

# At Your Service

Orange County Employees Retirement System

Volume 10 Number 4 Magazine for all Members October 2011

Yolanda Avila  
inspires others



# 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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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 9:00 a.m.

January 18, 2011	February 14, 2011
March 21, 2011	April 18, 2011
May 17, 2011	June 20, 2011
July 18, 2011	August 22, 2011
October 17, 2011	November 21, 2011
	December 19, 2011

## Thinking of retirement? Attend a seminar soon

OCERS members who attend a day-time Pre-Retirement Seminar have a better understanding of how the retirement system works and are more confident in the decision making process. 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 2:30 p.m. The one-session 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. 5 and Oct. 19; Nov. 2 and Nov. 16.**

No registration is necessary to attend the Pre-Retirement Seminars. OCERS members are welcome to take this seminar as often as they like. OCERS also permits members to take part of the seminar one day and come back to finish it later when their schedule allows.

We also recommend that attendees bring something to eat, or plan on driving/walking to a nearby eatery during the 75-minute lunch break since food is not provided and there is no cafeteria on-site.

For more information about OCERS' seminars, please visit [www.ocers.org](http://www.ocers.org) and click on "Retirement Seminars."



# County of Orange sets Benefits Open Enrollment

The annual County of Orange Benefits Open Enrollment period will be from Nov. 1, 2011 through Nov. 23, 2011. This is your opportunity to review your health coverage and determine if your current health plan still meets the needs of you and your family. During Open Enrollment, you may change health plans, and you are able to add dependents or take dependents off of your health coverage. All changes will be effective Jan. 1, 2012. There will be a series of Open Enrollment meetings throughout the month of November. These meetings will provide an opportunity to ask questions of each of the health plan representatives. Representatives from the County of Orange and the Benefits Center will be there to support and assist you with your questions and concerns. A schedule of the meetings will be included in your Open Enrollment package.

Retirees who are age 65 and older must be enrolled in Medicare to receive the Retiree Medical Grant. You must enroll in Medicare Part A if you are eligible at no cost to you, and Medicare Part B enrollment is required. If you do not enroll in Medicare, or you do not maintain your Medicare Part B enrollment by paying your Medicare premiums, your Retiree Medical Grant will be suspended and you will pay a higher monthly health plan rate. In addition, you will not be eligible for the Medicare Advantage plans that are offered by the County.



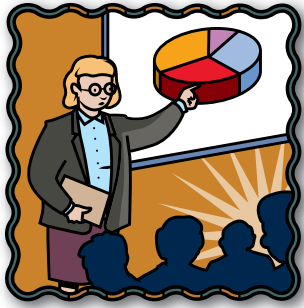
During Open Enrollment, if you are planning to enroll in one of the Medicare Advantage plans offered by the County to retirees who are age 65 and older, please make your elections early. Enrollment in a Medicare Advantage plan must be approved by the Center for Medicare and Medicaid Services (CMS), and depending on the plan you choose, you may be required to send in enrollment and/or disenrollment forms. If your form is not received by the required deadline, or you are not approved by CMS, you will be automatically enrolled in the County's PPO health plan. Be sure to carefully review all materials provided in your Open Enrollment package and contact the Benefits Resource Line if you have any questions.

One important change going into effect with this Open Enrollment: If you have an adult dependent child (age 19 - 25) enrolled on your health plan, you will be required to recertify the eligibility of that dependent during Open Enrollment. Between Nov. 1 and Nov. 23, 2011, you must either call the Benefits Resource Line at 1-866-325-2345 or go online to the Benefits Center Web site and respond to a series of questions. If your dependent's status has changed (e.g., he/she has obtained employment), you may be required to submit additional documentation, which must be received by the Benefits Center no later than Dec. 31, 2011. If you do not call or go online to confirm your dependent's Adult Child status by the end of Open Enrollment on Nov. 23, 2011, or you do not provide all required additional documentation, your dependent will be removed from your health coverage effective Jan. 1, 2012 and they will not be eligible for coverage until the next annual Open Enrollment, or following a new Qualified Life Event. Please review all communications sent to you from the Benefits Center carefully and be sure to meet all required deadlines.

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 mailing address, please call the Benefits Resource Line toll-free at 1-866-325-2345.

# Financial Seminar helps members prepare for future

A recent survey from the National Endowment for Financial Education (NEFE) finds that almost half of American adults say the financial goal that is most important to them is having enough money for retirement.



According to the results of the survey, 47 percent of U.S. adults ages 18 and older say having enough money for retirement is their top financial priority, compared to just 17 percent who feel homeownership is their top financial goal.

Another key finding in the survey (conducted among 2,257 adults ages 18 and older, June 28-30, 2011) was that a majority of adults (70 percent) agree that a significant obstacle to achieving the American Dream is their inability to save enough, and 54 percent agree that managing their debt is a significant barrier.

OCERS members wishing to learn ways to save for the future 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 and 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  
for three-session workshop:**

**Workshop**  
Wednesdays  
October 5, 12 and 19, 2011  
6 – 9:30 p.m.

**Workshop**  
Wednesdays  
November 2, 9 and 16, 2011  
6 – 9:30 p.m.



## Brenda Shott brings experience to OCERS

On Aug. 24, 2011, OCERS announced the selection of Brenda Shott as the system's new Assistant CEO of Finance and Internal Operations. Ms. Shott is responsible for operational oversight and direction of the Accounting and Information Technology divisions.

Prior to joining OCERS on Sept. 12, 2011, Ms. Shott served as the Chief Financial Officer for Transportation Corridor Agencies (TCA). She left TCA after 13 years of service in their Finance department. TCA is one of more than a dozen employers ("plan sponsors") whose eligible employees are provided retirement, death and survivor benefits by OCERS.



OCERS has been in the news throughout 2011, including several issues related to the Accounting Department. It is important for OCERS payees to know that none of the issues impacted the payment of benefits to any members. The Board of Retirement and OCERS' executive management staff have been working with employers and outside specialists to improve practices going forward.

"I think that because I come from an OCERS plan sponsor, it gives me a different perspective of our stakeholders and their concerns," Ms. Shott explained. "My goal is to utilize that stakeholder perspective along with my financial and accounting background to rebuild confidence in OCERS. I am excited to be here and intend to work with plan sponsors to ensure their concerns are addressed."

CEO Steve Delaney said Ms. Shott brings excellent leadership skills and technical expertise in finance to assist OCERS. "Ms. Shott comes to us with many years in the financial reporting field, and a particular plus is that as Chief Financial Officer for one of our own participating plan sponsors, she is well acquainted with OCERS and its processes," Mr. Delaney said. "I am excited that someone who has worked so closely with OCERS' staff over the past several years from the outside, can now work with us on the inside as well, leading our charge toward enhanced internal controls and improved financial reporting."

Ms. Shott holds a B.A., Business Administration with a concentration in Accounting from California State University, Fullerton. She worked as a Senior Auditor for Ernst & Young LLP for several years before beginning her career in the public sector. She has lived in Southern California since she was 5, and is a long-time resident of Mission Viejo where she lives with her husband and three boys (ages 20, 16 and 10).

"I was one of those high schoolers who knew; I took my first accounting course and I really liked it," said Ms. Shott when asked how she became interested in the area of finance.

"I have an open door policy. I like to be actively involved with getting work done, yet I balance that with empowering my staff to learn along the way so that as individuals and as a team everyone is more efficient and effective," explained Ms. Shott of her managerial approach. "I think communication is important at all levels: with staff, the board and stakeholders. Working together as a team will be essential to reaching our goals."

## Yolanda L. Avila has a story that inspires others

When Yolanda L. Avila began to lose her eyesight more than a decade ago, she wondered whether she could continue working for the Orange County Public Defender's office, a place where she had established a career she truly loved.

And even when Yolanda finally retired as an Investigator in August 2011, it was difficult for her to say goodbye to the many friends she made during a career dating back to 1990.

"I came from Colorado," recalled Yolanda, who started to look for work after coming to Orange County more than two decades ago. "I saw a position as an interviewer (with the O.C. Public Defender) in the classifieds and because I had a background in criminal law and interviewing, and was bilingual I thought they might as well put my name in there."



"I loved it so much," Yolanda said of her first position as an interviewer, recalling she was paid around \$10 an hour for that job. "I loved it so much, I couldn't believe I was getting paid for it."

In the late 1990s Yolanda began having trouble seeing at night and at first was told it was likely an issue where she might

need to wear eyeglasses. Eventually, when her vision problem grew worse, additional tests led to the finding that she was suffering from retinitis pigmentosa, an eye disease where "cells dying off in the retina" leads to blindness.

"My department head at the time Debbie Kwast recommended I go to the Jules Stein Eye Institute at UCLA. That's where I got my actual diagnosis," Yolanda said.

Her agency was supportive with providing her an office with indirect sunlight and later with providing scanners and other high-tech tools to help her do her job. She also served as a mentor to interns from UC Irvine, Chapman University, Cal State Fullerton, Cal State Long Beach and many other universities, and they in turn assisted her with serving the Public Defender clients.

"I didn't want people to know I was blind," Yolanda said of those first difficult years after she began to suffer from retinitis pigmentosa (RP). "It took two years for me to get a cane."

Yolanda has found a wonderful balance through the support of family, friends and co-workers, and more recently, with her guide dog Donnalee, a 5½-year-old yellow Labrador Retriever with the same strong work ethic as her owner. The two were teamed up in January 2008 when Donnalee was 23 months old.

Yolanda admits while she initially liked the idea of getting a guide dog, she was nervous



about the level of care and responsibility that came with caring for a dog. She was teamed with Donnalee through Guide Dogs for the Blind ([www.guidedogs.com](http://www.guidedogs.com)).

“They are so well trained, it hasn’t been a lot of work,” said Yolanda, who was interviewed about a week before her official Aug. 12, 2011 retirement date. “It’s easy to bathe her, brush her and she can go anywhere. All my co-workers love her to death. She brings a nice energy to the office.”

Donnalee had a big bed under Yolanda’s desk on the third floor in the Betty Lou Lamoreaux Justice Center on City Drive South in Orange.

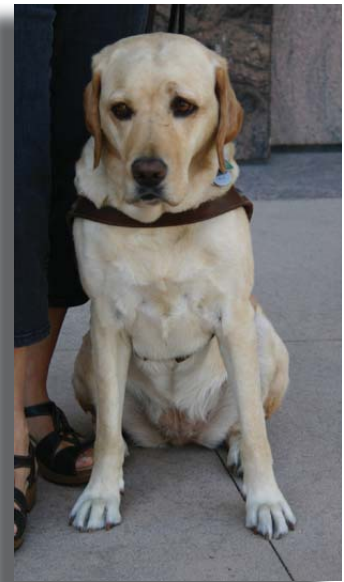
Although Yolanda is only in her fifties, she decided to retire this summer so she could return to Colorado Springs to help care for her mother and spend time with two brothers and a sister that live in the Rocky Mountain State.

While not looking forward to the process of transitioning from employee to retiree, she said attending a Pre-Retirement Seminar in July and her one-on-one retirement appointment with an OCERS retirement program specialist helped her prepare for the future.

“Janice (Towner) was friendly and kind. She read everything to me and explained everything thoroughly,” Yolanda said.

“She went above and beyond, and answered questions before I asked them.”

Yolanda will miss her daughter Dulce Garcia and her granddaughter Auryell who live in Orange County (she also has a son, Eutimio, who lives in Las Vegas and has RP), as well as her friends. She will also miss the challenges she faced as an Investigator with the Orange County Public Defender.



On Aug. 10, her co-workers hosted a special after-work retirement party for Yolanda. Her supervisor, senior investigator Richard Sakoguchi, said Yolanda was an expert in assisting attorneys and parents through the process of successfully reunifying families. Interim Public Defender Frank Ospino added, telling Yolanda: “What you should never forget is your legacy with all those families you were able to keep together.”

“This is my second family,” Yolanda told the large group of co-workers who paid tribute to her at the gathering, noting how caring everyone has been to her throughout her career and through all of her challenges. “Thanks so much for being so nice to Donnalee.”

Although Yolanda now calls Colorado home, her thoughts are bound to return her to Orange County where she has family and countless friends.

“It has been very rewarding, very fulfilling with the work I do and the outcome of the clients and such a (big) responsibility,” Yolanda explained. “Now I want to be responsible to my mom who is also visually impaired.” For information on retinitis pigmentosa, visit [www.blindness.org](http://www.blindness.org).



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## 'MIC' 101: Using the Member Information Center

OCERS personalized information is available to members 24 hours a day, seven days a week and is as close as the nearest Internet connection.

By going online at [www.ocers.org](http://www.ocers.org), OCERS members can use the self-service Member Information Center (MIC) portal to access a wide range of features.

Here is an easy guide to accessing the MIC:

- The MIC can be accessed via the "Member Login" button on the upper left of OCERS' home page.
- Once members click on the "Member Login" button, they will need to have both their "Username" and "Password" available to login into the MIC.
- Members who have never used the MIC will need to use their PIN to create their "Username" and "Password."
- Members who do not have a PIN or have forgotten their PIN, please call OCERS at (714) 558-6200. Once any member has their PIN, they can create their "Username" and "Password" and fully utilize the site.

For more information, visit [www.ocers.org](http://www.ocers.org).