

At Your Service



NEWSLETTER FOR MEMBERS OF THE ORANGE COUNTY EMPLOYEES RETIREMENT SYSTEM | FALL 2025



Pictured (L-R): Stefani Clark, Communications Specialist; Gema Garcia, Retirement Program Specialist; Steve Delaney, CEO; Christine Guerrero, Retirement Program Specialist; Mary-Joy Coburn, Director of Communications at the 2025 OCEA Health Fair in Santa Ana, California.

Excellence Starts With Learning

This issue highlights educational opportunities designed to strengthen knowledge, build confidence, and support the public in delivering the best service possible.

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Board of Retirement and Committee Meeting dates can be found online at ocers.org

This newsletter is intended to provide you with general information. It does not constitute legal advice to members. If there are any discrepancies between the information in this newsletter and the law, the law will prevail. Should you have legal questions, you are advised to consult an attorney.

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**Assistant Chief Executive Officer,
External Operations**
David Kim

**Assistant Chief Executive Officer,
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Brenda Shott, CPA

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Manuel Serpa

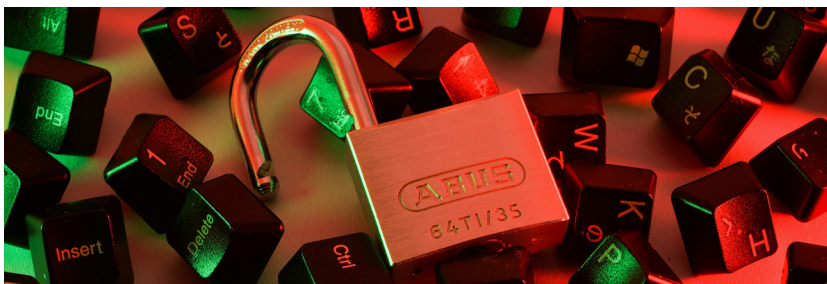
Chief Technology Officer
Darren Dang

At Your Service Editorial Staff

Director of Communications
Mary-Joy Coburn

Communications Specialist
Stefani Clark

Reusing Passwords: Big Security Risk



Reusing the same password across multiple accounts is one of the biggest security risks you can take. If one account is compromised—through a data breach, phishing attack, or malware—cybercriminals can try that same password on your other accounts. This technique, called “credential stuffing,” is one of the most common ways attackers break into your sensitive accounts.

The best defense is to use a unique password for every account. That way, even if one account is exposed, your other accounts remain secure.

To make this manageable, consider using a trusted password manager. These tools can securely generate and store long, complex passwords, eliminating the temptation to reuse them.

Remember: one password should only ever protect one account. By avoiding reuse, you greatly reduce the risk of a single password compromise leading to widespread exposure.

OCEA Health Fair Draws Thousands

This past September, the Orange County Employees Association (OCEA) hosted its annual Health Fair at their headquarters in Santa Ana. The event welcomed more than 4,000 OCEA members and County of Orange employees, along with over 50 vendors. Representatives from various government organizations were also on hand with informational booths.



The fair featured a variety of health resources and services, including flu and B-12 shots, as well as other health screenings. Attendees also had the chance to learn more about the health benefits available through OCEA's vendors.

In addition to health and wellness offerings, the fair brought fun and community spirit. Guests enjoyed raffles for prizes to

local excursions and sports games, while sampling kettle corn, frozen bananas, and sandwich lunches to the sounds of live music.

OCERS was proud to be part of this annual tradition, sharing information about the myOCERS portal and greeting members with giveaways. We look forward to continuing our participation in future years.



Visit Us Online
ocers.org

Office Hours
Mon - Thurs: 8 AM - 5 PM
Fri: 8 AM - 4:30 PM
(Closed weekends and holidays)

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Celebrating 80 Years of OCERS



OCERS Board Chair Charles Packard addressing the crowd at the 80th Anniversary celebration.

Earlier this fall, OCERS proudly marked 80 years of serving the public servants of Orange County with secure, reliable retirement benefits. What began in 1945 with fewer than 1,000 members has grown into a trusted system serving tens of thousands of active, deferred, and retired members, along with their beneficiaries.

The celebration drew more than 150 attendees, including OCERS staff, members, retirees, and community leaders who came together to honor this milestone in our history.

As part of the festivities, OCERS was honored to receive seven certificates and resolutions recognizing our legacy and impact.

Event Highlights

The celebration was filled with memorable moments, including:

- OCEA Hot Dog Wagon serving members and guests

- Member art displays showcasing creativity within the OCERS community
- Historical exhibits chronicling eight decades of growth and service
- A time capsule ceremony to be opened at our 100th anniversary

To our dedicated OCERS staff—thank you for your unwavering commitment. And to our members—you remain the heart of OCERS and the reason we do what we do.

This event was not only a celebration of our past but also a reaffirmation of our commitment to the future. OCERS will continue to serve with integrity, transparency, and dedication—ensuring retirement security for generations to come.

Thank you to everyone who joined us in celebrating this historic milestone!

What's in the OCERS Time Capsule?



Sneak peek into the OCERS Time Capsule.

To commemorate OCERS' 80 years of service, staff and event attendees participated in creating a time capsule that will be opened in 20 years at the 100th anniversary.

In the weeks leading up to the event, current staff recorded short videos about what they do in their role — something to reflect on when the capsule is opened and the videos are premiered. Celebration attendees were encouraged to write words of wisdom to future staff and retirees, well wishes, and notes-to-self to read in 2045.

Also included are: letters from the current Chair of the Board of Retirement and OCERS CEO, history of OCERS and Orange County, and swag items.

80th Anniversary Reception Photo Gallery



80th Anniversary Cake for the reception



Art Gallery with original work by OCERS staff



Commemorative OCERS mirror



Special 80th Anniversary mugs for attendees



History of OCERS display with past newsletters and facts

Back to School: Educational and Professional County of Orange Offerings

The University Partnership Program (UPP) and Educational and Professional Reimbursement Program (EPRP) support the continued learning and development of County of Orange employees.

The UPP has options for you! Employees receive tuition discounts ranging from 10–30% through partnerships with nonprofit, accredited universities. UPP offers certificate programs and degree programs at the associate, bachelor's, master's, and doctorate levels with a variety of flexible learning formats. Some partnerships extend benefits to family members and may cover textbook costs.

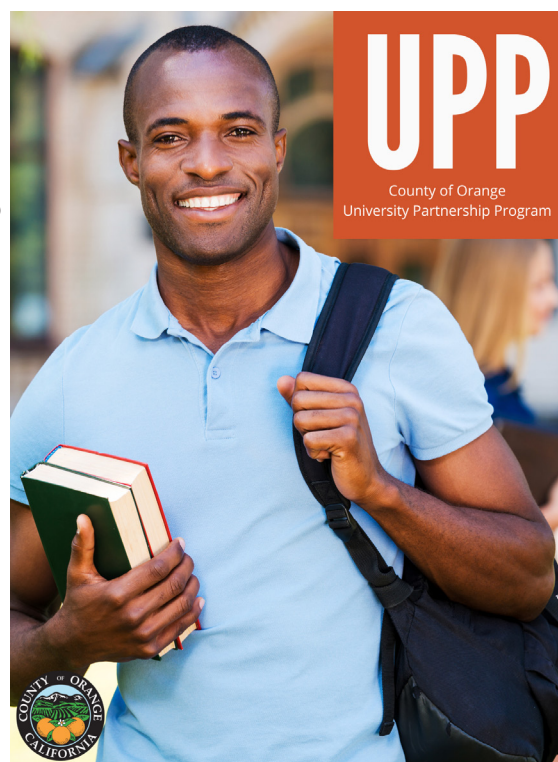
The EPRP provides reimbursement of up to \$10,000 per fiscal year for approved learning expenses. Eligible items include accredited certificate or vocational programs,

association membership fees, courses tied to earning degrees, and professional conferences. Reimbursement also applies to obtaining or maintaining business-related certifications, licenses, accreditations, special driver's licenses, and professional exam fees.

Reimbursement amounts and eligibility vary by bargaining unit, so employees are encouraged to contact their department coordinator for guidance.

Together, UPP and EPRP reflect the County's commitment to investing in its workforce and promoting educational and professional growth at every level.

Visit ocgov.sharepoint.com/sites/LOD for more information.



OCERS Hosts Inaugural Knowledge & College Fair



Pictured (L–R): Sarah Abrahamson, Dena Gunsolley, and John T. Nguyen from the OCERS' Human Resources Team staff a booth at the Knowledge & College Fair

This past September, the OCERS Learning and Organizational Development (LOD) team proudly hosted its first-ever Knowledge and College Fair at the OCERS headquarters.

The event welcomed OCERS members to connect directly with Educational and Professional Reimbursement Program (EPRP) specialists and University Partnership Program (UPP) representatives. Together, they provided valuable information about educational benefits available through our employer partners.

At OCERS, we believe in the power of continued learning and professional growth. By investing in ourselves, we ensure that we can, in turn, provide the highest level of service to our members.

A total of 22 partnered colleges hosted information booths to answer questions about degree programs, admissions requirements, and other pathways to continued learning.



For more details about EPRP, UPP, and other services offered by the County of Orange's LOD department, visit <https://hrs.oc.gov/learning-organizational-development>.

For OCERS members not employed by the County of Orange, we encourage you to connect with your agency's LOD or HR team to learn more about your organization's education programs.

Get Ready for 2026 Open Enrollment



Mark your calendars! The 2026 Open Enrollment period for County of Orange retirees is coming up from **October 15, 2025, to November 4, 2025**. During this time, you can make health plan changes that will take effect **January 1, 2026**.

Starting **October 1, 2025**, visit hrs.ocgov.com/retiree.benefits for essential resources, including the 2026 health plan rates and decision-making tools.

Watch for your Retiree Open Enrollment packet arriving in early October, which will include a Confirmation of Benefits (COB) outlining your 2026 coverage and costs. Your packet will be mailed to the address we have on file. If you have questions, contact the Benefits Service Center (BSC) at 1-833-476-2347 or schedule an appointment starting October 15. Our team is available Monday through Friday, 8 am to 8 pm during Open Enrollment.

Confirm your communication preferences on the BSC website: mybenefits.ocgov.com and notify the BSC of any address changes.

Don't miss the Open Enrollment Benefits Fair on **October 21 from 9 am to 4 pm** at the County Conference Center in Santa Ana. Join us to ask questions, gather resources on health benefits, and enter to win raffle prizes.

Review your COB notice carefully; the correction period is from **November 5, 2025, to November 12, 2025**. Check your email or mailbox for further instructions from the Benefits Service Center.

If you receive a monthly Medicare Part B Reimbursement, please **submit your 2026 Medicare Part B premium statement by January 15, 2026**. You will receive a notice with more information closer to the deadline.

Please note that OCERS does NOT administer your health benefits. For more information on supplemental benefits, contact the Retired Employees Association of Orange County (REAOC) at (714) 840-3995. If you retired from an organization other than the County of Orange, contact your previous employer for medical benefits eligibility.

SHARE YOUR RETIREMENT STORY!

Do you want to be featured in an upcoming newsletter? Share your insights with soon-to-be retirees, talk about your retirement journey, and more!

Contact: communications@ocers.org



Dear Benny,
What does it mean to “buy back” time?
— Buyback to the Future

Dear Buyback to the Future,

“Buying back” time can refer to a couple of different things. Most commonly, when a member inquires about buying back time, they are referring to a Service Credit Purchase.

A Service Credit Purchase is specific to purchasing service credit from Workers' Compensation and approved Medical Leaves, Prior Public Service, Excluded Service like Extra Help employment, Military Leave during OCERS membership, or Previous Public Service with an OCERS-covered employer. In these situations, you're not contributing to your OCERS fund or earning service credit.

With a Service Credit Purchase, it's best to make your requests early. The longer you wait to make this purchase, the more annual interest that gets added to your overall cost. Members that wait to make their request right before retirement may have to delay their retirement date. Go to your myOCERS portal to make a Service Credit Purchase Request.



Ben E. Fits (aka 'Ask Benny') provides guidance on pension-related queries, retirement benefits, beneficiaries, and retirement planning. If you have any questions, feel free to email us at AskBenny@ocers.org.



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REMINDER TO KEEP YOUR MYOCERS INFORMATION UP TO DATE

Take a moment to log in to your myOCERS portal to review your contact details and confirm your beneficiary designations. Keeping this information current helps ensure your benefits are paid correctly—especially after life events like marriage, divorce, birth/adoption, or a change in household.

Visit ocers.org and click on “myOCERS Login”

 myOCERS Login

Important Dates and Events

October 2025:

14th: AOCDS Pre-Retirement Seminar
16th: AOCDS Pre-Retirement Seminar
31st: October 2025 Benefit Payout*

November 2025:

5th: OCEA Pre-Retirement Seminar
11th: Holiday Closure
27th & 28th: Holiday Closure

December 2025:

1st: November 2025 Benefit Payout*
17th: REAOC Luncheon
25th: Holiday Closure

**Please allow at least 2 business days for your benefit payment to post to your bank account.*

January 2026:

1st: Holiday Closure
2nd: December 2025 Benefit Payout*
14th: OCERS Pre-Retirement Seminar
14th: OCEA Pre-Retirement Seminar
19th: Holiday Closure
21st: OCERS Virtual Pre-Retirement Seminar
30th: 1099-R forms mailed out
30th: January 2026 Benefit Payout*

February 2026:

11th: OCERS Pre-Retirement Seminar
12th: Holiday Closure
16th: Holiday Closure
25th: OCERS Virtual Pre-Retirement Seminar
27th: February 2026 Benefit Payout*

March 2026:

1st: OCERS Virtual Pre-Retirement Seminar