

# *At Your Service*

Orange County Employees Retirement System

Volume 9 Number 4 Magazine for all Members October 2010



**Colleen Herren's service shines**

## At Your Service

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At Your Service is published for members and retirees of the Orange County Employees Retirement System

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### OCERS

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At Your Service is written and designed by  
Robert Kinsler and Jayne Ritchey

### Board of Retirement Meetings:

All regular business meetings are held in OCERS Board Room at 8:30 a.m.

|                   |                   |
|-------------------|-------------------|
| January 19, 2010  | February 16, 2010 |
| March 22, 2010    | April 19, 2010    |
| May 24, 2010      | June 21, 2010     |
| July 19, 2010     | August 23, 2010   |
| October 18, 2010  | November 22, 2010 |
| December 15, 2010 |                   |

## Retiree News

At various times, you may need to change your personal information on file with OCERS. Keeping this data up-to-date ensures your benefit payments are processed without interruption.

To set up direct deposit or to change your financial account, you must sign and complete a *Retirees Authorization for Electronic Deposit of Retirement Checks* form and return it to OCERS.

Complete a *Change of Address* form if you are moving or if your mailing address has changed.

You may also want to change your beneficiary designation due to marriage, divorce, domestic partnership registration, death or other life events. To update your beneficiary information, please fill out and return a *Beneficiary Change* form to OCERS.

All of these forms can be downloaded from [www.ocers.org](http://www.ocers.org), picked up at the OCERS office or requested by phone by calling (714) 558-6200. In addition, these changes can be submitted online using OCERS' Member Information Center.

*Please note that your personal information cannot be updated by phone.*

## Election Reminder

An election will be held in November 2010 to fill two seats on OCERS' Board of Retirement. The available positions include the Retired Member seat and a General Member seat. The selected Board Members will serve three-year terms beginning Jan. 1, 2011.

All members eligible to vote in this election will be sent ballots on Oct. 12, 2010. Ballots should be completed and returned to the Registrar of Voters no later than 10 a.m. on Tuesday, Nov. 2, 2010. Ballots will be counted on Nov. 2, 2010.

Results of the upcoming election will be posted at [www.ocers.org](http://www.ocers.org) following the election.

# Retiree Payment Schedule for 2010 and 2011

As part of an ongoing effort to provide better customer service to our members, OCERS will continue to bring relief to retirees when the first of the month falls on a weekend or holiday. When the first of the month falls on a weekend or holiday, your monthly benefit will be deposited the previous business day. The only exception to this is the January 1st benefit payment, which will continue to be paid the first business day of the year.

The payment schedule below affects only those members who receive their monthly benefit via Electronic Fund Transfer (“EFT”). **Please note:** for those who receive an actual check, they will continue to be mailed out on the last business day of the month via the United States Postal Service.

Retirees who want to receive their retirement allowance in the most prompt way should sign up for EFT – also known as “Direct Deposit” or “Automatic Deposit.” This provides retirees with the fastest delivery of their monthly retirement payment possible.

| <b>Payroll Month</b> | <b>Payment Day</b> | <b>Payment Date</b> |
|----------------------|--------------------|---------------------|
| October 2010         | Friday             | October 1, 2010     |
| November 2010        | Monday             | November 1, 2010    |
| December 2010        | Wednesday          | December 1, 2010    |
| January 2011         | Monday             | January 3, 2011     |
| February 2011        | Tuesday            | February 1, 2011    |
| March 2011           | Tuesday            | March 1, 2011       |
| April 2011           | Friday             | April 1, 2011       |
| May 2011             | Friday             | April 29, 2011      |
| June 2011            | Wednesday          | June 1, 2011        |
| July 2011            | Friday             | July 1, 2011        |
| August 2011          | Monday             | August 1, 2011      |
| September 2011       | Thursday           | September 1, 2011   |
| October 2011         | Friday             | September 30, 2011  |
| November 2011        | Tuesday            | November 1, 2011    |
| December 2011        | Thursday           | December 1, 2011    |



## Financial Strategies Seminars coming soon

If you are planning to retire within the next 5 to 30 years, you should plan to attend a free Financial Strategies for Retirement Planning Seminar. Financial Strategies Seminars are held at:

**OCERS (Training Room)**  
**2223 E. Wellington Avenue, Suite 100**  
**Santa Ana, CA 92701-3161**

The Financial Strategies for Retirement Planning Seminar consists of a three-session workshop. Each meeting will cover important topics for successful planning. The third meeting concentrates on information from an OCERS representative. Individuals and couples are welcome to attend.

Various topics of interest and importance will be covered over the course of the three-session workshop. Some of them are:

- Tax-free and low-cost investing for profit
- How to determine retirement goals
- Investment choices in today's market

The three-session workshop seminars are free, but reservations are required. To make your reservation to attend this seminar, please log on at [www.ocers.org](http://www.ocers.org)

and click on "Retirement Seminars." For more information on upcoming Financial Strategies for Retirement Planning Seminars, please call Robert Kinsler at (714) 558-6230.

### SCHEDULED DATES:

The Financial Strategies Seminar is a three-session workshop, and persons signing up should plan on attending all three sessions of the workshop.

### Dates are as follows:

**Workshop**  
Wednesdays  
October 6, 13 and 20, 2010  
6 – 9:30 p.m.

**Workshop**  
Wednesdays  
November 3, 10 and 17, 2010  
6 – 9:30 p.m.

## Pre-Retirement Seminars set for fall

While it's easy to live for today, the transition into retirement requires plenty of advance planning. To help fill this need, OCERS offers Pre-Retirement Seminars. Anyone who is within three years of their retirement date should plan on taking this seminar.

These daytime seminars are held at OCERS, 2223 E. Wellington Ave., Suite 100, Santa Ana, from 8 a.m. to 1 p.m. The one-session, five-hour seminar is free, and there is plenty of free on-site parking for those attending. Various topics are covered. A Social Security representative will discuss Social Security and Medicare benefits; a representative from "Deferred Compensation" will discuss the County's 457 plan; a representative from Retiree Medical will discuss the County's retiree medical benefit options; and an OCERS Retirement Specialist will focus on your OCERS retirement benefits. **Seminar dates: Oct. 6 and 20; Nov. 17 and Dec. 1, 2010.**

No registration is necessary for the Pre-Retirement Seminars. Members are welcome to take this seminar as often as they like.

# Annual County of Orange Benefits Open Enrollment period runs November 1 – 23, 2010

The Annual County of Orange Benefits Open Enrollment period will be from Nov. 1, 2010 through Nov. 23, 2010. There are significant changes to the retiree health plans that will go into effect Jan. 1, 2011.

The Patient Protection and Affordable Care Act (PPACA) will result in changes including allowing dependent children to be covered under your County retiree health plan until they reach age 26, and the County PPO health plans (Premier Wellwise and Premier Sharewell) will no longer have individual lifetime maximums or annual dollar limits on Preventive Care and outpatient Mental Health/Substance Abuse services.

In addition, beginning Jan. 1, 2011, as the result of a County Request for Proposals process and Board of Supervisors approval, there will be changes to the retiree health plans offered to you by the County. You will be offered new retiree health plans through Anthem Blue Cross and SCAN. All retiree health plans for those over age 65 will be Medicare Advantage plans, with the exception of Premier Wellwise and Premier Sharewell. Current retiree health plans through CIGNA, Exclusive Care and Anthem Blue Cross Standard and Custom Private Fee for Service will no longer be offered as of Jan. 1, 2011.

The County of Orange and the Benefits Center will be sending detailed information to your home address before Open Enrollment. We strongly encourage you to thoroughly review all materials sent from the County to you to ensure you are informed in order to make the best decision regarding health plan choices for you and your family for 2011.

During Open Enrollment, the County of Orange and the Benefits Center will be there to support and assist you with your questions and concerns. There will be a series of Open Enrollment meetings hosted by the County of Orange throughout the months of October and November. These meetings will provide an overview of the PPACA changes and the new health plan options, with the opportunity to ask questions of each of the health plan representatives. Be sure to watch your mailbox and read all Open Enrollment materials carefully. For information about your current benefits, or to verify the Benefits Center has your current home mailing address, please call the Benefits Resource Line toll-free at 1-866-325-2345.



## OCERS' staff to host info booth at OCEA Health Fair on Oct. 5

OCERS will be hosting a booth at the upcoming Orange County Employees Association (OCEA) Health Fair. Staff from OCERS' Communications and Member Services divisions will be available to answer questions that members have about retirement, enrolling in the Member Information Center and other topics. The 2010 OCEA Health Fair will be held at OCEA Headquarters, 830 North Ross St., Santa Ana, 10 a.m. – 1 p.m. on Tuesday, Oct. 5.

## Colleen Herren's career extends into retirement

Although Colleen Herren was born and raised in Columbus, Ohio, the first and only job she held was when she was hired by the County of Orange in 1962. And although she retired from her position with the Department of Child Support Services in 2002 with more than 40 years of employment, her service to the County didn't end there.

More than eight years later, Colleen continues to spend time with her former colleagues and provides assistance to area residents as a Child Support Services (CSS) volunteer.

"It's a pleasure having her as a volunteer. We have a program, 'Forms Workshop,' and she helps those customers complete their paperwork and is also the CSS greeter. Her personality is so unassuming and she is such a trusting person," explained Dolly Lomeli, who is Deputy Director in the Division of Case Management at Child Support Services.

"She is very dedicated and one of those people who brings sincerity to the customers and to the job."



“My boyfriend and his family moved to California, so I followed,” Colleen recalled of her move from Ohio to Orange County.

After coming to Orange County, Colleen learned how to drive and had two interviews with the County. “I had an interview with Probation and the next day with Child Support.” When she was offered a job with Child Support, Colleen admitted she wanted to wait until she knew whether Probation would offer her a job first.

“They (CSS) called the Probation Department and were told ‘they hired somebody else.’ So I told them I would take the job.”

Colleen was hired as a file clerk and over the next four decades never thought about leaving the agency. Indeed, working at Child Support Services was always more than a job: “The whole office was my family. I looked forward to going to work. I spent extra time there and worked my way up to Supervising Family Support Officer by the time of my retirement.”

A year or so after retiring, Colleen received a call asking if she was interested in returning to work part-time. She ultimately provided her service as an “extra-help” employee until moving into a volunteer role in 2009.

“We are fortunate to have Colleen as part of our Child Support Services family,” said Steven Eldred, Child Support Services Director. “Colleen’s entire county career was working in Child Support Services and she holds the title of the longest Child Support Professional in the State of California. Her willingness to continue volunteering her time to help customers demonstrates her passion for the job she held for so many years.”

However, Colleen’s life has also taken her in a number of new and exciting directions. Her post-retirement hobbies include bowling and spending time with a boyfriend she met through the Santa Ana Elks (her husband passed away in the early 1970s) and a love of travel. Since retiring, she has traveled to the Mexican Rivera, Costa Rica, the Caribbean, Bermuda, Yosemite and New England. In October 2010, she is scheduled to go to Europe. “I never traveled before; this is wonderful.”



**Colleen Herren and Child Support Services Director Steven Eldred with CSS employees Monica Rodriguez and Vanessa Bernal in April 2010 at the ribbon cutting for the Grand Opening of the CSS Sunset Room in Santa Ana where Forms Workshops are held.**



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## Retiring? When will I get my first benefit payment?

For any member moving into retirement, there are some important things they need to know about the process of getting their first benefit payment.

“It is our goal to provide our retiring members with as much information as possible in order to make their transition into retirement a positive experience. By counseling retiring members that it may take anywhere from 30-45 days from their retirement date to their first pension payment from OCERS, we hope that they are financially prepared to go from biweekly active employee salaries into monthly pensioners,” said Suzanne Jenike, Director of Member Services at OCERS.

One of OCERS’ key messages to new retirees is that there are a number of steps required to get an individual added to payroll. Indeed, OCERS is not provided with a member’s final payroll records until 1-3 weeks after that person receives their final paycheck from their employer. OCERS’ staff must then calculate that member’s service credit and other payroll data to determine their Final Average Salary.

Finally, it is important to remember that OCERS pays out pension payments once a month, not every two weeks (see page 3 of this issue to learn more about OCERS’ payment schedule).

“Transitioning into retirement is challenging so we encourage all of our members to attend a Pre-Retirement Seminar to increase their knowledge about retirement. In addition, we want to make sure they are prepared for the 30-45 days it will take to get that first OCERS benefit payment,” Jenike said.