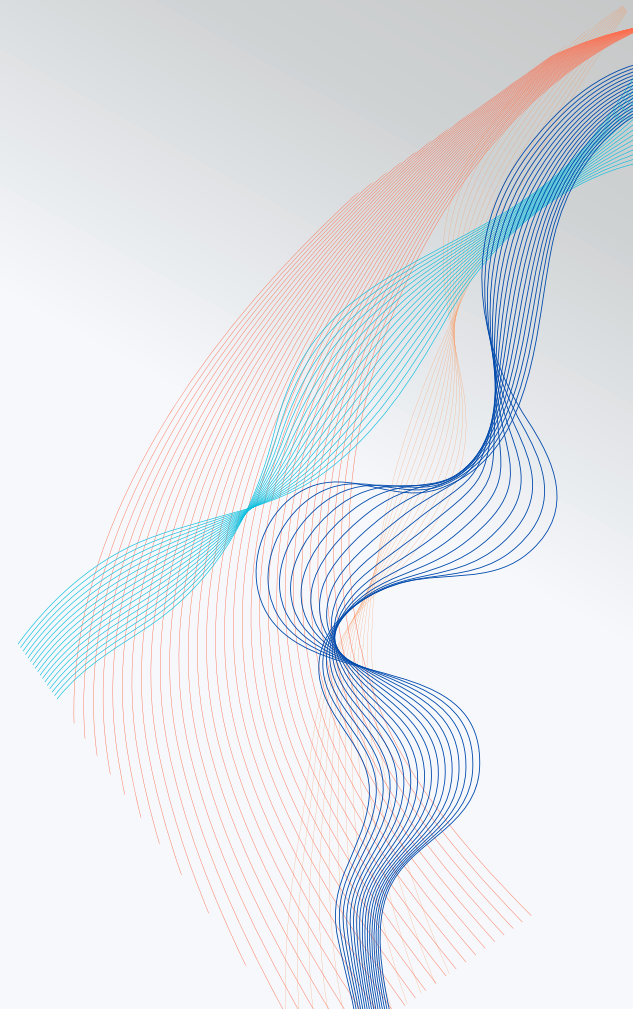
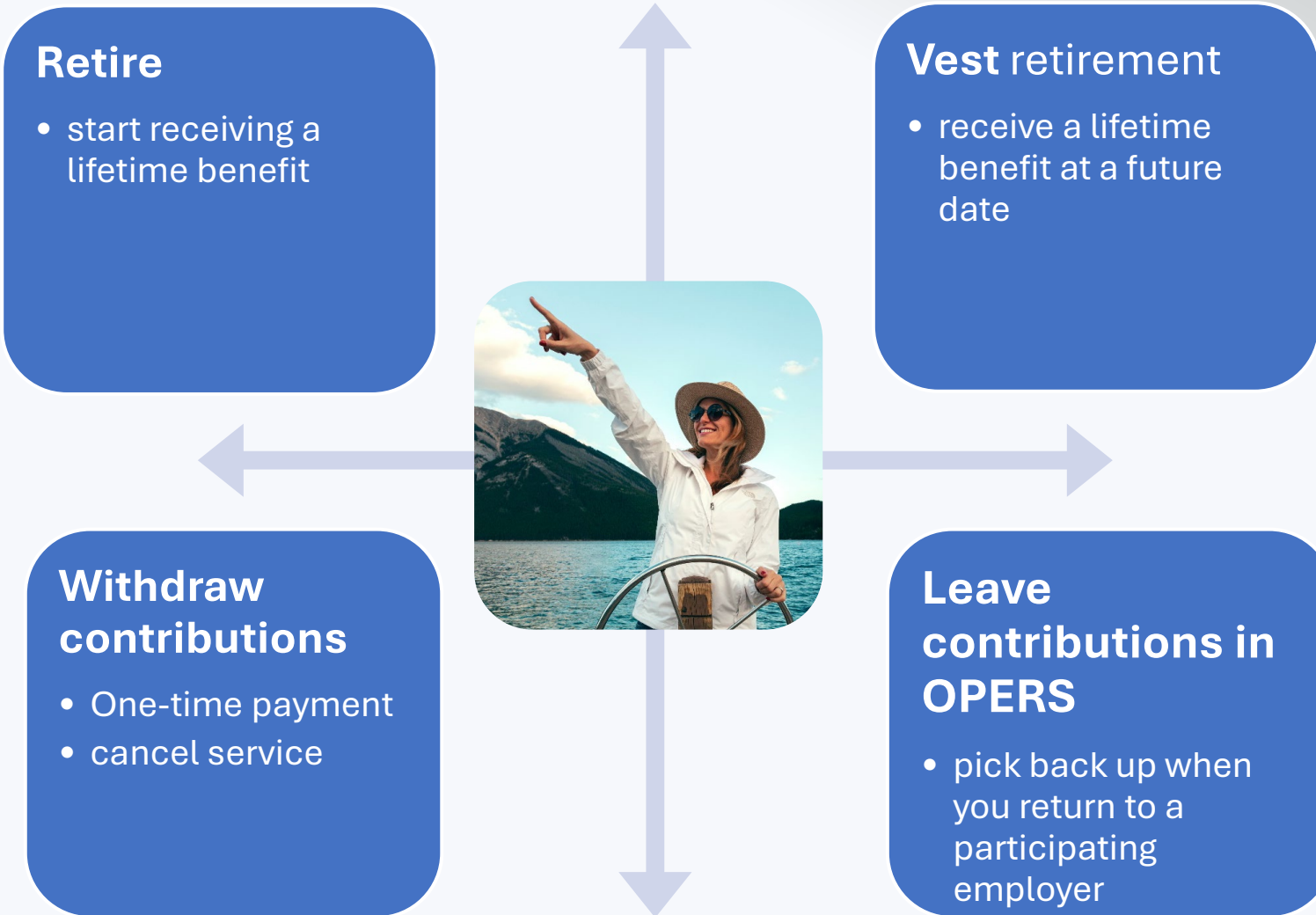
- Complete and sign a Step-Up Election Form.
- Return the form to your retirement coordinator.
- You can enroll as a new employee or at any time while you are an active participating member.
- Step-Up starts the first payroll period after your employer accepts the form.

Is Step-Up Right for Me?

Like all financial decisions, choosing to Step-Up may impact your current and retirement lifestyles. You should consider these factors before enrolling:

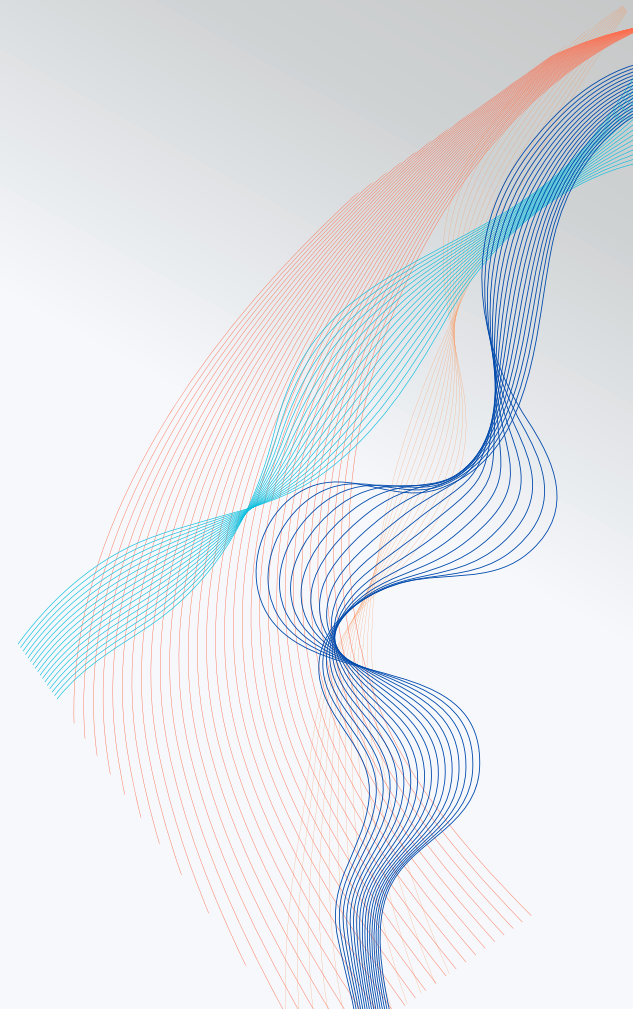
- Once begun, you cannot stop Step-Up contributions.
- How long do you plan to remain an active member?
- Can you afford a decrease in take-home pay due to higher employee contributions?
- What is your current financial standing and tax status?
- How long do you and/or your survivor plan to receive a pension from OPERS based on age and life expectancy?
- You cannot withdraw contributions until you end employment.
- Other choices for tax-sheltered saving such as SoonerSave or an IRA.

Four Possible Paths



What does 'being vested' mean?

- You have enough service to receive a future benefit - Eight full years
- Member doesn't need to act right away.
- Member needs to keep address updated.
- Will still need to complete retirement application when eligible.



Normal Retirement Eligibility

Participating before Nov. 1, 2011

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

OR

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

Participating after Nov. 1, 2011

Age 65 with 6 years of full-time equivalent employment

OR

90 points (age + service credit) and at least 60 years of age



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

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



Retired Member Return to Work

- **Non-OPERS employer**
- No effect on your OPERS benefit



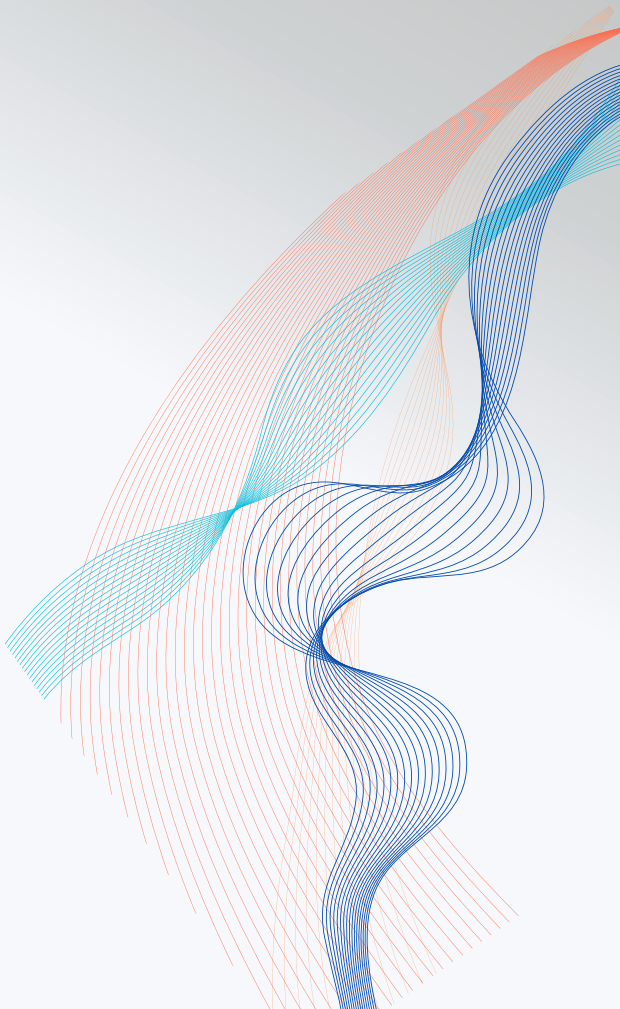
- **OPERS-participating employers**
- No pre-arranged employment agreements per state law and IRS Code
- Same employer from which you retired
 - One-year waiting period, or must waive benefits
- Different OPERS employer
 - One month waiting period, or your retirement will be canceled
 - Subject to earning limitations.



Earning Limitations

- Benefit subject to Social Security earnings limitation
- Current limits: [opers.ok.gov/returning-to-work](https://www.opers.ok.gov/returning-to-work)

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



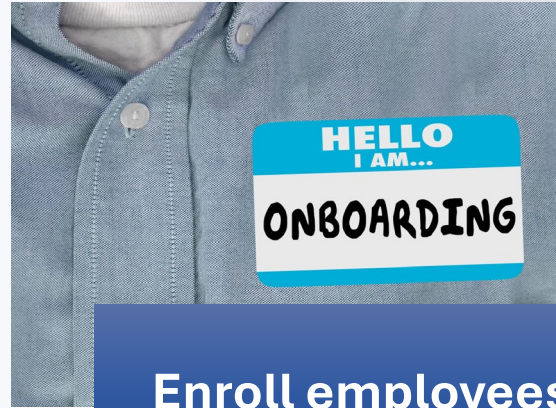


Retirement Coordinator Responsibilities

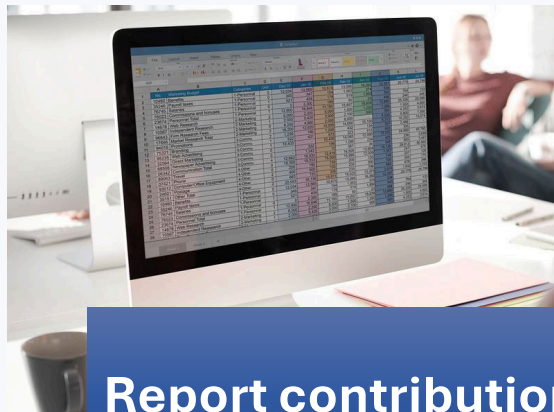
Roles of the Retirement Coordinator



Maintain records



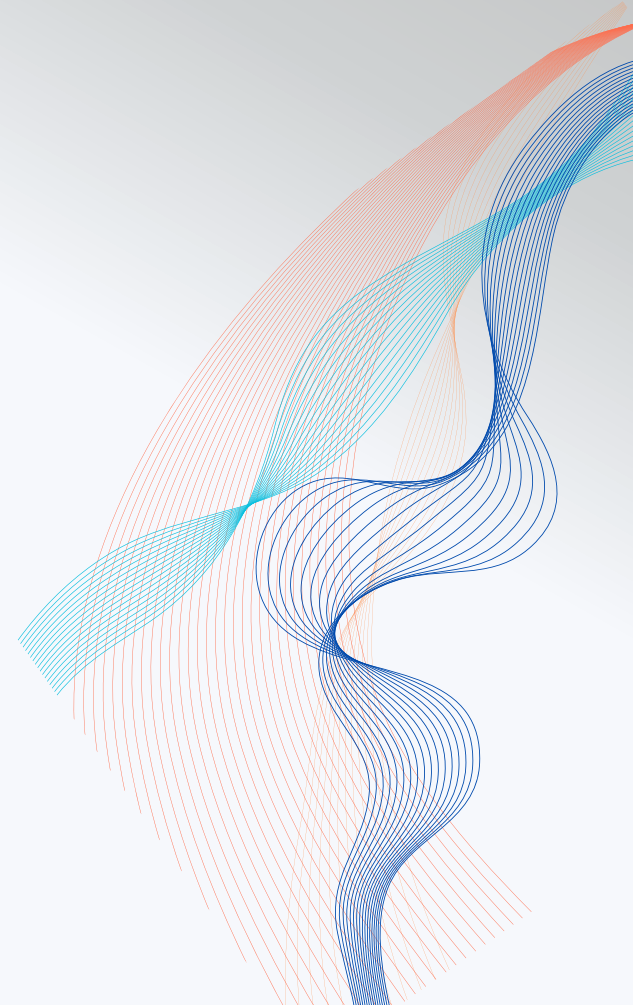
Enroll employees



Report contributions



Provide information





Maintain Records

Keep Employee Records

✓ Hours

✓ Salary

✓ Unused sick leave balances upon separation



Where are your old records?

Importance of Enrollment

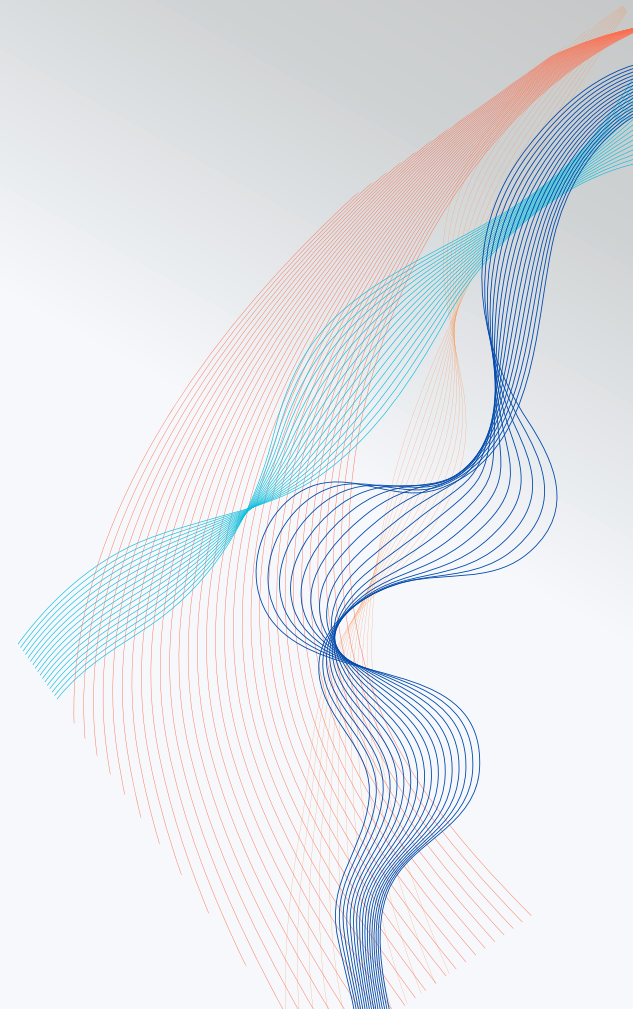
- Integrity of service and salary data –
- Members cannot withdraw, vest or retire without enrolling.
- Member will not receive an annual statement or newsletter.
- Ensure contributions are paid on time
- Delinquent service is costly and avoidable.



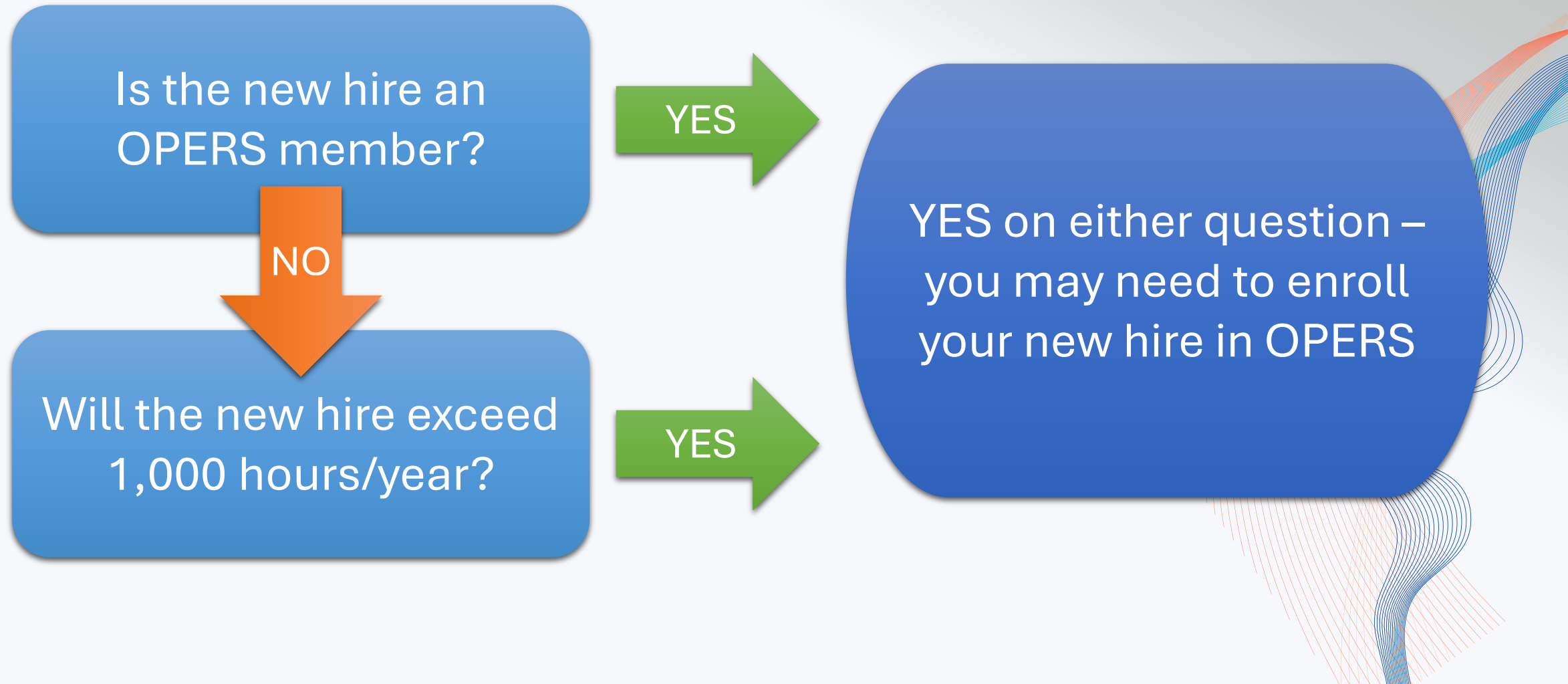
Initial Membership Requirements

- Position is permanent, not seasonal or temporary.
- Position requires at least 1,000 hours work per year (rolling 12 months after first day of employment).
- Salary must be equal to or greater than minimum wage.

State employees who first become employed by a participating employer on or after November 1, 2015, and have no prior participation in OPERS will participate in the mandatory Pathfinder defined contribution plan.

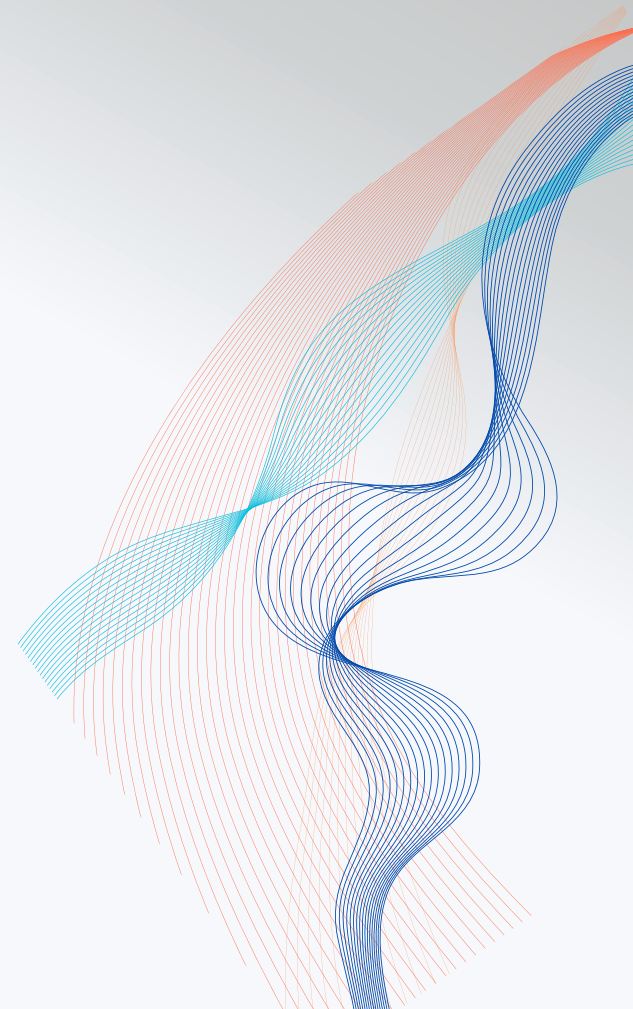


Part-time, Temporary or Seasonal



Part-time, Temporary or Seasonal

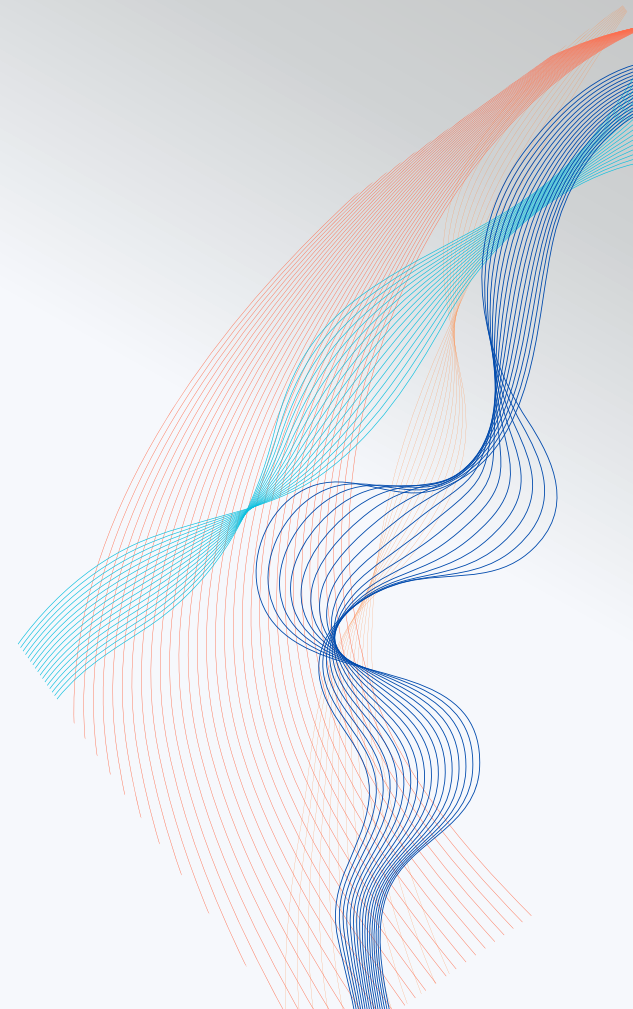
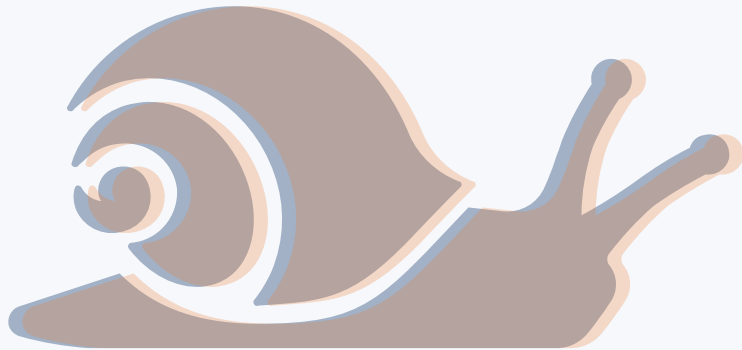
- How to know if they are an OPERS Member



Scope Creep

Part-time, Temporary or Seasonal

- Best Practice – Document employment conditions, beginning and end dates.
- Document when an employee's position changes to full-time or in scope.
- Enroll eligible employees.



Rolling 12-Month Calendar

for initial eligibility

April	80 hours
May	85 hours
June	65 hours
July	95 hours
August	85 hours
September	85 hours
October	80 hours
November	60 hours
December	80 hours
January	60 hours

February	85 hours
March	85 hours

April through March: 945 total hours

Not OPERS eligible.



Rolling 12-Month Calendar

for initial eligibility

April	80 hours
May	85 hours
June	65 hours
July	95 hours
August	85 hours
September	85 hours
October	80 hours
November	60 hours
December	80 hours
January	60 hours

February	85 hours
March	85 hours
April	95 hours
May through April:	960 total hours
Not OPERS eligible.	



Rolling 12-Month Calendar

for initial eligibility

April	80 hours
May	85 hours
June	65 hours
July	95 hours
August	85 hours
September	85 hours
October	80 hours
November	60 hours
December	80 hours
January	60 hours

February	85 hours
March	85 hours
April	95 hours
May	95 hours

June through May: 970 total hours

Not OPERS eligible.



Rolling 12-Month Calendar

for initial eligibility

April	80 hours
May	85 hours
June	65 hours
July	95 hours
August	85 hours
September	85 hours
October	80 hours
November	60 hours
December	80 hours

January	60 hours
February	85 hours
March	85 hours
April	95 hours
May	95 hours
June	95 hours
July through June:	1,000 total hours

OPERS eligible

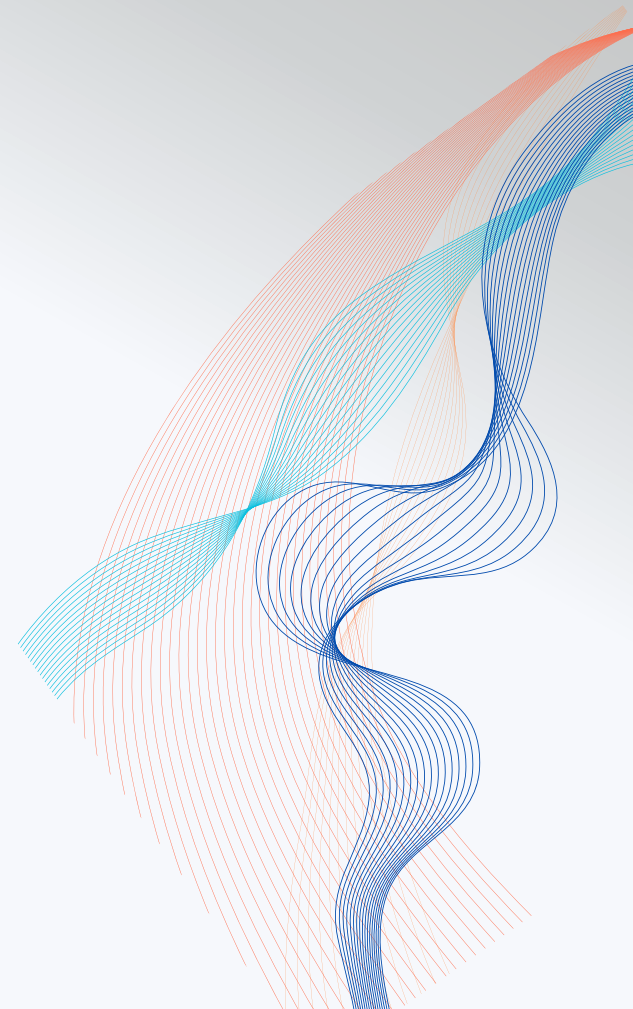
**Employee now meets requirements for
initial eligibility**

Delinquent service will be owed for those twelve months



Probationary Periods

- “Probationary” periods are still reportable
 - Periods of “initial employment” cannot be exempted from OPERS contributions.
 - Delinquent service is costly and avoidable.





BREAK

Enrollment Process

Enrollment Worksheet

MEMBER INFORMATION

Name (First, Middle, Last) _____ Member's Social Security Number _____

Mailing Address _____ Member's Date of Birth _____ Member's Gender _____

Spouse's Full Name (First, Middle, Last) _____ Member's Telephone Number _____

Spouse's Date of Birth _____ Spouse's Social Security Number _____

REMEMBERS

- Enroll new employees online (OPERS will not accept paper enrollments)
- Give employees the following:
 - EssentialOPERS or Member Handbook (both available online)
 - Beneficiary Designation Form
 - 2.5% Step-Up Brochure

Enrollment Worksheet

- Collect/verify information
- Keep in your records



Call OPERS/Workday Verification

- Verify Eligibility
- Verify when to start contributions
- Verify Step-Up participation

OPERS Online - Oklahoma Public Employees Retirement System Payroll Reporting System and Member Enrollment

Phone Numbers all Free:
 1-800-733-9008 (outside Oklahoma City metro area)
 General Number: (405) 858-6737
 Fax Number Employer Services: (405) 848-5967

Welcome to the OPERS Payroll Reporting, Member Enrollment, and Group Health System. This site is available MONDAY through FRIDAY from 7:00 A.M. to 5:30 P.M. excluding holidays. If you already have a Username and Password, you may login below.

If you need assistance please call 405-858-6737 (toll free 800-733-9008) and ask for web site assistance.

User Name Password

[Forgot Password?](#)

Links of Interest
[OPERS Main Web Site](#)
[Employer Forms](#)
[User Enrollment Form for Enrolling Users and Reporting Payroll](#)
[User Enrollment Form for Insurance Reporting](#)
[Enrollment Worksheet](#)

OPERS Online

- connect.opers.state.ok.us

EssentialOPERS

Eligibility for Normal Retirement Benefits

Age 62 - You can begin receiving full, unreduced retirement benefits when you are at least age 62 with six full years of full-time equivalent employment or

Age 65 - You can begin receiving full, unreduced retirement benefits when you are at least age 65 with six full years of full-time equivalent employment or

Age 66 - You can begin receiving full, unreduced retirement benefits when you are at least age 66 with six full years of full-time equivalent employment or

Eligibility for Early Retirement Benefits

Age 55 - You can begin receiving reduced retirement benefits once you have reached age 55 and have at least 10 years of participating service.

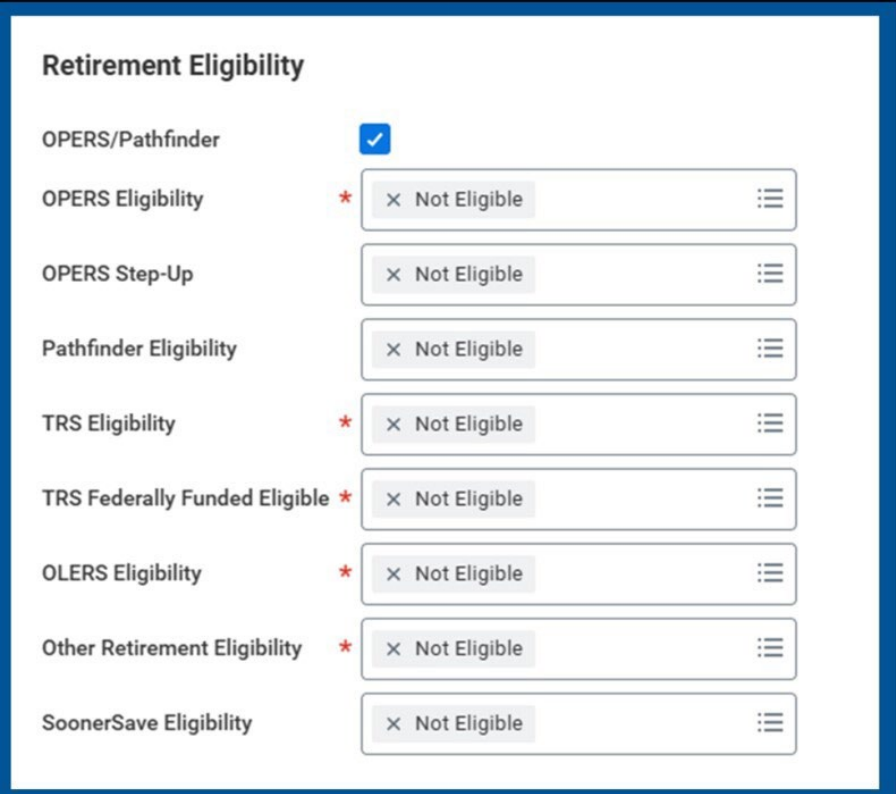
Age 60 - You can begin receiving reduced retirement benefits once you have reached age 60 and have at least 10 years of participating service.

Provide Documents

- Beneficiary form
- *EssentialOPERS*
- Step-Up brochure

New Hire Retirement Eligibility in Workday

- Check the 'OPERS/PATHFINDER' box
- Leave all drop downs set to 'Not Eligible'
- OPERS will verify eligibility
- Once OPERS completes processing, you will receive a Workday notification to let you know:
 - The plan your employee should be enrolled,
 - When to start contributions; and
 - If Step-Up contributions should be withheld.



Retirement Eligibility

OPERS/Pathfinder	☒	
OPERS Eligibility	*	x Not Eligible
OPERS Step-Up		x Not Eligible
Pathfinder Eligibility		x Not Eligible
TRS Eligibility	*	x Not Eligible
TRS Federally Funded Eligible	*	x Not Eligible
OLERS Eligibility	*	x Not Eligible
Other Retirement Eligibility	*	x Not Eligible
SoonerSave Eligibility		x Not Eligible

Hiring Retired OPERS Members

Waiting periods

Must continue participation and
pay contributions

Member must decide to
continue or waive benefits



Retired Member Returning to Work Forms

OPERS
OKLAHOMA

Post-Retirement Employment Election 515-178-19 57

It is a direct violation of IRS provisions and state law for an employee and employer to enter into a pre-retirement employment arrangement to re-hire that employee after retirement. The requirements are set forth in 74 O.S. § 914 and certain Internal Revenue Service regulations.

PART 1 – RETIREE INFORMATION

Name (First, Middle, Last) Social Security number

Mailing address (Street or Rural Route, City, State, Zip+4)

Phone number Personal email address

OPERS employer from which you retired Employer # Original retirement date

PART 2 – CERTIFICATION BY RETIREMENT COORDINATOR

I acknowledge retirees returning to work must pay contributions on all compensation earned, including seasonal, temporary and part-time employment. Employee and employer contributions must begin on the first day of employment.

Employer name Employer # Earliest date of current employment

Retirement Coordinator's signature Date Retiree's current position

PART 3 – RETIREE'S CHOICE

Your new employment may not begin before one full month of retirement or your retirement will be cancelled. Below you must choose to either continue receiving your monthly benefits, or waive receiving your monthly benefits. Your signature and the date are required on the lines provided underneath your choice. See the reverse side of this form for further explanation.

CHOOSE ONLY ONE BOX

Choice 1: I choose to continue receiving my retirement benefits while I am employed.

By signing below, I understand I may not enter into any employment agreement with the OPERS employer from which I retired for a period of at least one year following my last date on payroll and continue to receive benefits from OPERS. I understand if I am younger than the Social Security Normal Retirement age, my monthly retirement benefits will cease the month my earnings exceed the allowed amount for my age, and benefits will not be paid for the rest of the calendar year. The following year, beginning with January, I will begin to receive my benefits again. Just as before, the benefits will continue until my earnings meet my allowed earnings for the calendar year. I understand each month I work for a participating OPERS employer and contribute to OPERS, I will accrue post-retirement service credit. I understand my benefits will be increased effective January 1, of each year, if I have earned 12 months of full-time equivalent service (2,076 hours) as of the end of the previous fiscal year (June 30). I understand my increased benefits are based upon the actual compensation I earned and actual hours I worked with the participating OPERS employer during my post-retirement employment.

Retiree's signature Date

Choice 2: I choose to waive (stop receiving) my retirement benefits while I am employed.
You are not eligible to waive your benefits if you elected to receive the Medicare Gap Benefit Option when you retired.

By signing below, I understand I have waived the receipt of my monthly retirement benefits during my employment with an OPERS participating employer. I understand I will not receive any monthly retirement benefits from OPERS while re-employed on the basis. I understand each month I work for a participating OPERS employer and contribute to OPERS, I will accrue post-retirement service credit. I know I can retire again, under the laws governing OPERS at that time, once I accrue 36 consecutive months of full-time equivalent participation with a participating employer. I also know if my employment terminates before I accrue these 36 months, my benefits will be determined by the provisions of Choice 1 above.

Retiree's signature Date

Payments of monthly benefits stop the month following receipt of this form.

Oklahoma Public Employees Retirement System
P.O. Box 53007 | Oklahoma City, Oklahoma 73152-3007
Toll-Free 1-800-733-9008 | Fax 405-645-5946 | www.opers.ok.gov Rev. 07/2017

**Post Retirement
Employment Election**

OPERS
OKLAHOMA

Status of Post-Retirement Employment 515-178-11 72

This form is to be used when a retiree who has returned to work is approaching the earnings limitation. When completing this form, please type or print in ink.

PART 1 – RETIREE INFORMATION

Name (First, Middle, Last) Social Security number

Mailing address (Street or P.O. Box, City, State, Zip+4) Daytime phone number

Agency name Agency number

PART 2 – EMPLOYMENT STATUS

Check one:

☐ Retiree will be continuing employment

☐ Retiree will be terminating employment

Date employment ended: Gross amount of last payroll:

PART 3 – EARNINGS LIMIT

Check one:

☐ Retiree will not go over maximum allowable earnings

☐ Retiree will go over or has gone over maximum allowable earnings

PART 4 – SIGNATURES

Retiree acknowledges retirement benefit payments will stop if the earnings limit is reached.

Retiree's signature Date

Retirement Coordinator's signature Date

OKLAHOMA PUBLIC EMPLOYEES RETIREMENT SYSTEM
P.O. Box 53007 | Oklahoma City, Oklahoma 73152-3007
Tel 405-658-6737 | Toll-free 1-800-733-9008 | www.opers.ok.gov Rev. 6/2012

**Status of Post-
Retirement Employment**

opers.ok.gov/online-form-orders

Retired Member Returning to Work Forms



Post-Retirement Employment Election

515-1178-19
57

It is a direct violation of IRS provisions and state law for an employee and employer to enter into a pre-retirement employment arrangement to re-hire that employee after retirement. The requirements are set forth in 74 O.S. § 914 and certain Internal Revenue Service regulations.

PART 1 - RETIREE INFORMATION

Name (First, Middle, Last)

Social Security number

Mailing address (Street or Rural Route, City, State, Zip+4)

Phone number

Personal email address

OPERS employer from which you retired

Employer #

Original retirement date

PART 2 - CERTIFICATION BY RETIREMENT COORDINATOR

I acknowledge retirees returning to work must pay contributions on all compensation earned, including seasonal, temporary and part-time employment. Employee and employer contributions must begin on the first day of employment.

Employer name

Employer #

Earliest date of current employment

Retirement Coordinator's signature

Date

Retiree's current position

PART 3 - RETIREE'S CHOICE

Your new employment may not begin before one full month of retirement or your retirement will be cancelled. Below you must choose to either continue receiving your monthly benefits, or waive receiving your monthly benefits. Your signature and the date are required on the lines provided underneath your choice. See the reverse side of this form for further explanation.

CHOOSE ONLY ONE BOX

Choice 1: I choose to continue receiving my retirement benefits while I am employed.

By signing below, I understand I may not enter into any employment agreement with the OPERS employer from which I retired for a period of at least one year following my last date on payroll and continue to receive benefits from OPERS. I understand if I am younger than the Social Security Normal Retirement age, my monthly retirement benefits will cease the month my earnings exceed the allowed amount for my age, and benefits will not be paid for the rest of the calendar year. The following year, beginning with January, I will begin to receive my benefits again. Just as before, the benefits will continue until my earnings meet my allowed earnings for the calendar year. I understand each month I work for a participating OPERS employer and contribute to OPERS, I will accrue post-retirement service credit. I understand my benefit will be increased effective January 1, of each year, if I have earned 12 months of full-time equivalent service (2,076 hours) as of the end of the previous fiscal year (June 30). I understand my increased benefits are based upon the actual compensation I earned and actual hours I worked with the participating OPERS employer during my post-retirement employment.

Retiree's signature

Date

Choice 2: I choose to waive (stop receiving) my retirement benefits while I am employed.
You are not eligible to waive your benefits if you elected to receive the Medicare Gap Benefit Option when you retired.

By signing below, I understand I have waived the receipt of my monthly retirement benefits during my employment with an OPERS participating employer. I understand I will not receive any monthly retirement benefit from OPERS while re-employed on this basis. I understand each month I work for a participating OPERS employer and contribute to OPERS, I will accrue post-retirement service credit. I know I can retire again, under the laws governing OPERS at that time, once I accrue 36 consecutive months of full-time equivalent participation with a participating employer. I also know if my employment terminates before I accrue these 36 months, my benefits will be determined by the provisions of Choice 1 above.

Retiree's signature

Date

Payments of monthly benefits stop the month following receipt of this form.

OKLAHOMA PUBLIC EMPLOYERS RETIREMENT SYSTEM
P.O. Box 33007 | Oklahoma City, Oklahoma 73152-3007
Toll-free 1-800-733-9008 | Fax 405-848-5946 | www.opers.ok.gov

Rev. 3/2019

Post Retirement Employment Election

- When retired member returns to work
- Receive benefits vs waive benefits

Retired Member Returning to Work Forms

Status of Post-Retirement Employment

- When member approaches earning limits
- Continue working or terminate employment to continue benefit



Status of Post-Retirement Employment

515-178-1172

This form is to be used when a retiree who has returned to work is approaching the earnings limitation. When completing this form, please type or print in ink.

PART 1 – RETIREE INFORMATION

Name (First, Middle, Last)

Mailling address (Street or P.O. Box, City, State, Zip+4)

Agency name

--	--	--	--	--	--	--	--	--	--

Social Security number

Daytime phone number

Agency number

PART 2 – EMPLOYMENT STATUS

Check one:

☐

Retiree will be continuing employment

☐

Retiree will be terminating employment

Date employment ended: Gross amount of last payroll:

PART 3 – EARNINGS LIMIT

Check one:

☐

Retiree will not go over maximum allowable earnings☐

PART 4 – SIGNATURES

Retiree acknowledges retirement benefit payments will stop if the earnings limit is reached.

Retiree's signature

Date

Retirement Coordinator's signature

Date

OKLAHOMA PUBLIC EMPLOYEES RETIREMENT SYSTEM

P.O. Box 53007 | Oklahoma City, Oklahoma 73152-3007

Tel 405-858-6737 | Toll-free 1-800-733-9008 | www.opers.ok.gov

Rev. 8/2011

Essential OPERS



EssentialOPERS

STATE & LOCAL GOVERNMENT EMPLOYEES

The **Oklahoma Public Employees Retirement System (OPERS)** is a defined benefit retirement plan qualified under Section 401(a) of the Internal Revenue Code. Participation in OPERS is mandatory for eligible state and local government employees. OPERS provides you a lifetime retirement benefit when you meet the eligibility requirements described below.

You participate in OPERS by contributing a portion of your salary each pay period. Your employer also contributes on your behalf. The amount of your contributions does not determine the amount of the benefit OPERS promises you. Your benefits are determined by a formula which includes your salary and years of credited service. The paid contributions are invested, under the direction of the OPERS Board of Trustees, to provide lifetime retirement benefits to eligible members.

This handout is an overview describing OPERS plan provisions as of July 1, 2020. It is not a plan document and does not create any type of binding obligation, contract or promise to pay benefits. OPERS reserves the right to correct any errors contained herein to comply with federal or state statutes. For more information, refer to the member handbook available online at www.opers.ok.gov.

Membership and Participation

Participation in OPERS begins on the first day of the month immediately following the beginning date of your employment, provided that all of the following apply¹:

1. Your position is **permanent**, not seasonal, or temporary; and,
2. Your position requires at least 1,000 hours of work per year; and,
3. Your salary is equal to or greater than the minimum wage.

Contributions

Current contribution rates are 3.5% for state employees and 16.5% for state agencies.

Local government employers choose the rate at which the organization and employee will contribute for a total of 20%. For more details on the contribution rates of a participating local government organization, see your Retirement Coordinator.

Vesting

Vesting means you have accumulated enough service credit to entitle you to a lifetime monthly retirement benefit in the future. You must have eight years² of credited service (including six full years of full-time-equivalent employment³) to be eligible to vest your OPERS benefit.

Eligibility for Normal Retirement Benefits

If you became a member of OPERS before November 1, 2011:

- **Age 62** – You can begin receiving full, unreduced retirement benefits when you are at least age 62 with six full years of full-time-equivalent employment⁴; or
- **80 Points** – You can begin receiving full, unreduced retirement benefits when the sum of your age and years of service equals 80 if you became a member before July 1, 1992; or
- **90 Points** – You can begin receiving full, unreduced retirement benefits when the sum of your age and years of service equals 90 if you became a member on or after July 1, 1992.

If you became a member of OPERS on or after November 1, 2011:

- **Age 65** – You can begin receiving full, unreduced retirement benefits when you are at least age 65 with six full years of full-time-equivalent employment⁴; or
- **90 Points** – You can begin receiving full, unreduced retirement benefits when you are at least 60 years of age and the sum of your age and years of service equals 90.

Eligibility for Early Retirement Benefits

If you became a member of OPERS before November 1, 2011:

- You can begin receiving reduced retirement benefits once you have reached age 55 and have at least 10 years² of participating service.

If you became a member of OPERS on or after November 1, 2011:

- You can begin receiving reduced retirement benefits once you have reached age 60 and have at least 10 years² of participating service.

If you choose early retirement, you will receive a **permanent** actuarial reduction in your benefit based on your age at retirement.

- Plan provisions
- Separate versions for:
 - State/local Government Employees,
 - Hazardous Duty,
 - Elected Officials, and
 - URSJJ

Step-up

- Contribution is an extra 2.91%
- On full years of participation in Step-up
- Not Eligible:
 - Contributing at the 8% Hazardous Duty rate
 - First elected or appointed prior to November 1, 2011



Your OPERS benefit is a valuable part of your future retirement income. One way to get more from your OPERS benefit is through Step-Up. Whether you are early in your career or have many years of service, you can step up your contribution and receive a greater lifetime benefit when you retire. For information on the benefit formula and retirement eligibility review the *Essential OPERS* at www.opers.ok.gov/publications.

What Is Step-Up and How Does It Work?

When you retire, OPERS calculates your benefit using a formula:

Final Average Compensation	X	Years of Service	X	Computation Factor (2%)
----------------------------	---	------------------	---	-------------------------

(The formula is different for elected officials and hazardous duty members.)

With Step-Up, you pay more in contributions each paycheck. In return, your benefit calculation will use a higher computation factor of 2.5%.

Step-Up
2.0% ➔ 2.5%

The higher 2.5% Step-Up rate only applies to full years (12 months) of participating service earned after starting Step-Up.

- For example, four years and 10 months in Step-Up will result in a calculation of four years at the Step-Up rate.
- All other service, including partial years of participation in Step-Up, is calculated at the standard 2% rate.¹

How Much Will Step-Up Cost Me?

- An Additional 2.91% of your compensation.
- To calculate your full contribution with Step-Up, add 2.91% to your current contribution rate.
- Contact your retirement coordinator or payroll clerk for your current contribution rate.
- Regular employee contribution rates and/or the Step-Up rate could change in the future.

What Are the Requirements and Eligibility?

Most active OPERS members may enroll in Step-Up.²

- Except: Hazardous duty members and elected officials first elected or appointed prior to November 1, 2011.
- Once enrolled, you are always in the program.
- You cannot stop or pause the additional Step-Up contribution.
- You will continue to pay into Step-Up even if you change positions or return to work in the OPERS system after a break in service, retiring or taking a withdrawal.

How Do I Enroll in Step-Up?

- Complete and sign a Step-Up Election Form.
- Return the form to your retirement coordinator.
- You can enroll as a new employee or at any time while you are an active participating member.
- Step-Up starts the first payroll period after your employer accepts the form.

Is Step-Up Right for Me?

Like all financial decisions, choosing to Step-Up may impact your current and retirement lifestyles. You should consider these factors before enrolling:

- Once begun, you cannot stop Step-Up contributions.
- How long do you plan to remain an active member?
- Can you afford a decrease in take-home pay due to higher employee contributions?
- What is your current financial standing and tax status?
- How long do you and/or your survivor plan to receive a pension from OPERS based on age and life expectancy?
- You cannot withdraw contributions until you end employment.
- Other choices for tax-sheltered saving such as SoonerSave or an IRA.

opers.ok.gov/step-up

Beneficiary Form

- Member must name one primary and one contingent
- Send form to OPERS by mail
- Form is part of the WorkDay Process for State agencies.



Beneficiary Designation
Active or Vested Member Death Benefits

515-116AV-14
04

This form allows you to designate a person or institution as your primary and contingent beneficiaries for receipt of retirement funds in the event of your death before retirement. It is important to include all of the information requested below, including a Social Security number for an individual or taxpayer identification number (TIN) for an institution. You may change your beneficiaries in the future by completing a new *Beneficiary Designation – Active or Vested Member Death Benefits* form. Please print clearly in ink and return the original form to OPERS at the address below.

PART 1 – MEMBER INFORMATION

Name (First, Middle, Last)

Social Security number

Marital status

☐ Married, but separated

☐ Married

☐ Never married

☐ Divorced

☐ Widowed

Mailing address (Street or P.O. Box, City, State, Zip+4)

Daytime telephone number

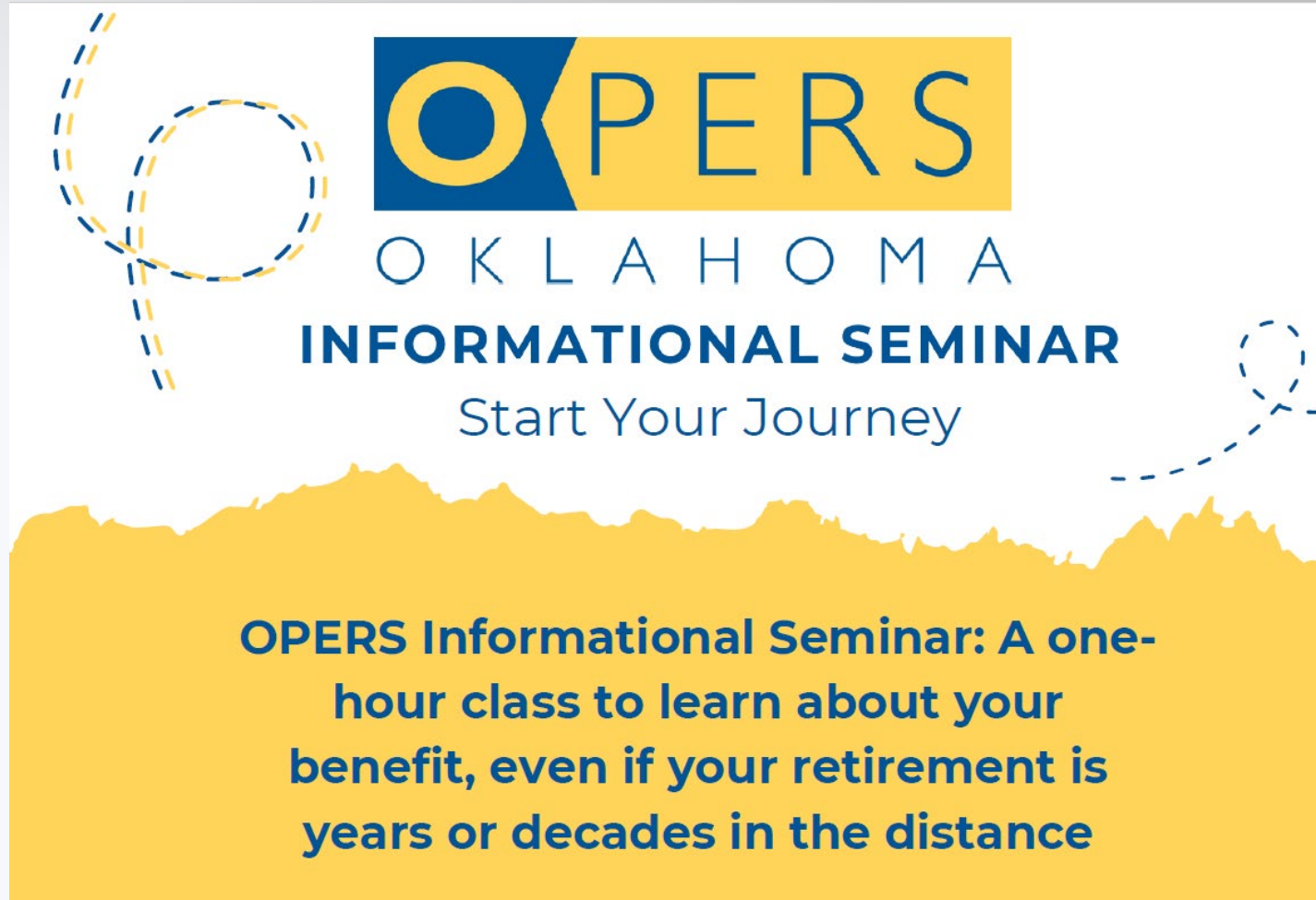
PART 2 – PRIMARY BENEFICIARY DESIGNATION**PART 3 – CONTINGENT BENEFICIARY DESIGNATION** - Will only receive benefits if all primary beneficiaries are deceased.**PART 4 – SIGNATURE**

Signature

Date

OKLAHOMA PUBLIC EMPLOYEES RETIREMENT SYSTEM
P.O. Box 53007 | Oklahoma City, Oklahoma 73152-3007
Tel 405-858-6737 | Toll-free 1-800-733-9008 | www.opers.ok.gov

Rev. 04/2014



Next date: Wednesday, Dec. 3, 2025
opers.ok.gov/opers-seminar-schedule

A close-up photograph of a person's hands counting a stack of US dollar bills. The person is wearing a grey sweater and a gold ring. The desk is cluttered with various financial documents, including a 'Payroll Dashboard' with bar charts and a pie chart, and a calculator showing '16325'. A smartphone is also visible on the desk. The image is partially obscured by a white, torn-paper-like graphic element.

Payroll Reporting Reporting and Data Integrity

- Verify hours and salary are correct for each member.
- Do not copy and paste without checking the hours.
- OPERS may not be able to process a member's retirement until errors are resolved.

connect.opers.state.ok.us

Processing Payroll – Regular Payroll

Payroll Form

Cancel Create

* Emp Code

* Agency

* First Name

Middle Initial

* Last Name

* SSN

* Earnings (format 99999.00)

* Payroll Date

Hours

Employee Stepup (key a W for stepup)

Birth Date (mmddyyyy)

Taxable Employee Contributions

Non Taxable Employee Contribut

Employer Contributions

Use the correct payroll code

Check earnings match your payroll records

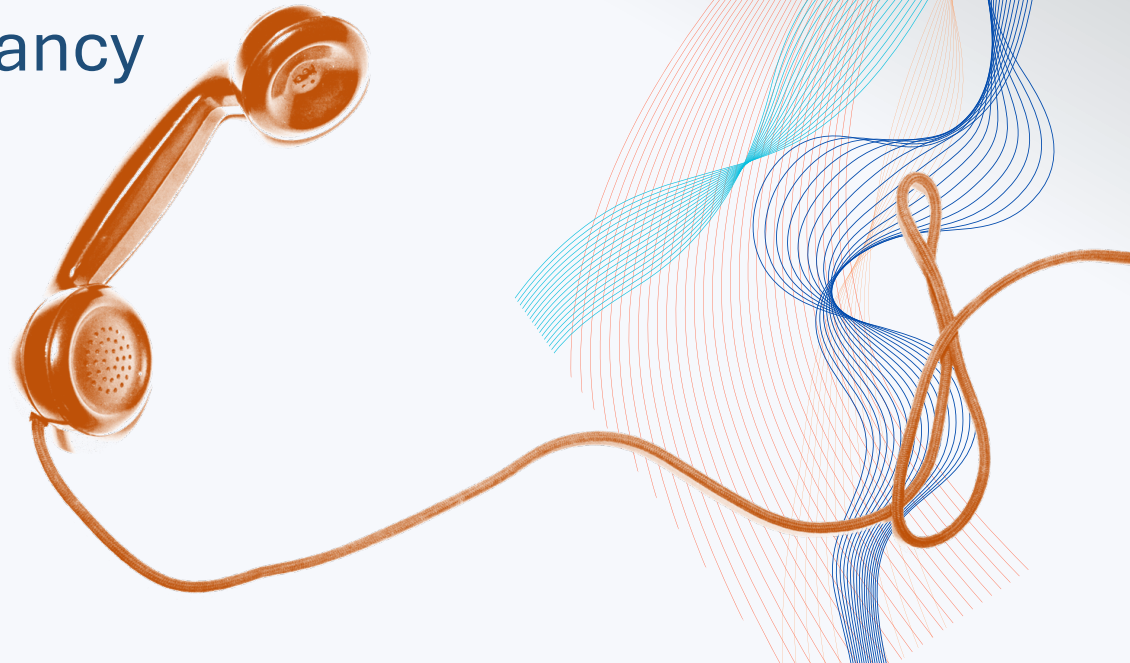
Check hours match payroll records

Use Step-Up Code "W" for Step-Up, or leave Blank

Lock your records

- Remember to lock your records when you have finished payroll reporting.
- Making changes without locking will cause the totals in our system to not match the certificate.
- Need help or make a mistake? Call Nancy

(405) 858-6728



Member name changes

- Name changes occur through the reporting of payroll.
- Marriage license or divorce decree (first page and signatures) – provide copies to OPERS.

Forms Commonly Requested

Do you need to update your information or request something from OPERS? The most frequently requested forms are provided for you below to download and complete. If you have trouble accessing these files, you may need to update the free Adobe® Reader available on the [Adobe Website](#).

We are excited to offer several of our most common forms as an **Online Form**. These forms will open in a new window to be completed online saving you a stamp and paper. Your signature will be verified by email. The form will not be submitted to OPERS until you have verified your signature. [Contact us](#) if you need a paper version or have trouble completing the form.

SERVICE, BENEFIT AND INFORMATION

[Benefit and Service Calculations \(515-135A-21\)](#)

Online Form: Complete this form to request a benefit calculation, accounting of service credit, or withdrawal payback. Use the [Withdrawal Payback Calculator](#) to estimate the cost before completing this form.

[Application for Military Service \(515-167-22\)](#)

Use the [Military Service Purchase Calculator](#) to estimate the cost of purchasing your military service before completing the application.

Online Form: If you want retirement service credit for military

UPDATE MY INFORMATION

[OPERS Change of Address Form \(515-160-20\)](#)

Online Form: Complete this form to update your contact information. This form will also update your SoonerSave account, if applicable.

[OPERS Change of Name Form \(515-160N-22\)](#)

Online Form: Complete this form to update your name if you are a retired, vested or withdrawing member. Active members (employed with an OPERS employer) need to complete a name change through their employer's payroll office.

Member address changes

Two options:

- Employer website
<https://connect.opers.state.ok.us>
- Change of Address form

Employees updating their address in Workday does not automatically update their OPERS record.

Forms Commonly Requested

Do you need to update your information or request something from OPERS? The most frequently requested forms are provided for you below to download and complete. If you have trouble accessing these files, you may need to update the free Adobe® Reader available on the [Adobe Website](#).

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SERVICE, BENEFIT AND INFORMATION

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Online Form: If you want retirement service credit for military

UPDATE MY INFORMATION

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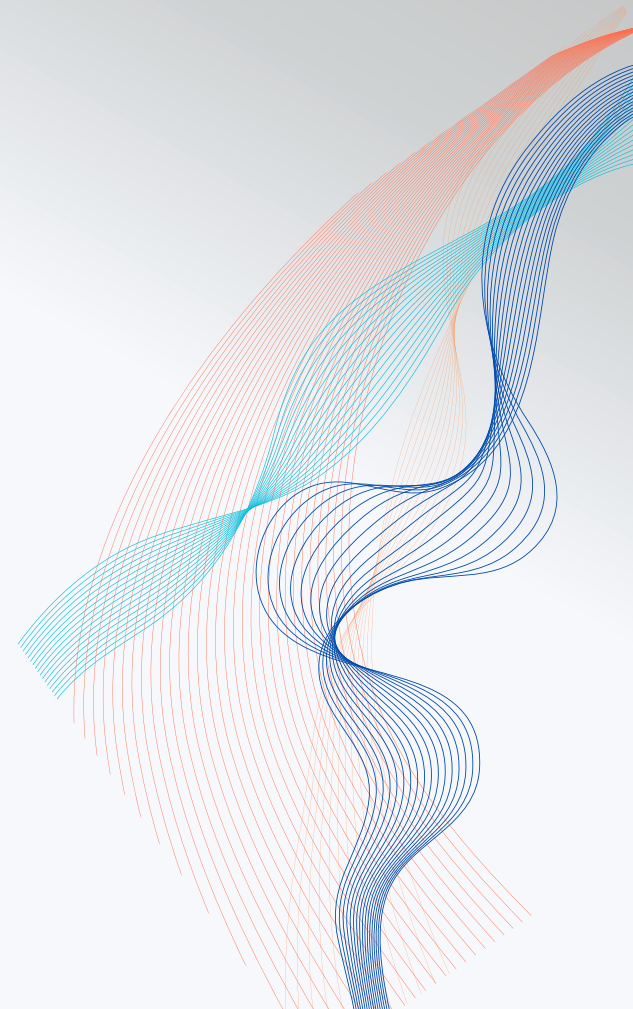
[Personal Email Submission or Change](#)

Contribution Rates

State agencies

Employee: 3.5%

Employer: 16.5%



Contribution rate mix

County and local government employers

- What is your contribution rate?
 - 20% total between employee and employer
- Local employer
 - Able to change the contribution mix by resolution
 - Pre-tax vs Post-tax
 - Resolution must be submitted before June 30th to be in effect July 1st

OPERS > Employers > Additional Resources

Code	Employee	Employer	Total
P	3.50%	16.50%	20.00%
T	4.00%	16.00%	20.00%
N	4.50%	15.50%	20.00%
L	5.00%	15.00%	20.00%
I	5.50%	14.50%	20.00%
U	6.00%	14.00%	20.00%
H	6.50%	13.50%	20.00%
G	7.00%	13.00%	20.00%
F	7.50%	12.50%	20.00%
Z	8.00%	12.00%	20.00%
C	8.50%	11.50%	20.00%

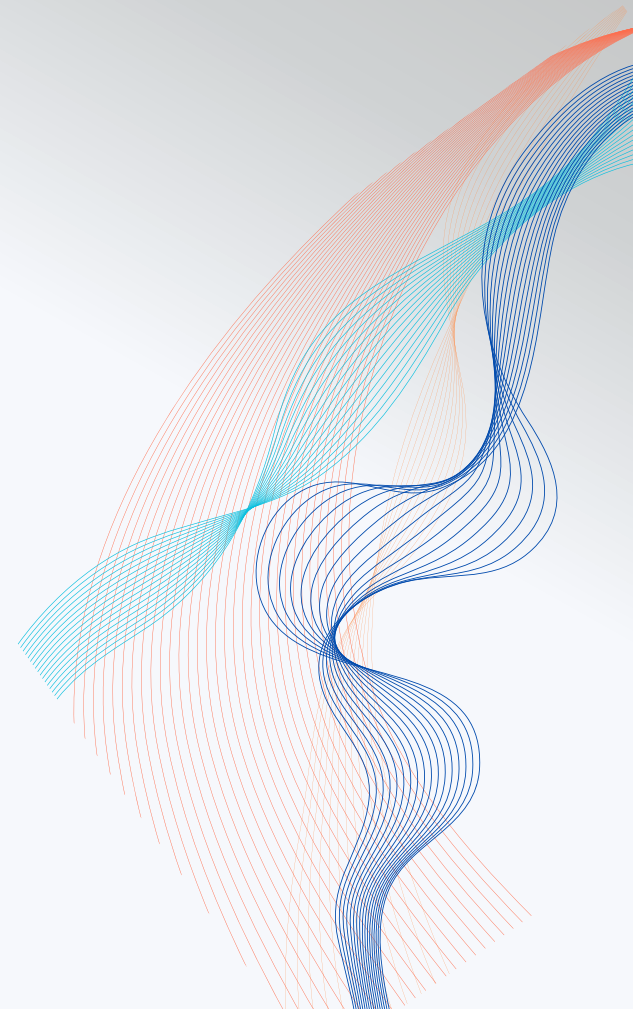
Hazardous Duty Contribution Rate

- First 20 years of participating service: contribute at the hazardous duty rate:

Employee: 8%

Employer: 16.5%

- After 20 years of participating service: contribute at the non-hazardous duty rate.



Contribution Rates – Elected Officials

	Option	Employee	Employer	Total
Before Nov. 1, 2011	Low	4.5%	16.5%	21.0%
Before Nov. 1, 2011	High	10.0%	16.5%	26.5%
On or after Nov. 1, 2011		3.5%	16.5%	20.0%
2.5% Step-Up – Irrevocable election available only to regular members and newly elected officials. Election increases employee contribution rate by 2.91% with a corresponding computation factor (multiplier) of 2.5%.				



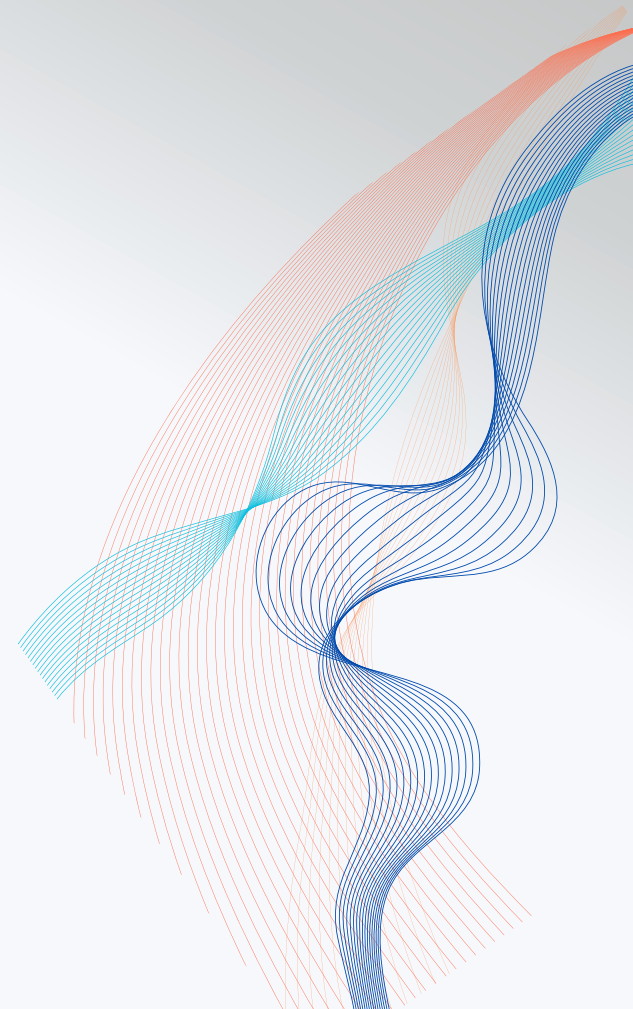
Providing Information

OPERS is happy to share information and advice with Retirement Coordinators



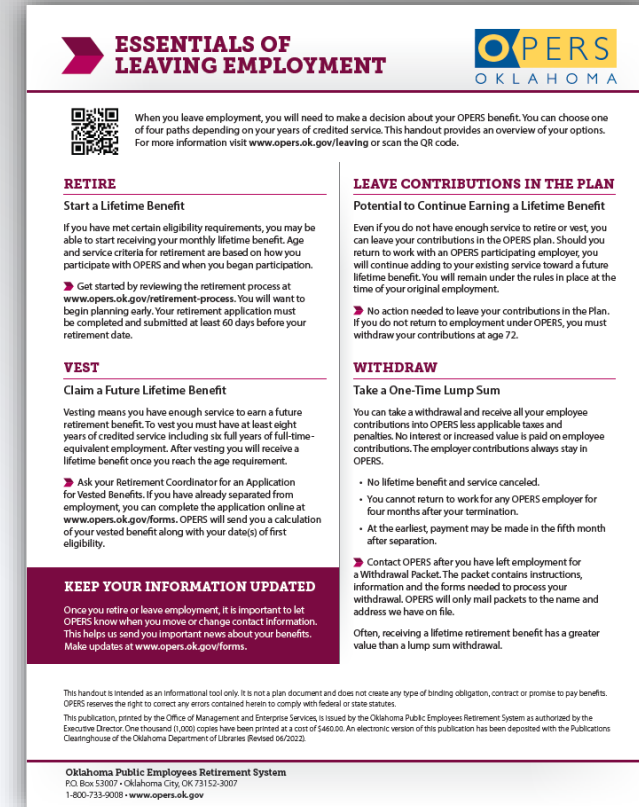
Throughout career

- Pass along update from OPERS
- Reminders about seminars
- Reminders about Step-Up



Essentials of Leaving Employment

- What are your options when leaving employment?
 - Retire
 - Vested
 - Leave contributions with OPERS
 - Withdraw



opers.ok.gov/leaving

Separation Information

- Complete for any employee who is not immediately retiring
- Captures
 - Last date physically on the job
 - Last date on payroll
 - Separation date
 - Hours of unused sick leave
- Online form through Adobe Sign

*Not needed for agencies using Workday

OPERS
OKLAHOMA

Employer Certification of Separation of Employment 515-118C-24
200
DRAFT

Complete this form for all employees who are separating service to verify dates and unused sick leave.

PART 1 – FORMER EMPLOYEE INFORMATION

Member name (First, Middle, Last) Social Security number

PART 2 – END OF EMPLOYMENT INFORMATION

For most employees, the three dates below will be the same. The dates will be different if the employee ended their employment on paid leave, unpaid leave, disability insurance or FMLA.

Last Date Physically on the Job is the last day an employee physically performed their job at work. This can never be after the last date on payroll and termination date. This date is important for a member to qualify for disability retirement.

Last date physically on the job

Last Date on Payroll is the employee's last paid day including paid leave. This is the last day an employee worked or used leave, not the day they receive their paycheck. This date is important to calculate service credit for retirement.

Last date on payroll

Separation Date is usually the last date on payroll, but not always. Separation date can never be before last date on payroll. The separation date can come after the last date on payroll when using unpaid leave, disability insurance or FMLA. This date is important if the member wants to take a withdrawal in the future.

Separation date

Members can use up to a maximum 960 hours of unused sick leave toward service credit for retirement. Unused sick leave can only be banked if the member is eligible to receive a future benefit.

Hours of unused sick leave

PART 3 – EMPLOYER CERTIFICATION

I certify the information provided on this form is true and correct to the best of my knowledge.

Retirement coordinator's signature Date

Retirement coordinator's name Retirement coordinator's email address Employer name

OKLAHOMA PUBLIC EMPLOYEES RETIREMENT SYSTEM
P.O. Box 53007 | Oklahoma City, Oklahoma 73152-0007
Toll-free 1-800-758-9008 | www.opers.ok.gov

Rev. 09/2024

Separation Information

PART 2 –END OF EMPLOYMENT INFORMATION

For most employees, the three dates below will be the same. The dates will be different if the employee ended their employment on paid leave, unpaid leave, disability insurance or FMLA.

Last Date Physically on the Job is the last day an employee physically performed their job at work. This can never be after the last date on payroll and termination date. This date is important for a member to qualify for disability retirement.

Last date physically on the job

Last Date on Payroll is the employee's last paid day including paid leave. This is the last day an employee worked or used leave, not the day they receive their paycheck. This date is important to calculate service credit for retirement.

Last date on payroll

Separation Date is usually the last date on payroll, but not always. Separation date can never be before last date on payroll. The separation date can come after the last date on payroll when using unpaid leave, disability insurance or FMLA. This date is important if the member wants to take a withdrawal in the future.

Separation date

Members can use up to a maximum 960 hours of unused sick leave toward service credit for retirement. Unused sick leave can only be banked if the member is eligible to receive a future benefit.

Hours of unused sick leave

Your Role at Retirement

- Encourage your employees to
 - attend an OPERS Pre-Retirement seminar
 - request a benefit calculation.
- Direct member to complete digital application:
 - opers.ok.gov/retire
- Preliminary Employer Certification
- Final Employer Certification
 - Online submission within 10 days after the retirement date

<https://connect.opers.state.ok.us/>



Digital Retirement Application

- Access from the OPERS Forms page.
- Member must complete the application themselves.
- The Retirement Application page has instructions on information and documents needed to complete the application.
- Video instructions

opers.ok.gov/retire

OPERS OKLAHOMA

Home About Publications/Forms Member Education

ACTIVE MEMBERS RETIRED MEMBERS EMPLOYERS RETIREMENT PLANNING SOONERSAVE PATHFINDER

Retirement Application

[View Seminar Schedule](#)

[Determine Your Eligibility](#)

[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 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...

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 option](#)
- 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 [application deadline](#) for your intended retirement date.

Are You Ready to Begin?

Click on the button below to start your Retirement Application.

[Start Retirement Application](#)

ADDITIONAL RESOURCES

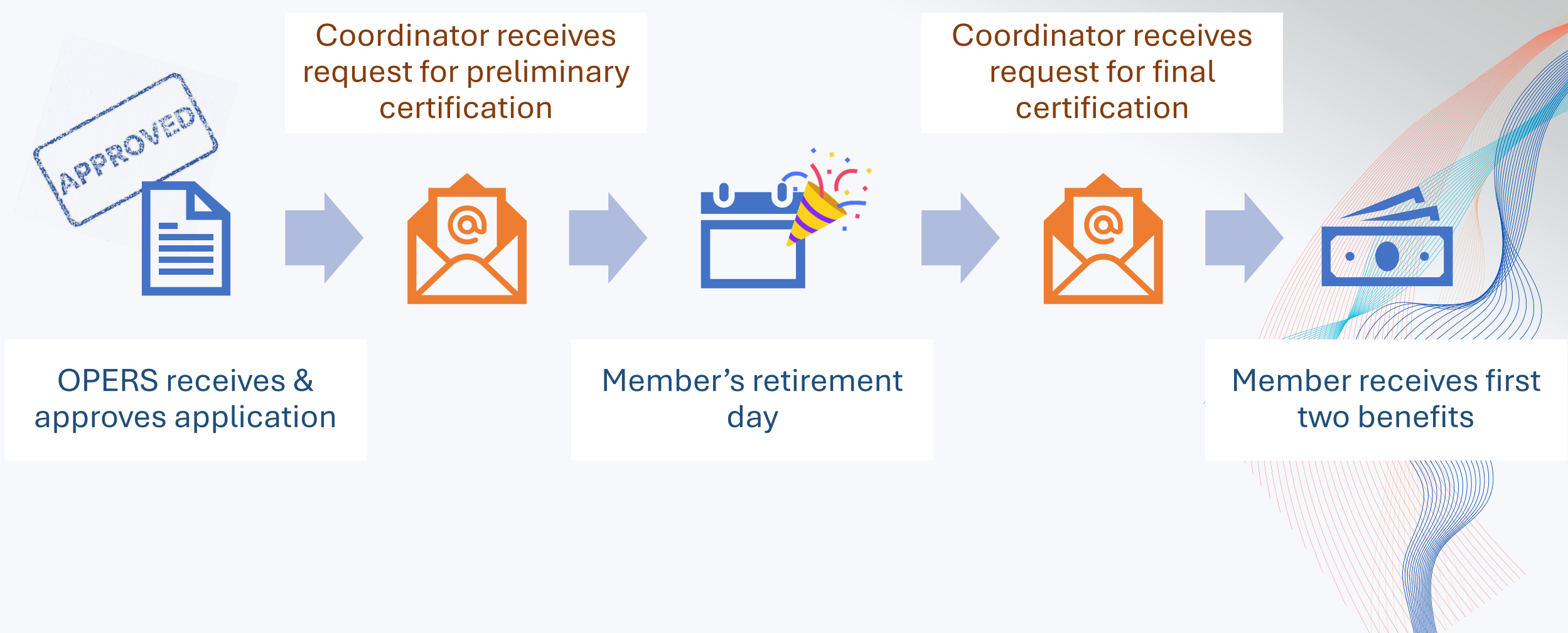
- [Attend a Pre-Retirement Seminar](#)
- [Retirement Eligibility](#)
- [Benefit Formula](#)
- [Benefit Options](#)
- [Retirement Coordinator Information](#)
- [Employees Group Insurance Division](#)
- [Federal and Oklahoma Taxes](#)
- [Direct Deposit Information](#)
- [Beneficiary Information](#)

OPERS OKLAHOMA

Disclaimer | Site Map | Contact OPERS

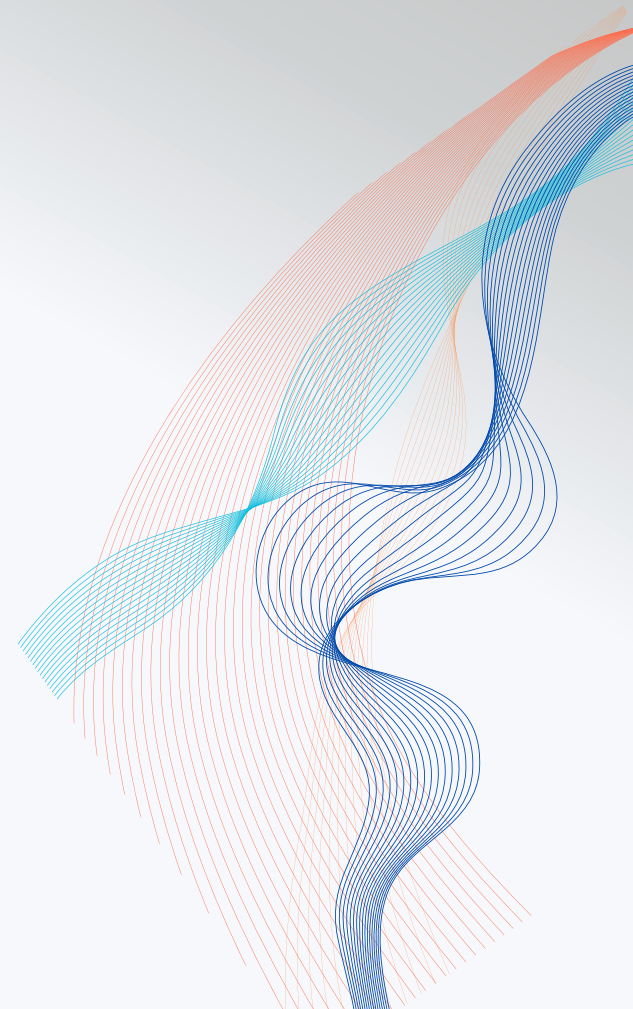
Copyright © 2022 OPERS. All Rights Reserved. Website designed by [civicdesignstudio](#)

Retirement Process



Certification Information

- First Name
- Last Name
- SSN
- Retirement Date
- Last Date on Payroll
- Unused Sick Leave Hours
- Phone



General Certification Process

Preliminary Certification

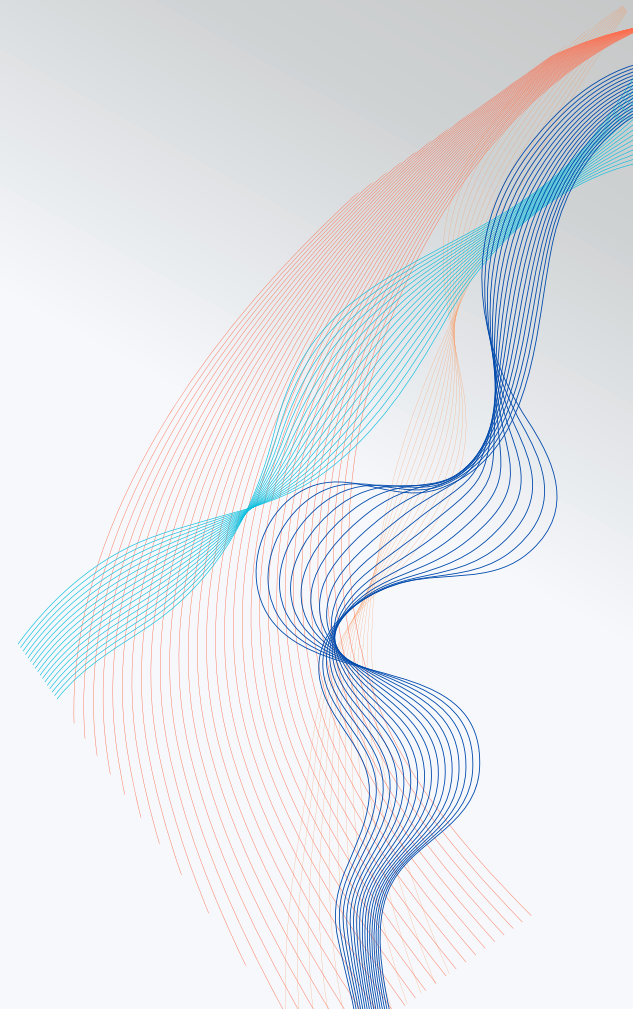
1. Log in to the Employer Website:
<https://connect.opers.state.ok.us>.
2. Use the **Preliminary Retirement Certification** menu item.
3. Find and **Edit** or **Create** a record for the employee to be certified.
4. Enter the requested information and agree to the certification.
5. **Apply Changes** or **Create** the certification.

Final Certification

1. Log in to the Employer Website:
<https://connect.opers.state.ok.us>.
2. Use the **Final Retirement Certification** menu item.
3. Find and **Edit** the record for the employee to be certified.
4. Enter the requested information.
5. **Apply Changes** to the record.
6. Work all other records needed.
7. **Send to OPERS** all the completed records.

Death of an Active Member

- Call OPERS to report death
 - Name and member ID
 - Date of death
 - Marital status & spouse information
 - Beneficiary information, if known
 - Unused sick leave amount
 - Last day physically on the job & last date on payroll



Death of an Active Member

	Employer Certification Death of an Active Member	515-123E-12 14
This form is to be completed by the employer in the event of the death of an active member. This certification must be submitted to the Oklahoma Public Employees Retirement System (OPERS) before any benefits or payments are made to the beneficiaries or survivors.		
PART 1: MEMBER INFORMATION		
_____ Name (First, Middle, Last)	[][][][][][][][][] Social Security number	
PART 2: EMPLOYER CERTIFICATION		
I hereby certify that the deceased member above was last employed by _____ Deceased member's employer		
_____ on _____ and that the member's retirement contribution for the last pay period Agency number Last date on payroll		
was \$ _____. A partial longevity in the amount of \$ _____ was issued _____. The MM/DD/YYYY		
member's retirement contribution on the partial longevity was \$ _____. The amount of unused sick leave the member had accrued equals _____ hours. Our records indicate the deceased member was:		
☐ Single ☐ Married ☐ Divorced ☐ Widowed		
_____ Retirement Coordinator's signature	_____ Date	_____ Phone number
_____ Agency name	_____ Agency number	
SPOUSE/BENEFICIARY CONTACT INFORMATION (IF AVAILABLE):		
_____ Name	_____ Phone number	
_____ Mailing address (Street or P.O. Box, City, State, ZIP + 4)		
OKLAHOMA PUBLIC EMPLOYEES RETIREMENT SYSTEM P.O. Box 53007 Oklahoma City, Oklahoma 73152-3007 Tel 405-838-8737 Toll-free 1-800-733-9008 www.opers.ok.gov		
Rev. 10/2012		

*Employer Certification –
Death of an Active
Member*

(515-123E-12)

**Return to OPERS as soon
as possible.**

Death of an Active Member

- Pay out an Option B lifetime benefit to spouse
 - Eligible to retire
 - Eligible to vest
 - No other benefit is paid
- Pay out member contributions, less taxes, to beneficiary
 - Not married
 - Not eligible to vest or retire

Additional Information and Resources



Forms and Publications

- opers.ok.gov > Employers > OPERS Forms

The screenshot displays the OPERS Oklahoma website's 'Online Form Orders' page for employers. The header includes navigation links: Home, About, Publications/Forms, Member Education, and Member Portal Login. Below the header, there are tabs for Active Members, Retired Members, Employers, Retirement Planning, SoonerSave, and Pathfinder. The main content area features a large banner with the text 'Online Form Orders' and three buttons: 'OPERS Forms', 'SoonerSave Forms', and 'Pathfinder Forms'. Below the banner, the section 'OPERS Employer Forms' is highlighted. A yellow box with the text 'Want it now? Print it now!' is present. A paragraph explains that most forms are available for downloading and printing, and provides instructions for digital applications. The page is organized into three columns: 'MEMBER FORMS', 'PAYROLL FORMS', and 'CERTIFICATIONS AND ENROLLMENT'. Each column lists various forms with their respective numbers and links to download or print them. For example, under 'MEMBER FORMS', there are links for 'Participation Election - Elected or Appointed Officials (SIS-187-20)', 'Post-Retirement Employment Election (SIS-177B-19)', 'Status of Post-Retirement Employment (SIS-178-11)', and 'Application for Military Service (SIS-167-22)'. Under 'PAYROLL FORMS', there are links for 'Employer's Report of Additions or Deletions to Monthly Payroll (SIS-102-10)', 'Certificate of Remittance (SIS-106-10)', and 'Payroll Schedule and Unused Sick Leave Policy Verification (SIS-234-20)'. Under 'CERTIFICATIONS AND ENROLLMENT', there are links for 'Employer Certification - Death of an Active Member', 'Preliminary Retirement Coordinator Verification', 'Employer Certification of Separation of Employment', 'Employer Certification of Prior Service', and 'Enrollment Worksheet (Enrollment Website)'. At the bottom, there is a section for '2.5% Step-Up Election Form' and '2.5% Step-Up Brochure', each with a dropdown menu for 'Beneficiary Designation (Active/Vested)' and a 'Download PDF' link. A note states: 'Note: The PDF download of the form includes the brochure.'

Updating Coordinator Information

- On the OPERS website
 - Employers > OPERS Forms
- Return to communications@opers.ok.gov
- One form per person you need to
 - Add
 - Remove
 - Update
- Use to update employer info

OPERS **Employer and Retirement Coordinator Updates** 515-202-23
OKLAHOMA A

Complete this form to update and verify employer and OPERS retirement coordinator information and request access to the [OPERS employer portal](https://connect.opers.state.ok.us) (<https://connect.opers.state.ok.us>). The main retirement coordinator may submit this form; however, if the main retirement coordinator changes, this form must be signed by their supervisor.

PART 1 – EMPLOYER INFORMATION

Employer name _____ Employer number _____

Mailing address (Street or P.O. Box, City, State, Zip+4) _____

Phone number _____ Fax number _____

PART 2 – RETIREMENT COORDINATOR CHANGE INFORMATION

Only one main coordinator can be named for each employer. If selecting a new main coordinator, the current main coordinator will be changed to an alternate. You must submit another form to remove them.

OPERS/Pathfinder coordinator: ☐ Main coordinator ☐ Alternate coordinator ☐ Remove

SoonerSave coordinator (if applicable): ☐ Main coordinator ☐ Alternate coordinator ☐ Remove

Retirement coordinator's name _____

Email address _____ Phone number _____

PART 3 – OPERS EMPLOYER PORTAL ACCESS

Use the check boxes to indicate the level of access to the employer portal requested for the retirement coordinator named above.

☐ No portal access **OR** ☐ Enrollments ☐ Retirement certifications

☐ Payroll reporting ☐ Address changes

PART 4 – EMPLOYER APPROVAL

I certify the above information is true and correct to the best of my knowledge. I certify I am authorized to make the changes above.

Name _____ Title _____

Email _____ Phone _____

Signature _____ Date _____

OKLAHOMA PUBLIC EMPLOYEES RETIREMENT SYSTEM
P.O. Box 53007 | Oklahoma City, Oklahoma 73153-3007
Toll-free 1-800-733-9008 | Fax 405-648-5946 | www.opers.ok.gov

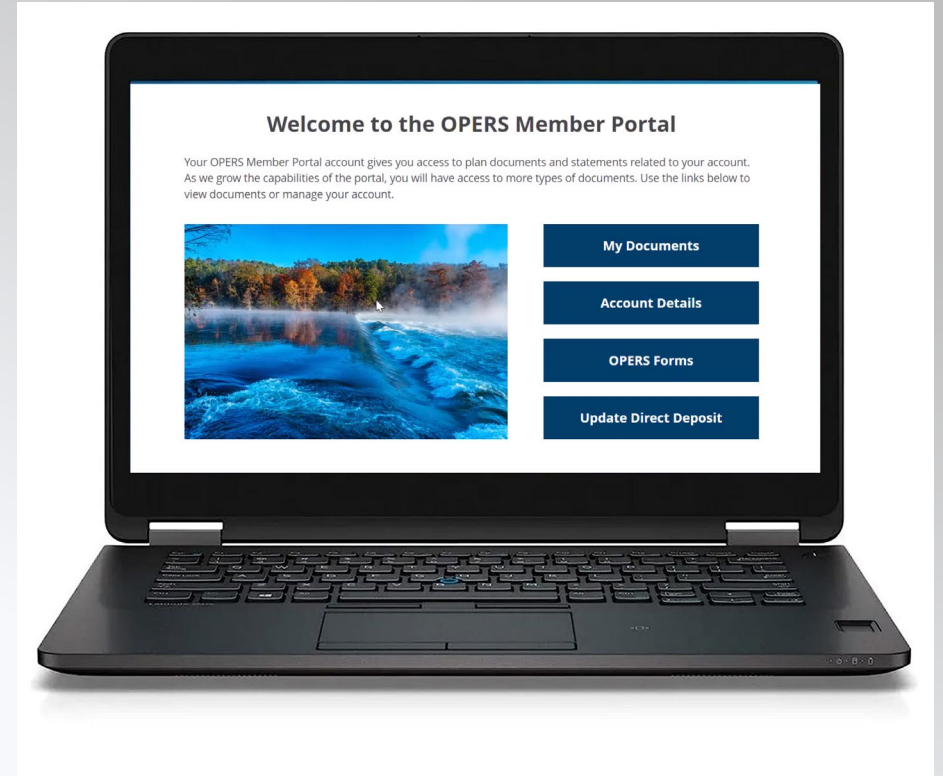
Rev. 01/2023

Member Portal

Launched January 2024

Members can access
important documents

More features planned



Annual Statements

- Members with email on file received an email notice
- Annual statements were mailed beginning of September
- Includes:
 - OPERS Member ID
 - Primary beneficiary(ies)
 - Contribution rate and totals
 - Coordinator information

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Active Member Statement
As of June 30, 2022

Active Member
123 Sunny Lan
Oklahoma City, OK 73112

We want your email address!

Visit www.opers.ok.gov/email to securely submit or update your personal email address. You will need to include your OPERS Member ID shown below.

OPERS is pleased to provide you with this member statement. One of the most important benefits you receive as a public employee is membership in OPERS. As a member, you receive a monthly, lifetime benefit when you meet the age and service requirements. We consider this defined benefit plan a partnership. You contribute a percentage each pay period and your employer also contributes on your behalf. However, these contributions have no direct relationship to the amount of your future retirement benefit. For more information about your benefit, see the back of this annual statement.

Prepared For: Active Member

Member ID: A12345678

Personal Email: Visit www.opers.ok.gov/email to securely submit or update your personal email address.

Employer: 515 OKLAHOMA PUBLIC EMPLOYEES RETIREMENT SYSTEM

Retirement Coordinator: RETIREMENT COORDINATOR
405-555-1212

Beneficiary Information: Maximum of three primary beneficiaries for your OPERS defined benefit plan are provided below. To update your beneficiary, complete the form available at www.opers.ok.gov/forms or by calling OPERS.
F BENEFICIARY
S BENEFICIARY
T BENEFICIARY

Employee Contribution Rate: 3.5 %
Total Employee Contributions
Pre-Tax: \$1,954.00
Post-Tax: \$0.00

Explore Our Website
www.opers.ok.gov

The OPERS website is full of information to assist in answering your questions about retirement. Explore the website to find:

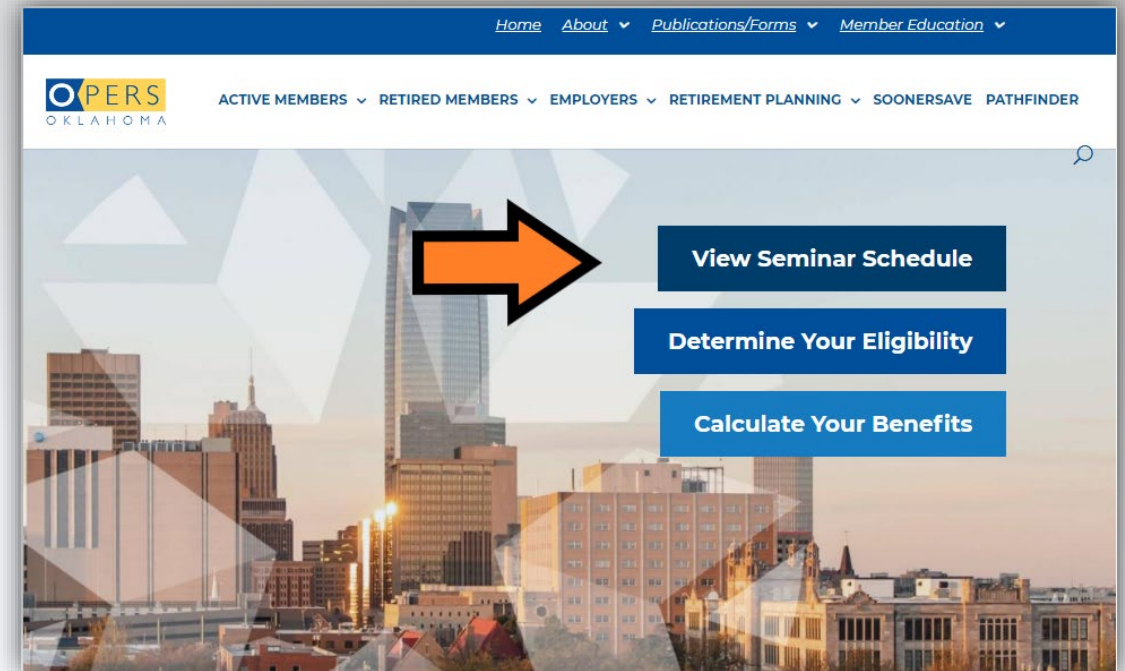
- Forms to update your address, beneficiaries or to request information.
- An overview of the retirement process, including retirement dates and deadlines.
- Options at retirement and the benefit formula.
- Pre-Retirement Seminar schedule and online registration.
- Publications to keep you informed including newsletters, *Essential*/OPERS, and more.

Seminars & Webinars

OPERS Info: a quick one-hour OPERS basics seminar. Hosted quarterly. Great for mid-career employees.

OPERS Pre-Retirement: a three-hour seminar detailing the retirement process. EGID joins to share information about insurance. Hosted often.

View schedule and register online



opers.ok.gov/opers-seminar-schedule

Coordinator Video Library



The screenshot displays the OPERS Oklahoma website. The top navigation bar includes links for ACTIVE MEMBERS, RETIRED MEMBERS, EMPLOYERS, RETIREMENT PLANNING, SOONERSAVE, and PATHFINDER, along with a search icon. The main header features the OPERS Oklahoma logo and a large banner for "Coordinator Training". A blue sidebar menu lists: GETTING STARTED, COORDINATOR TRAINING, ADDITIONAL RESOURCES, PROSPECTIVE EMPLOYERS, OPERS FORMS, SOONERSAVE FORMS, and PATHFINDER FORMS. To the right of the menu are three buttons: OPERS Forms, SoonerSave Forms, and Pathfinder Forms. Below the banner, the "Coordinator Video Library" section is shown, with a paragraph stating: "Below are recommended videos for OPERS, SoonerSave and Pathfinder coordinators. Click the link below to view the complete Coordinator Video Library." Three video thumbnails are displayed at the bottom: "OPERS Oklahoma Account Registration", "Special Deferral From Accumulated Annual Leave Payment" (featuring the SoonerSave logo), and "Changing Your Contribution" (featuring the Pathfinder logo).

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ACTIVE MEMBERS ▾ RETIRED MEMBERS ▾ EMPLOYERS ▾ RETIREMENT PLANNING ▾ SOONERSAVE PATHFINDER 🔍

Coordinator Training

- GETTING STARTED
- COORDINATOR TRAINING
- ADDITIONAL RESOURCES
- PROSPECTIVE EMPLOYERS
- OPERS FORMS
- SOONERSAVE FORMS
- PATHFINDER FORMS

OPERS Forms

SoonerSave Forms

Pathfinder Forms

Coordinator Video Library

Below are recommended videos for OPERS, SoonerSave and Pathfinder coordinators. Click the link below to view the complete Coordinator Video Library.



Questions & Answers



Thank you!

