



2026

**OPERS
Coordinator
Meeting**



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



Will Hutchison

Retirement Education &
Communications Specialist

(405) 858-6716

will.hutchison@opers.ok.gov



Presentation Overview

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

Updated Manual

- PDF available on Employer's section of the OPERS website.

www.opers.ok.gov/employers



Contacting OPERS



(405) 858 – 6737



contact@opers.ok.gov

Contacting OPERS

- ⊗ Other email addresses are **not** regularly monitored
- ⊗ OPERS email and fax systems are **not** secure.
- ⊗ **DO NOT** send any sensitive information, including SSNs and other vital documents, to OPERS via email or fax.

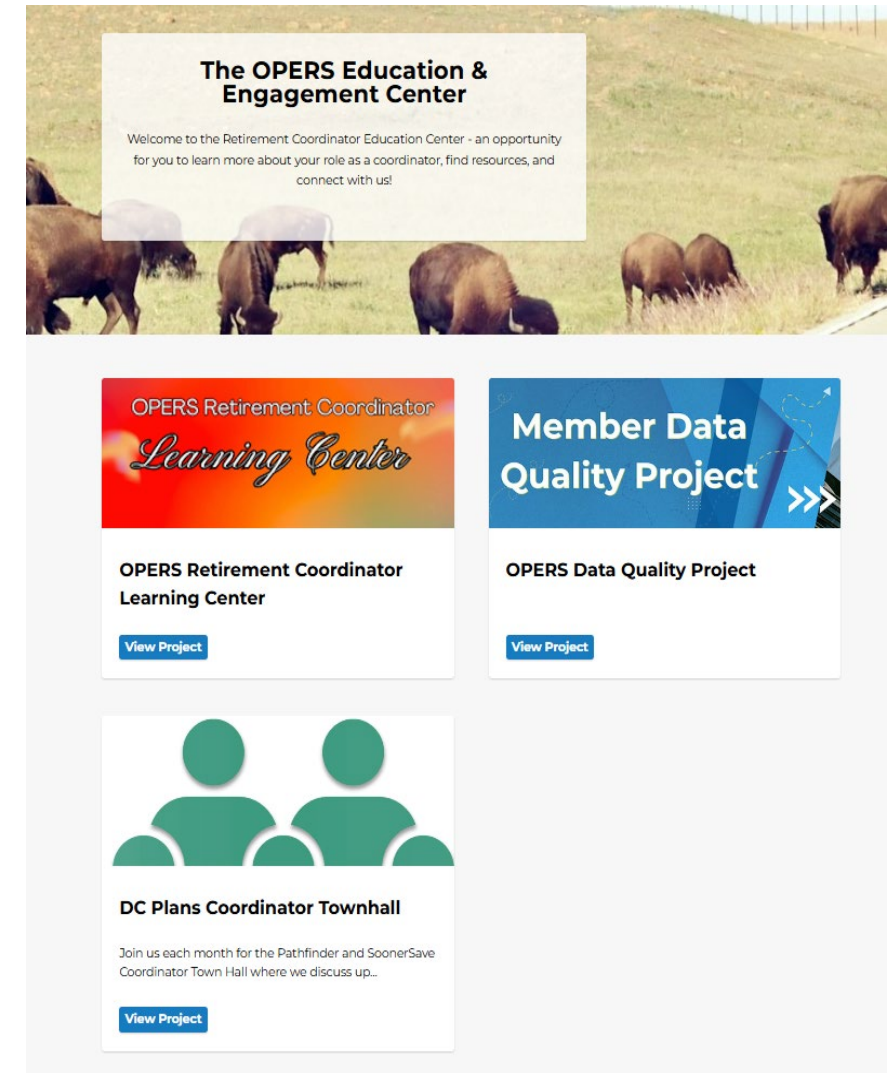
Account Resets

- If you are locked out of Employer Portal:
 - Use “Forgot Password” button of portal website
 - Or call OPERS contact center to gain access to account

(405) 858 – 6737

OPERS Engage is live!

- View educational tools and learning modules to receive information about expectations and roles of a Retirement Coordinator
- View OPERS information, learn about our Data Quality Project, and catch-up on previous Coordinator Town Halls
- More pages and information coming soon!



Engage.opers.ok.gov

Home **MattKesser**

OPERS Retirement Coordinator *Learning Center*

[Home](#) / [OPERS Retirement Coordinator Learning Center](#)

OPERS Retirement Coordinator Learning Center

Welcome to OPERS Engage!

Retirement Coordinators can wear many hats; we know it isn't easy to balance all that you do! At OPERS, we appreciate the relationships we have with our coordinators, and it is our hope that you utilize this site as a resource library and educational tool. It is our hope that your questions will be answered on these pages, and the resources to the right prove to be helpful in guiding our members to their retirement after a successful career. We thank you for assisting our members as you navigate your important work as a retirement coordinator!

How to use this site

- Click the [modules tab](#) below to view courses for a refresher or to learn more about [your role as a coordinator](#).
- Go directly to the [Learning Library](#) to filter modules by keywords to find a specific topic.
- See the sidebar to the right (or bottom of the page for mobile devices) to access the many resources available to you.
- Connect with OPERS – ask questions or provide comments on how to improve this site

Important Links

- [OPERS Form Orders](#)
- [Employer Website \(OPERS Connect\)](#)

Forms, Publications and Toolkits

- [Publications](#)
- [Member Education Toolkits](#)

En

helpful in guiding our members to their retirement after a successful career. We thank you for assisting our members as you navigate your important work as a retirement coordinator!

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- Connect with OPERS – ask questions or provide comments on how to improve this site in [the Q&A feature](#) tab below.

Modules **Q&A**

OPERS Training for New Coordinators

22 Sep 2025

We recommend new-to-the-role Retirement Coordinators begin with the following modules:

- [Basics](#) (8-minute read)
- [Eligibility, Enrollment, Transfers](#) (6-minute read)
- [Payroll](#) (6-minute read)
- [Separation](#) (1 minute read)
- [Retirement Process and Leaving Employment](#) (2-minute read)
- [Retiree Return to Work](#) (3-minute read)
- [Resources and Member Education](#) (3-minute read)
- [Delinquent Service](#) (3-minute read)

Page last updated: 28 Sep 2026, 09:44 AM

Forms, Publications and Toolkits

 [Publications](#)

 [Member Education ToolKits](#)

Videos



OPERS RC Manual



Are you receiving our emails?

opers@email.opers.ok.gov

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



Proofpoint

(State Agencies)

noreply@omes.ok.gov

End User Digest: 7 New Messages

10:44 AM

End User Digest: 7 New Messages For Matthew Kesser MKesser@opers.ok.gov The...

N noreply@omes.ok.gov
To: Matthew Kesser

☺ ↩ Reply ↩ Reply all → Forward ✓ 🗨️ 📎 ⌵ 🗃️ ⋮
Thu 9/17/2026 10:44 AM



End User Digest: 7 New Messages
For Matthew Kesser MKesser@opers.ok.gov

The messages in your personal Digest represent emails that have been filtered and sorted into different categories, giving you an opportunity to take action on them. Click the link in the Subject column to view the message.

[Request New End User Digest](#) [Request Safe/Blocked Senders List](#) [Manage My Account](#)

The emails listed in this section have been placed in your personal Quarantine. Click Release to deliver the email to your inbox. To continue to receive future emails from the sender, click Release and Allow Sender.

Spam - Quarantined		
From	Subject	Action
noreply@email.openai.com	[EXTERNAL] 4 new image styles to try	Release Release and Allow Sender Block Sender
webinar@justfoia.com	[EXTERNAL] Make public records requests easier—see how	Release Release and Allow Sender Block Sender
convert@marketing.wunderkind.co	[EXTERNAL] Introducing Integrated Audiences from Wunderkind	Release Release and Allow Sender Block Sender
govexec.events@e.govexec.com	[EXTERNAL] Tune In Next Week: Build an AI-Ready Federal SOC Sept. 24	Release Release and Allow Sender Block Sender
insider@solovis.com	[EXTERNAL] Webinar: Reinventing the CIO office with AI, Sept. 29	Release Release and Allow Sender Block Sender
info@abacusintel.com	[EXTERNAL] How Abacus Intel's Mortality Data Can Save Your Pension Plan Millions	Release Release and Allow Sender Block Sender
marketing@hello.netdocuments.com	[EXTERNAL] Going live this week: Legal Context Lives Here	Release Release and Allow Sender Block Sender

If you have questions or concerns, please contact OMES Service Desk

[Click Here for access to OMES Service Desk](#)



Legislative Update

Legislative Update - COLA

- SB 1145 & SB 1148 – Cost of Living Adjustment

Retirement Date	COLA Adjustment
On July 1, 2006 or earlier	6% increase
Between August 1, 2006 – July 1, 2016	3% increase
Between August 1, 2016 – now	No adjustment

Legislative Update – Contributions State Agencies Only

- HB 4050 – Contribution Changes
- OPERS & Pathfinder Employer Contributions will add up to 9.5%

Employment Type	Employee Contribution Rate	Employer Contribution Rate
State Employee	3.5%	9.5%
Hazardous Duty	8%	9.5%
Elected Official*	3.5%	9.5%

*3.5% contribution rate for officials first elected after November 1, 2011. Officials elected prior to November 1, 2011, selected different contribution rates.

Data Cleansing Initiative



What this means for you

- Increase in requests for information verifications
- Possible refunded contributions
- Requests for payment of delinquent service
 - Identifying and paying now saves employers money
- Acting now prevents deadline-driven scramble later

Data Quality Emails

Address

- 236 members needed a correction
- 61% completed
- First Email was sent July 27
- Second email coming in October

Coming Soon: Enrollments

How to verify a good address?

- <https://tools.usps.com/zip-code-lookup.htm>

ZIP Code™ by Address

You entered:

5400 NORTHWEST GRAND BLVD
OKC OK

If more than one address matches the information provided, try narrowing your search by entering a street number. **Edit and search again.**

Results per page:

10 ▾

Showing Results 1- 10 of 49

5400 N GRAND BLVD OKLAHOMA CITY OK 73112-5692
5400 N GRAND BLVD OKLAHOMA CITY OK 73112-5692

Benefit Estimates

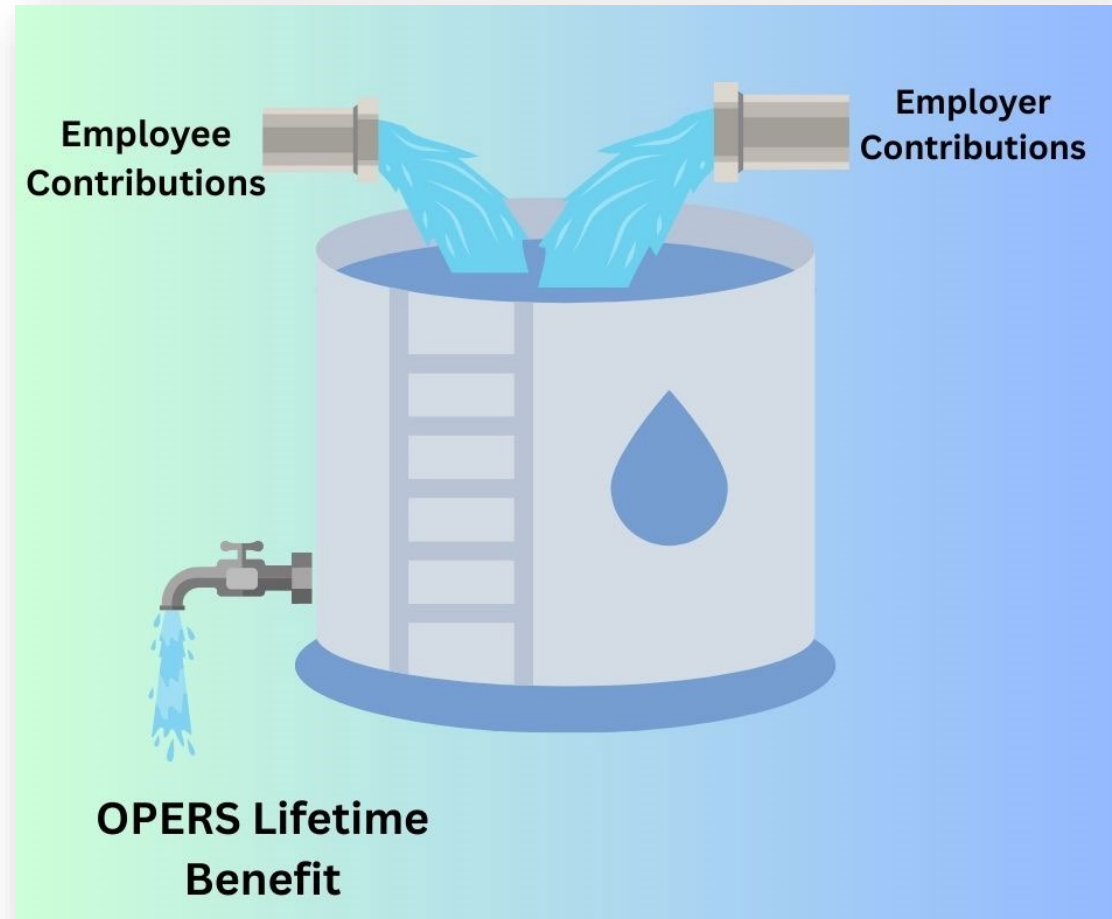
- Must be within 2 years of eligibility
- Benefit and Service Calculation form at opers.ok.gov/forms
- Approximately 2 month waiting period for Benefit Estimate



OPERS Basics

What is OPERS?

- Defined benefit plan
- Benefit is dependent on a formula



Benefit Formula

	Final Average Salary	\$30,000
	Service Credit	25
		.02
X	Computation Factor (2%)	
	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



Unused Sick Leave

When it adds a year:

21 years 0 months	Service Credit
+ 6 months	Unused Sick Leave
21 years 6 months	Service (before rounding)
22 years	Total Service Credit

When it does NOT add a year:

21 years 9 months	Service Credit
+ 6 months	Unused Sick Leave
22 years 3 months	Service (before rounding)
22 years	Total Service Credit

Rounding eliminated for members who begin participation on or after November 1, 2012. These members will be credited with full years and months of participation.

Unused Sick Leave Policy

- Section 913(B)(7) of Title 74:
 - The total participating service credit of a member who retires or terminates employment and elects a vested benefit shall include not to exceed 130 days of unused sick leave accumulated subsequent to August 1, 1959, during the member's employment with any participating employer. Such credit shall be added in terms of whole months. Twenty days of unused sick leave shall equal one month for purposes of participating service credit. If unused sick leave entitles a member to an additional year of service credit, the member's employer shall reimburse the System for the cost of funding the additional service.
- Please inform OPERS immediately if you have a change in your unused sick leave policy.
 - Form: Verification of Unused Sick Leave Policy

Cost of Unused Sick Leave

- Employers are invoiced for the cost of funding the additional service.
 - Members pre 11/1/2012 – an additional year
 - Members on or post 11/1/2012 – additional month(s)
- Primary cost drivers:
 - Final average salary of the member
 - Member's age

Calculating Unused Sick Leave Purchases

Average annual salary x 2% (annual benefit per year of service)

÷12 (calculates the monthly benefit)

x deferred annuity factor (actuarial calculation)

= Cost of funding additional year of benefits

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 blue circle with a white 'O' and the text "OPERS OKLAHOMA" in blue.

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?

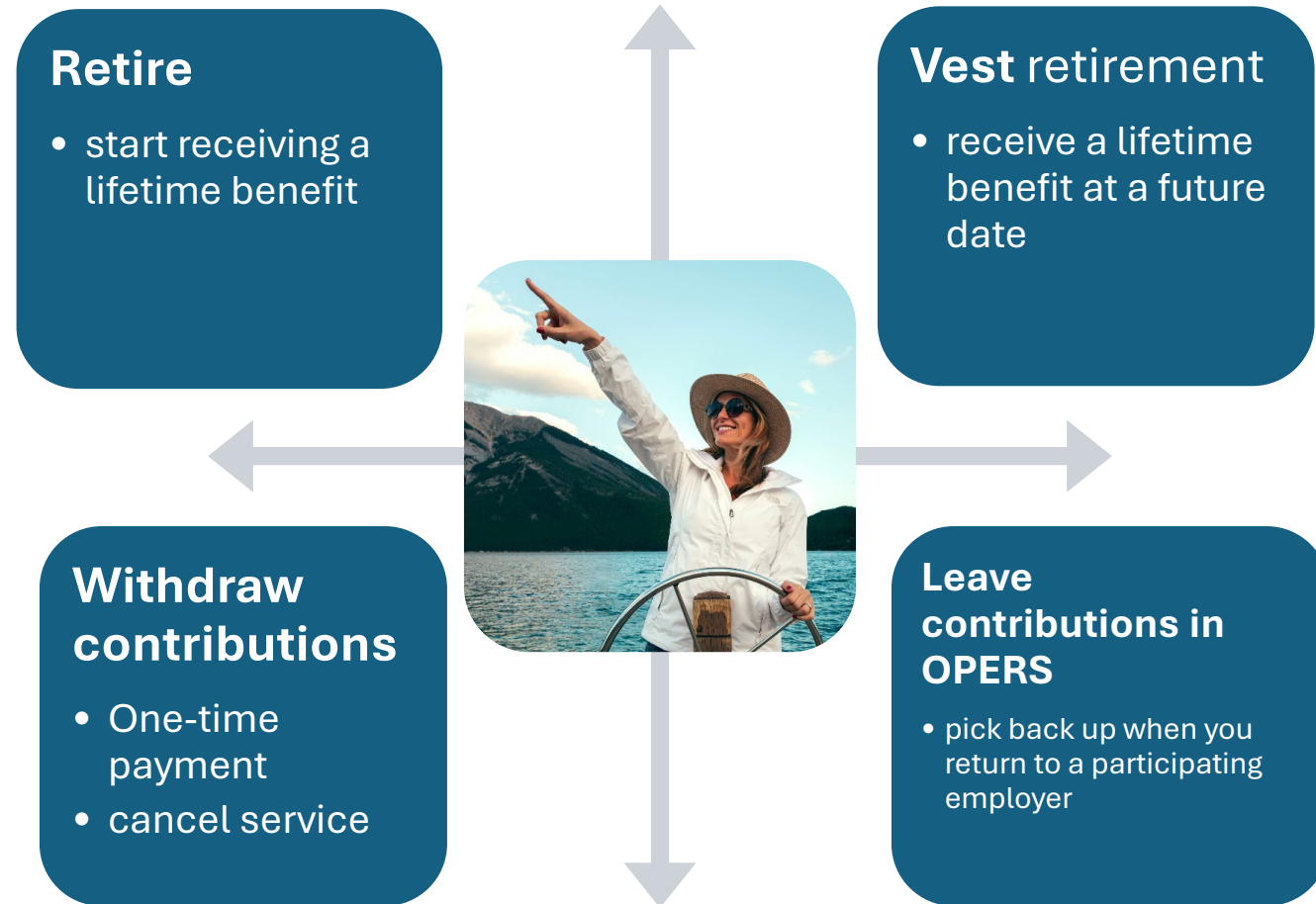
- Complete and sign a Step-Up Election Form.
- Return the form to your retirement coordinator.
- You can enroll as a new employee or at any time while you are an active participating member.
- Step-Up starts the first payroll period after your employer accepts the form.

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

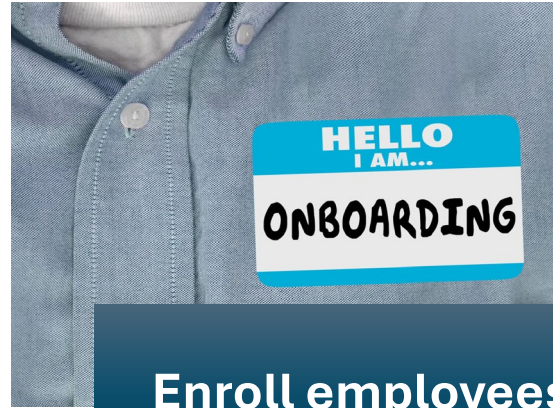


Retirement Coordinator Responsibilities

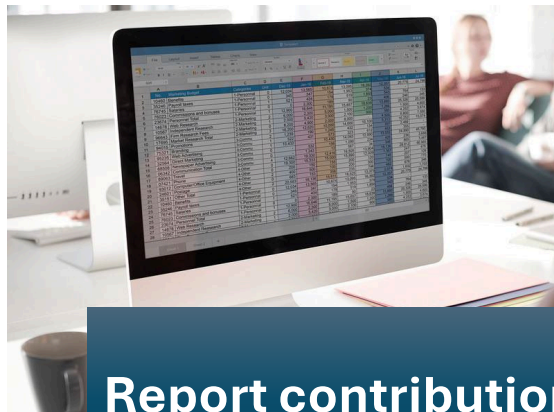
Roles of the Retirement Coordinator



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.

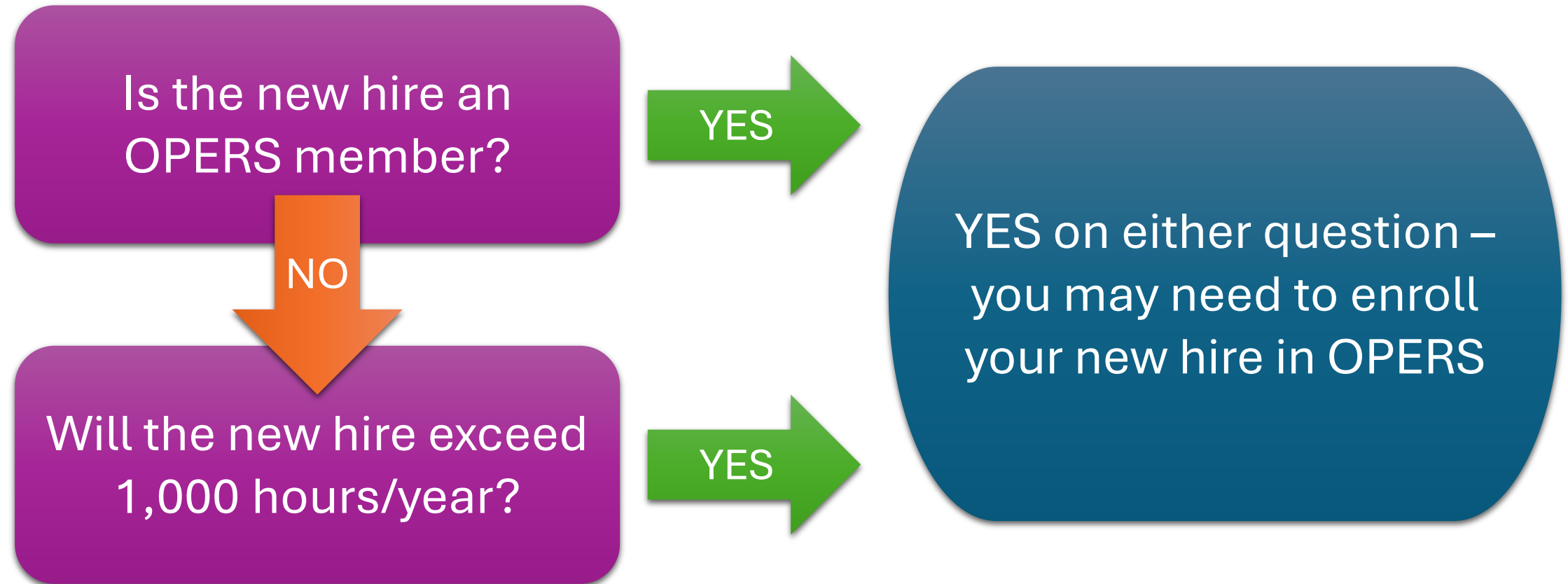


Initial Membership Requirements

- 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



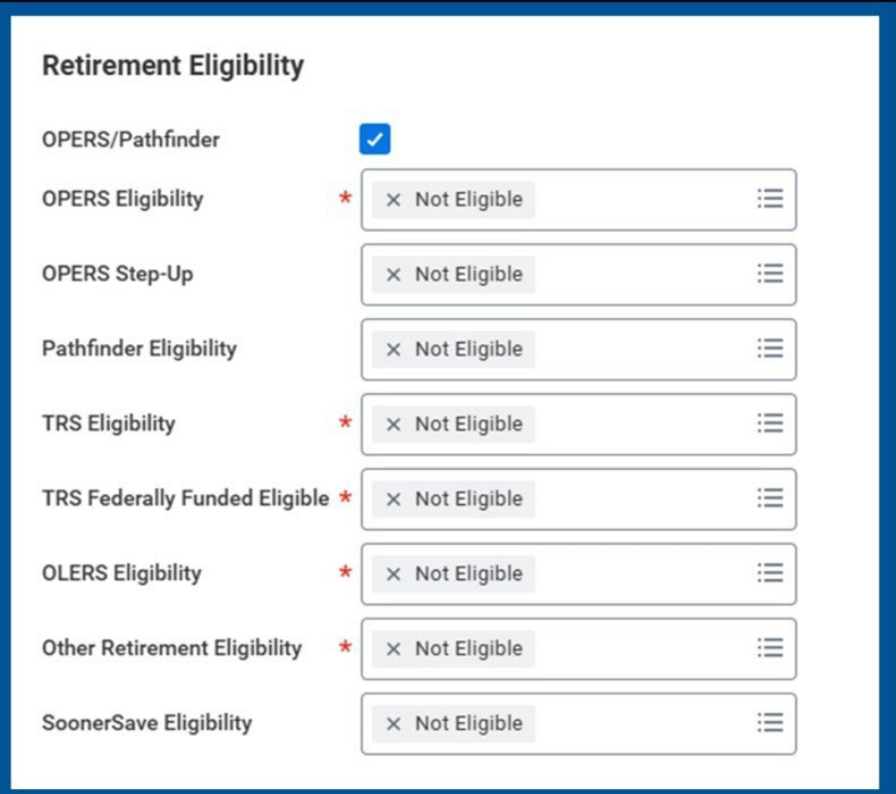
Part-time, Temporary or Seasonal

- How to know if they are an OPERS Member



Workday Process

- 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 by email to let you know:
 - The plan your employee should be enrolled,
 - When to start contributions; and
 - If Step-Up contributions should be withheld.



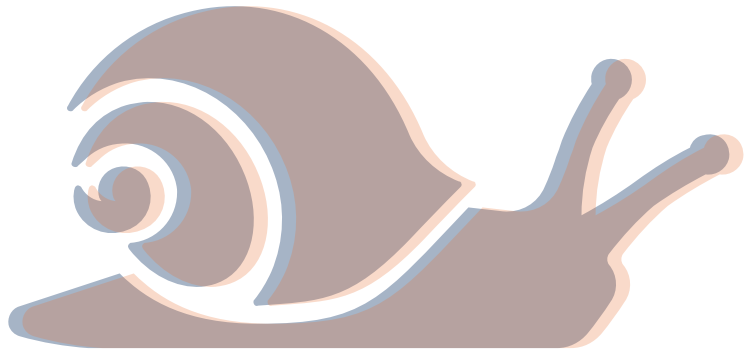
The screenshot shows a 'Retirement Eligibility' form with the following fields and values:

Field	Value
OPERS/Pathfinder	☒
OPERS Eligibility	× Not Eligible
OPERS Step-Up	× Not Eligible
Pathfinder Eligibility	× Not Eligible
TRS Eligibility	× Not Eligible
TRS Federally Funded Eligible	× Not Eligible
OLERS Eligibility	× Not Eligible
Other Retirement Eligibility	× Not Eligible
SoonerSave Eligibility	× Not Eligible

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	January	60 hours
May	85 hours	February	85 hours
June	65 hours	March	85 hours
July	95 hours	April	95 hours
August	85 hours	May	95 hours
September	85 hours	June	95 hours
October	80 hours		
November	60 hours	July through June:	1,000 total hours
December	80 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.

Enrollment Process

Enrollment Worksheet
AH O H A

A worksheet is provided to help determine if an employee is eligible for membership in OPERS. The data contained on this worksheet should be submitted via the secure member enrollment site at <https://connect.opers.state.ok.us>. Effective June 30, 2009, OPERS no longer accepts enrollment forms on paper.

MEMBER INFORMATION

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

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

Mailing Address _____

Member's Telephone Number _____

Marital Status (Check one)
☐ Married, not separated
☐ Married
☐ Never married
☐ Divorced
☐ Widowed

Spouse's Full Name (First, Middle, Maiden, Last) _____
 Spouse's Date of Birth _____
 Spouse's Social Security Number _____

1. Is the employee an elected official? ☐ Yes ☐ No
 2. Has the employee previously worked for this employer or another employer participating in OPERS? ☐ Yes ☐ No
 If yes, did the employee elect to participate in the 2.5% Step-Up Program? ☐ Yes ☐ No
 3. Is the employee currently contributing to any other retirement system created under the laws of the State of Oklahoma?
 If yes, give the name of the retirement system: _____
 (Ex: Oklahoma Employees Retirement System, Oklahoma Public Employees Retirement System, Oklahoma Civil Service Retirement System, Oklahoma Teacher Retirement System, Oklahoma Retirement System for Active and Adjunct)
 4. Is the employee currently contributing to the Federal Civil Service Retirement System? ☐ Yes ☐ No

List the above named employer's service with any OPERS participating employers. List temporary and permanent employment separately. (Leave column blank if none.)

Current Position	Employment Date (MM/YY)	Beginning Employment Date (MM/YY)	Ending Employment Date (MM/YY)
Former Position			
Former Position			

REMEMINDERS

- 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
- Can print the data entered on the online enrollment site for your records.
- For questions about the enrollment process or the online enrollment website, please contact OPERS.

Revised 12/13/2013
 1-800-733-9008
connect.opers.state.ok.us

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
 Toll 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
AH O H A STATE & LOCAL GOVERNMENT EMPLOYEES

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 provides 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 handbook 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 obligations, 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.org.

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 apply:

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

Contributions

Current contribution rates are 5.9% for state employees and 6.0% for local government employees. Local government employees choose the rate at which the organization and employee will contribute for a total of 20%, but 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 years of credited service (including six full years of full-time equivalent employment) to be eligible to vest your OPERS benefits.

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 employment, or
- 60 Points** - You can begin receiving full, unreduced retirement benefits when the sum of your age and years of service equals 60. If you became a member before July 1, 1992, or
- 60 Points** - You can begin receiving full, unreduced retirement benefits when the sum of your age and years of service equals 60. 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 employment, or
- 60 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 60.

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 years 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 years of participating service.

If you become early retirement, you will receive a permanent reduction in your benefits based on:

Provide Documents

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

Essential OPERS



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, 2026. 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, visit 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, or on the first day of employment for returning members whose prior service has not been withdrawn, provided that all of the following apply:

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 9.5% 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

To be vested 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 employment)³ to be considered vested.

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 employment³; 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 employment³; 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%)
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(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.

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

	Full legal name of person(s), trust or institution	Address, City, State, Zip+4	Relationship to member	Date of birth	Social Security number (or TIN)
1.					
2.					
3.					
4.					

PART 3 – CONTINGENT BENEFICIARY DESIGNATION - Will only receive benefits if all primary beneficiaries are deceased.

	Full legal name of person(s), trust or institution	Address, City, State, Zip+4	Relationship to member	Date of birth	Social Security number (or TIN)
1.					
2.					
3.					
4.					

☐ Mark here if you need to designate additional beneficiaries than the space above allows. You can obtain an *Additional Beneficiary Designation* page from OPERS at www.opers.ok.gov/forms or by calling (800) 733-9008.

PART 4 – SIGNATURE

On this form, I have made my beneficiary designations for active or vested member death benefits from the Oklahoma Public Employees Retirement System. I have read the instructions and understand that this form supersedes and revokes all prior designations and will become effective only when it is received by the Oklahoma Public Employees Retirement System.

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

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.



Hiring Retired OPERS Members

Waiting periods

Must continue participation and
pay contributions

Member must decide to
continue or waive benefits



New Flyer: Essential of Returning to Work after Retirement



Essentials of Returning to Work after Retirement



Some retired members with the Oklahoma Public Employees Retirement System (OPERS) choose to go back to work after retirement. If you return to work with a non-OPERS participating employer, there will be no effect on your OPERS benefit. However, if you return to work with an employer who participates in OPERS, you should be aware of certain rules and guidelines.

Waiting periods

- OPERS employers and retiring members cannot have pre-arranged employment agreements, per State law and IRS Code. This includes third-party work agreements.
- Retiring members have a required waiting period of one year if they wish to return to their same employer. If returning less than one year after retirement, the member must waive their benefit.
- There is a required one-month waiting period to return to work for another OPERS employer. Returning to work less than one month will cancel your retirement.

[View all OPERS employers at
opers.ok.gov/coordinator-listing](https://opers.ok.gov/coordinator-listing)

Benefit increase

While working, you and your employer will pay retirement contributions on your earnings, regardless of the status of the employment or hours worked. At the end of each fiscal year (June 30), retired members with post-retirement service credit will have their hours totaled. Those who have accumulated twelve months of service will receive an increase in their retirement benefits, effective the following January.

12 months

One year of service credit

Benefit choice

Once you return to work, you will have the choice to continue or waive your benefit. You and your employer will complete the Post-Retirement Employment form. This informs OPERS of your beginning date of employment and your choice to either waive or continue your benefit.



Waiving your retirement benefit

You may choose to waive your OPERS retirement benefit when you return to work for a participating employer. After 36 months of full-time employment, you can "re-retire." When you retire again:

- Your retirement eligibility (normal vs. early) will be redetermined based on your new retirement date.
- OPERS will recalculate your actual service credit including credit before and after you returned to work.
- OPERS will recalculate your final average salary based on your last ten years of salary, including those earned after you returned to work.
- You can select a different retirement option and joint annuitant, if applicable.
- Service gained through rounding or Unused Sick Leave from your first retirement will not carry forward to your new retirement. If applicable, your service will be rounded upon recalculation.

IMPORTANT: If you elected the Medicare Gap Benefit Option and return to work, you may not waive benefits and retire a second time.

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 2026	Up to the point you reach SSA Full Retirement Age in 2026	Once you reach the SSA Full Retirement Age
\$24,480	\$65,160	No Limit

Retired Member Returning to Work Forms

OPERS **Post-Retirement Employment Election** 515-1178-19
OKLAHOMA 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. Employer and employer contributions must begin on the first day of employment.

Employer name _____ Employer # _____ Existed 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 cause 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 (2,078 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 eligible to waive your benefits if you elected to receive the Modified Draw 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 plan governing OPERS at that time, and 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 73153-2007
Toll-free 1-800-733-0008 | Fax 405-546-0066 | www.opers.ok.gov

Rev. 2/2019

Post Retirement Employment Election

OPERS **Status of Post-Retirement Employment** 515-178-11
OKLAHOMA 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 73153-2007
Tel 405-558-6737 | Toll-free 1-800-733-0008 | www.opers.ok.gov

Rev. 8/2013

Status of Post- Retirement Employment

opers.ok.gov/online-form-orders

Retired Member Returning to Work Forms

Post Retirement Employment Election

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



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

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)

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

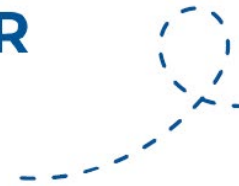
Date



O K L A H O M A

INFORMATIONAL SEMINAR

Start Your Journey



OPERS Informational Seminar: A one-hour class to learn about your benefit, even if your retirement is years or decades in the distance

Next date: Wednesday, Dec. 2, 2026

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 ring. The desk is cluttered with various financial documents, including a 'Payroll Dashboard' with bar charts and a pie chart, and a calculator showing the number 16325. A smartphone is also visible on the desk. The image is partially obscured by a white, torn-edge graphic that separates it from the text on the right.

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

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

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 – County/Local Only

- 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 County/Local Only

	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%.				

Processing Payroll – Regular Payroll

Payroll Form Cancel Create

* **Emp Code** P - Employee 3.50% Employer 16.50%  Use the correct payroll code

* **Agency** 9999

* **First Name**

Middle Initial

* **Last Name**

* **SSN**

* **Earnings (format 99999.00)**  Check earnings match your payroll records

* **Payroll Date** 0618

Hours  Check hours match payroll records

Employee Stepup (key a W for stepup)

Birth Date (mmddyyyy)  Use Step-Up Code "W" for Step-Up, or leave Blank

Taxable Employee Contributions

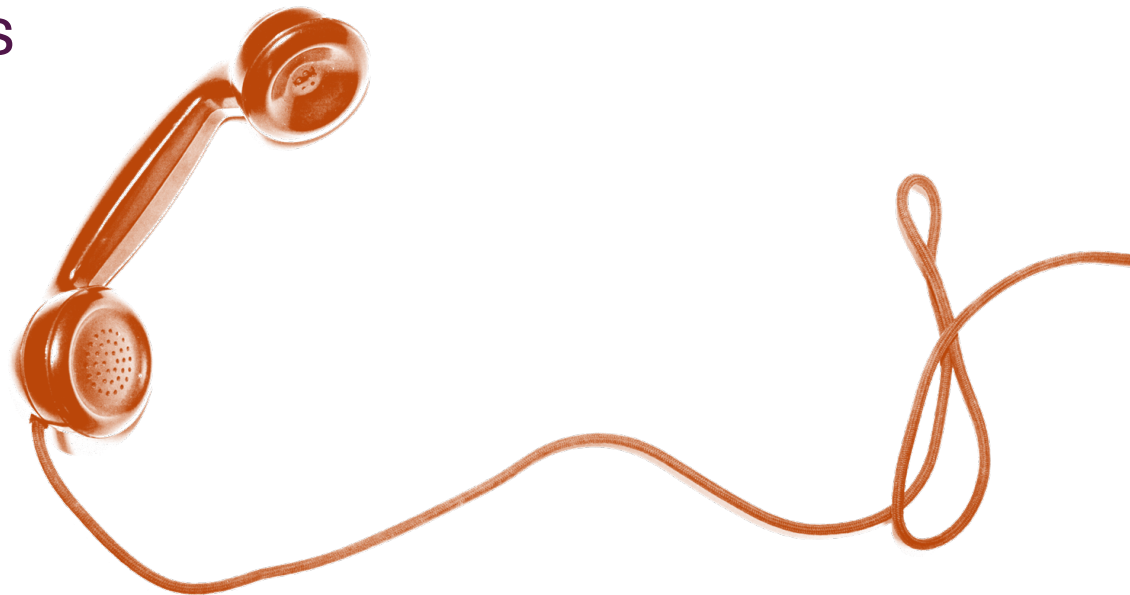
Non Taxable Employee Contribut

Employer Contributions

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 us

(405) 858-6737



Member name changes

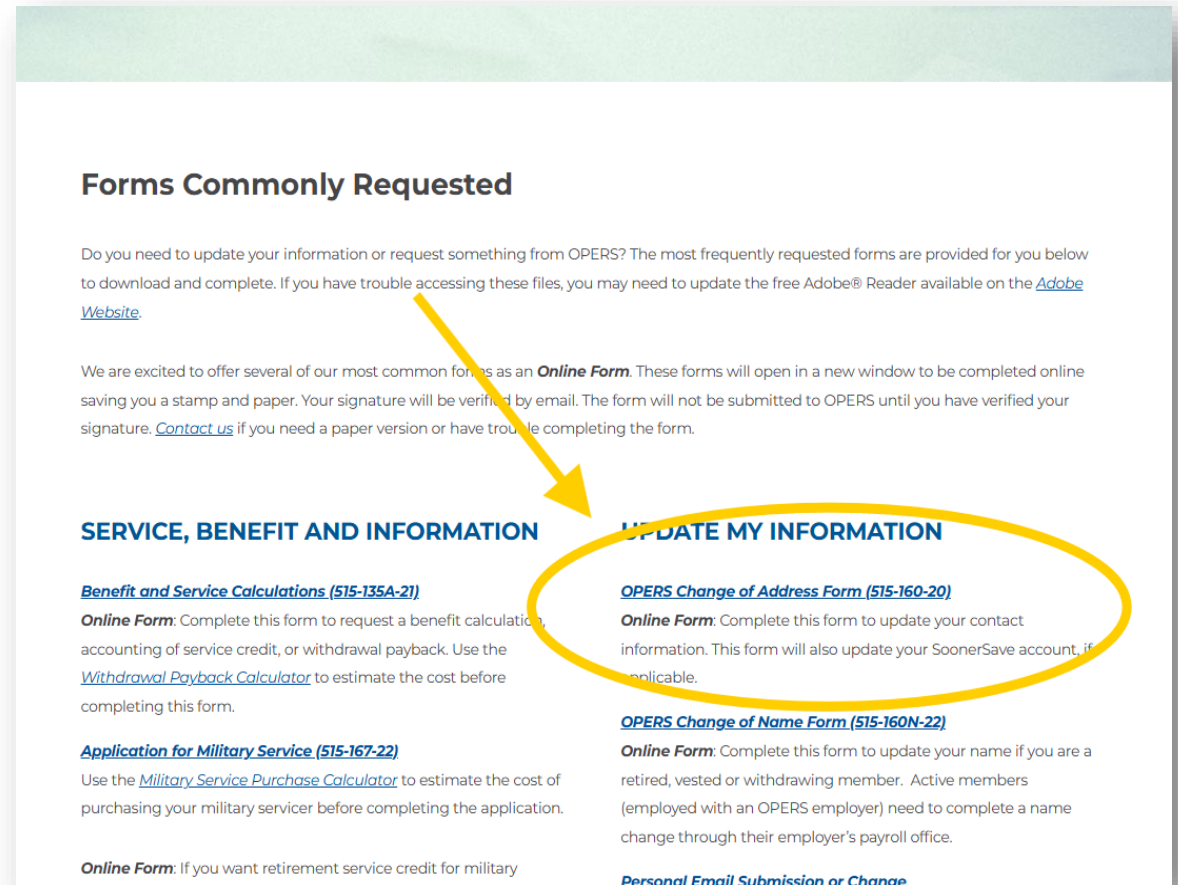
- Name changes occur through the reporting of payroll.
- Marriage license or divorce decree (first page and signatures) – provide copies to OPERS.

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](#).

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.

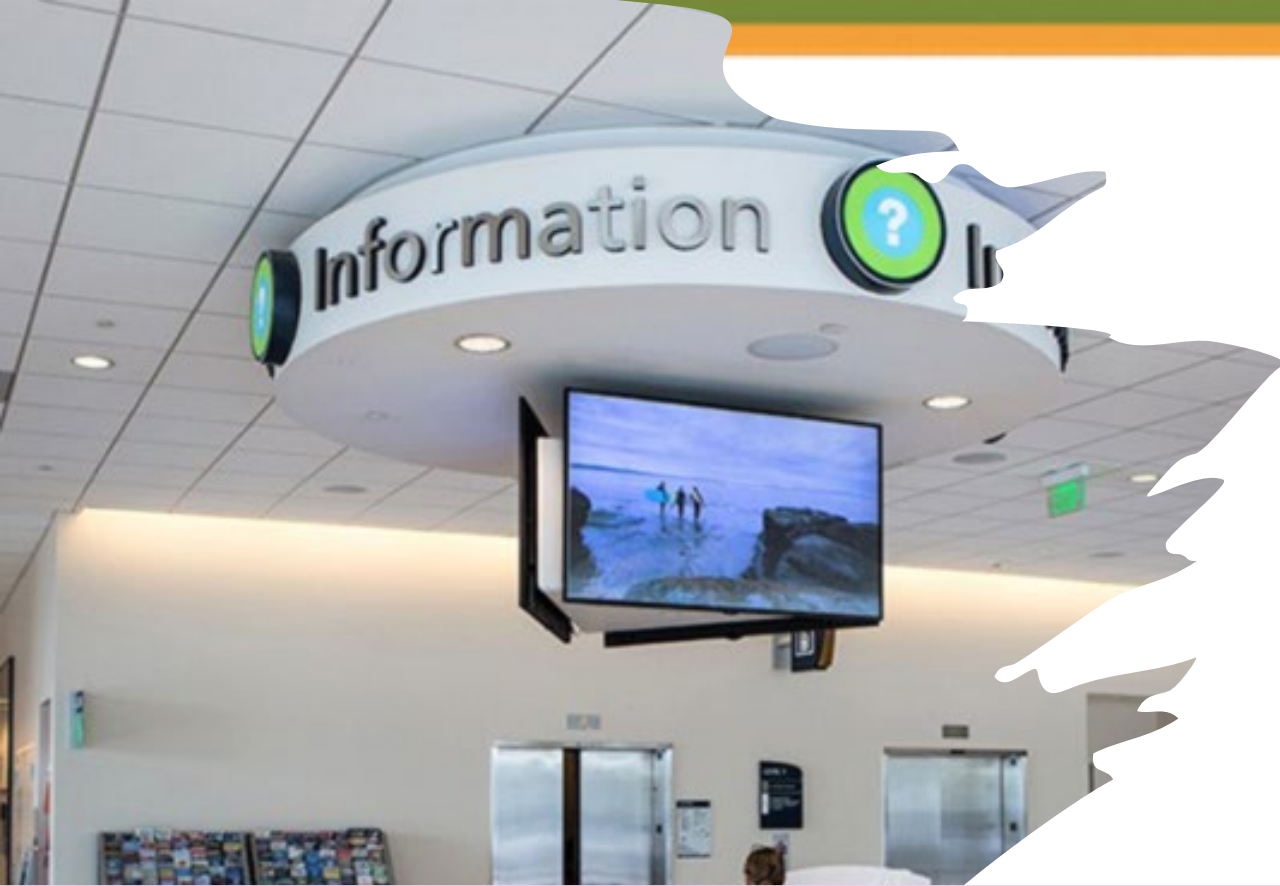
Online Form: If you want retirement service credit for military

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.

[Personal Email Submission or Change](#)



Providing Information

OPERS is happy to share information and advice with Retirement Coordinators



POLL: Information confidence

1. How comfortable are you giving information to your employees about their retirement plan? (Rating scale)
2. How confident are in finding OPERS resources? (Rating scale)

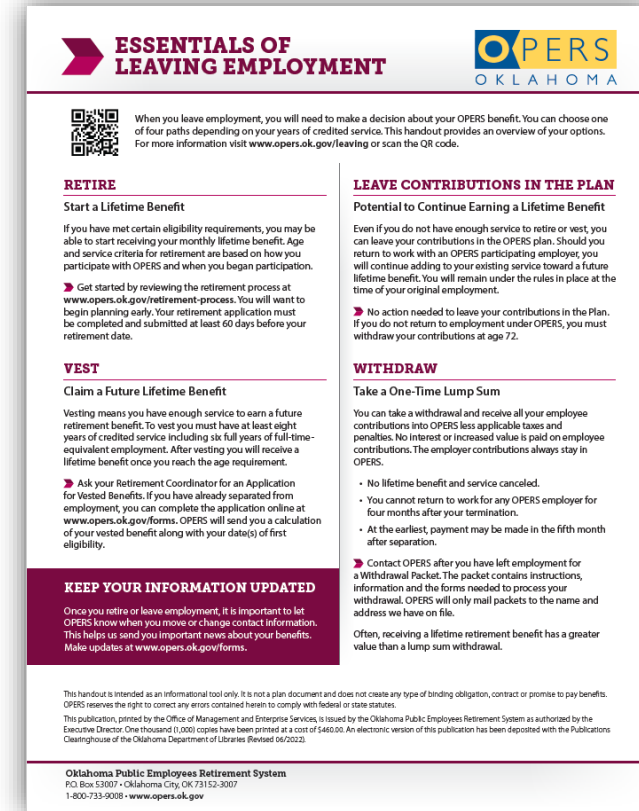


Throughout career

- 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 – County/Local Only

- 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 73152-3007
Toll-free 1-800-733-9008 | www.opers.ok.gov

Rev. 06/2024

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

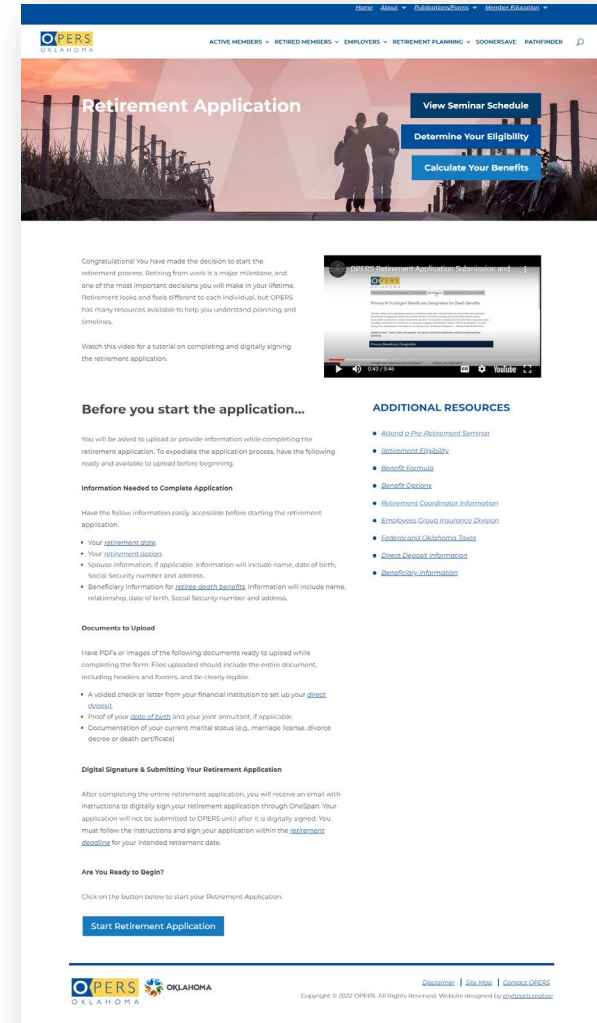
- Encourage your employees to
 - attend an OPERS Pre-Retirement seminar
 - request a benefit calculation.
- Direct member to complete digital application:
 - opers.ok.gov/retire
- Preliminary Employer Certification
- Final Employer Certification
 - Online submission within 10 days after the retirement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

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

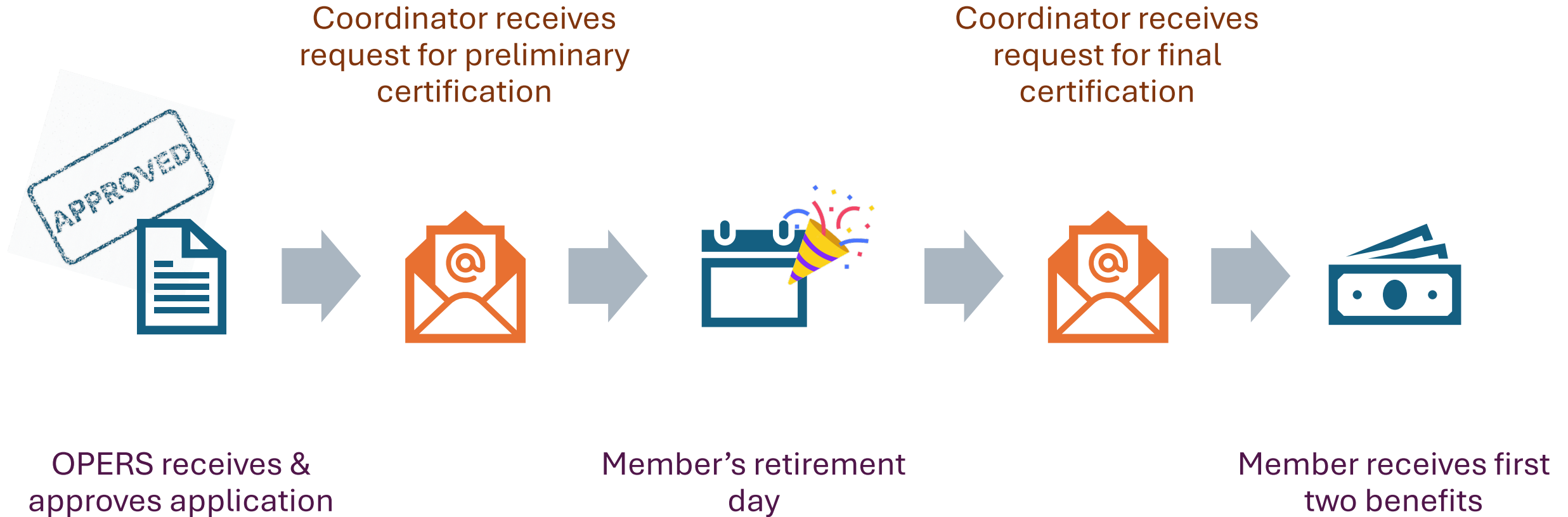
Digital Retirement Application

- 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



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

OPERS
OKLAHOMA

**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

Agency number _____ on _____ Last date on payroll _____ and that the member's retirement contribution for the last pay period 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 405-858-6737 | Toll-free 1-800-733-9008 | www.opers.ok.gov

Rev. 10/2012

Employer Certification – Death of an Active Member

Return to OPERS as soon as possible.

Updated, digital form coming soon!

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 page features a navigation bar with links to Home, About, Publications/Forms, Member Education, and Member Portal Login. Below the navigation bar, there are tabs for Active Members, Retired Members, Employers, Retirement Planning, SoonerSave, and Pathfinder. The main heading is 'Online Form Orders' with sub-links for OPERS Forms, SoonerSave Forms, and Pathfinder Forms. A section titled 'OPERS Employer Forms' includes a 'Want it now? Print it now!' button and a paragraph explaining that most forms are available for downloading and printing, with a link to contact OPERS for digital applications. The page is organized into three columns: 'MEMBER FORMS', 'PAYROLL FORMS', and 'CERTIFICATIONS AND ENROLLMENT'. The 'MEMBER FORMS' column lists forms like 'Participation Election - Elected or Appointed Officials (SIS-187-20)', 'Post-Retirement Employment Election (SIS-177B-19)', 'Status of Post-Retirement Employment (SIS-178-11)', 'Application for Military Service (SIS-167-22)', 'Employer Certification - Death of an Active Member', 'Preliminary Retirement Coordinator Verification', 'Employer Certification of Separation of Employment', and 'Employer Certification of Prior Service'. The 'PAYROLL FORMS' column lists '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)'. The 'CERTIFICATIONS AND ENROLLMENT' column lists 'Application for Purchase of Delinquent Service (SIS-163-26)', 'Employer and Retirement Coordinator Updates (SIS-202-21)', and 'Enrollment Worksheet (Enrollment Website)'. At the bottom, there is a section for 'Beneficiary Designation (Active/Vested)' with a dropdown menu and a 'Download PDF' link. To the right, there are sections for '2.5% Step-Up Election Form' and '2.5% Step-Up Brochure', each with a dropdown menu and a 'Download PDF' link. A note at the bottom right 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 _____

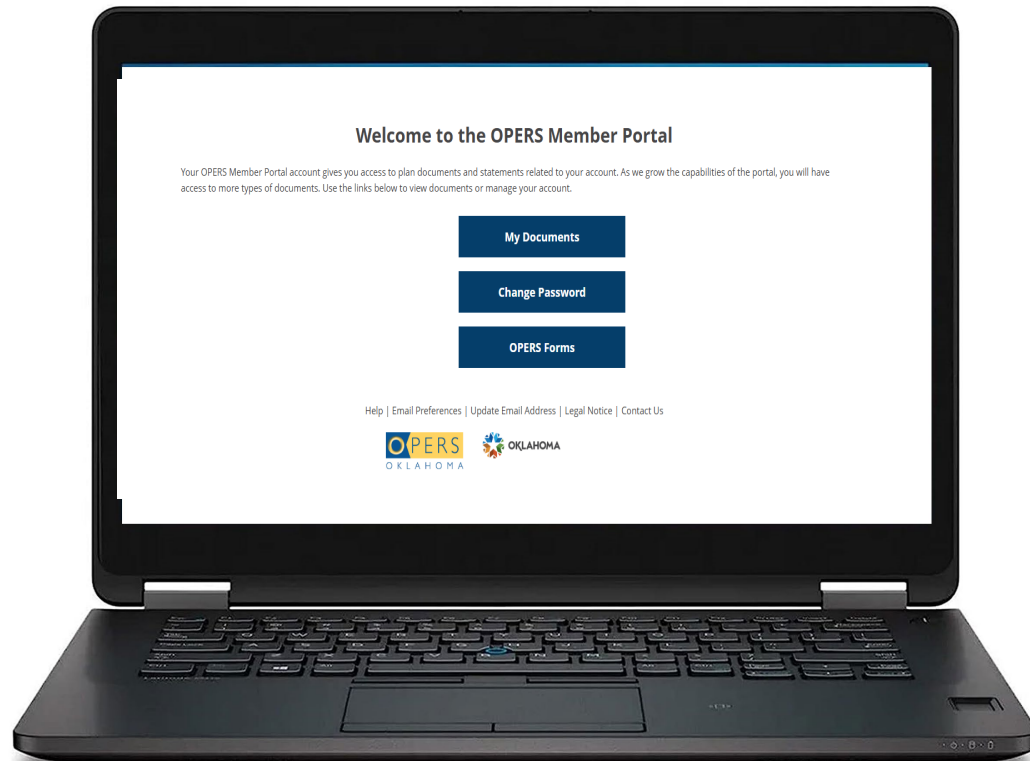
Email _____ Phone _____

Signature _____ Date _____

OKLAHOMA PUBLIC EMPLOYEES RETIREMENT SYSTEM
P.O. Box 53007 | Oklahoma City, Oklahoma 73153-3007
Toll-free 1-800-793-9008 | Fax 405-848-5946 | www.opers.ok.gov

Rev. 03/2023

Member Portal

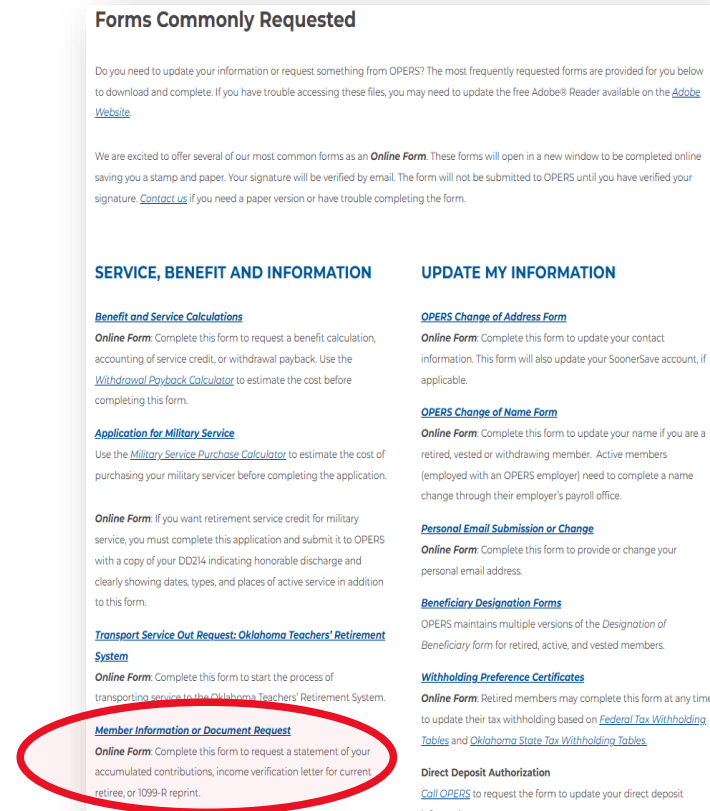


- Launched January 2024
- Members can access important documents
- More features planned

Annual Statements

- Annual statements no longer mailed in 2026
- Member Information Request:
 - If members wish to view a statement of accumulated contributions:

opers.ok.gov/forms



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.

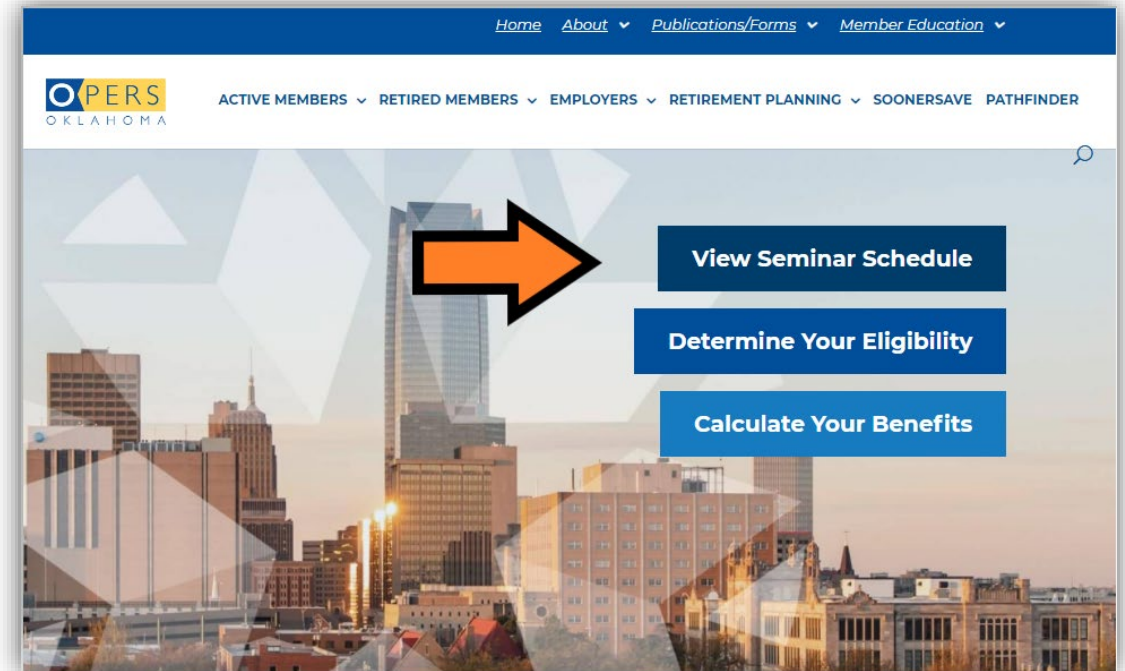
SERVICE, BENEFIT AND INFORMATION	UPDATE MY INFORMATION
<u>Benefit and Service Calculations</u> Online Form: Complete this form to request a benefit calculation, accounting of service credit, or withdrawal payback. Use the Withdrawal Payback Calculator to estimate the cost before completing this form. <u>Application for Military Service</u> 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 service, you must complete this application and submit it to OPERS with a copy of your DD214 indicating honorable discharge and clearly showing dates, types, and places of active service in addition to this form. <u>Transport Service Out Request: Oklahoma Teachers' Retirement System</u> Online Form: Complete this form to start the process of transporting service to the Oklahoma Teachers' Retirement System. <u>Member Information or Document Request</u> Online Form: Complete this form to request a statement of your accumulated contributions, income verification letter for current retiree, or 1099-R reprint.	<u>OPERS Change of Address Form</u> Online Form: Complete this form to update your contact information. This form will also update your SoonerSave account, if applicable. <u>OPERS Change of Name Form</u> 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. <u>Personal Email Submission or Change</u> Online Form: Complete this form to provide or change your personal email address. <u>Beneficiary Designation Forms</u> OPERS maintains multiple versions of the Designation of Beneficiary form for retired, active, and vested members. <u>Withholding Preference Certificates</u> Online Form: Retired members may complete this form at any time to update their tax withholding based on Federal Tax Withholding Tables and Oklahoma State Tax Withholding Tables. Direct Deposit Authorization Call OPERS to request the form to update your direct deposit information.

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

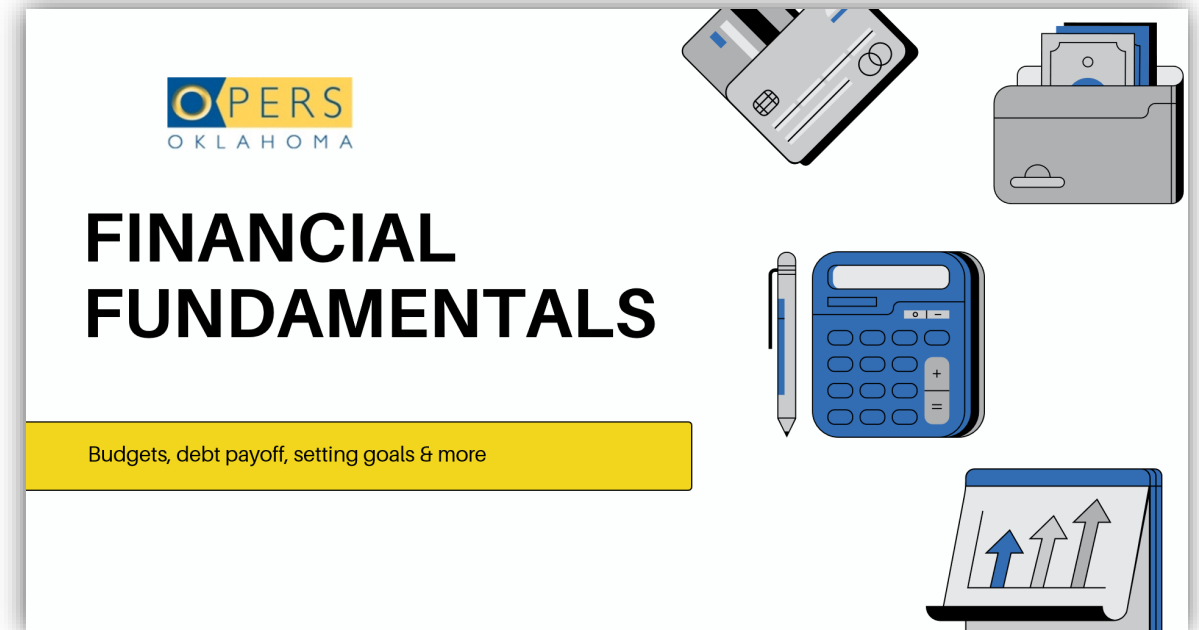


opers.ok.gov/opers-seminar-schedule

New Webinar – Financial Fundamentals

Coming in 2027!

Learn the importance of financial literacy, set financial goals, create a budget, pay off debt, and more!



opers.ok.gov/opers-seminar-schedule





Thank You