At Your Service

NEWSLETTER FOR MEMBERS OF THE ORANGE COUNTY EMPLOYEES RETIREMENT SYSTEM | SUMMER/FALL 2026

The Impact of Benefit Payment Options on You and Your Beneficiaries

IN THIS ISSUE:

At Your Service Editorial Staff

Director of Communications
Mary-Joy Coburn

Communications Specialist
Stefani Clark

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

ORANGE COUNTY OCERS EMPLOYEES RETIREMENT SYSTEM

250 AMERICA

Visit Us Online
ocers.org

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

OCERS Headquarters
2223 E Wellington Ave,
Suite 100
Santa Ana, CA 92701

Follow Us @myOCERS

Contact Us
www.ocers.org/contact-us

Send Mail
OCERS Mailbox
PO Box 1229
Santa Ana, CA 92702

myOCERS Portal
Visit ocers.org and click on "myOCERS Login"

myOCERS Login

Call Us
(714) 558-6200

Replacement Headquarters Opening Fall 2027

The OCERS replacement headquarters project is in progress at 1200 N. Tustin Avenue in Santa Ana, next to the current OCERS building. This new building will provide a more functional and efficient space to support long-term operations and service to members.

The new facility will include improved member service areas, meeting and collaboration spaces, and a public Board hearing room. Design plans are set to feature a public plaza, enhanced landscaping, and flexible interior spaces to support in-person services and community collaboration.

Members can follow the progress of the OCERS replacement headquarters project, view building updates, and learn more about what to expect in the coming months by scanning the QR code or visiting https://bit.ly/NEWOCERSHQ.

New OCERS HQ

Keeping Your OCERS Account Safe and Secure

There has been an increase in phishing, vishing (phone-based scams), and other fraudulent activity targeting members. Please be aware that OCERS will **never** contact you to request your email, password, or login credentials for the Member Services portal.

To further protect your information, Member and Employer Self-Service portals are equipped with additional security measures. As part of these enhancements, you may occasionally be asked to verify that you are a human user (e.g., by clicking and holding a button). This is a standard security control used to prevent unauthorized or automated access and does **not** indicate any issue with your account.

These safeguards align with industry security best practices focused on strong authentication, access control, and protection against unauthorized access.

If you experience any issues or have concerns, please contact OCERS directly. OCERS remains diligent in strengthening our defenses and committed to keeping your information secure.

OCERS Receives NCPERS Champions Award

Pictured L-R: NCPERS CEO Hank Kim; OCERS Trustee Adele Lopez Tagaloa; OCERS Trustee Iriss Barriga; OCERS Board Chair Richard Oates; OCERS Director of Communications Mary-Joy Coburn; OCERS Staff Attorney Ivan Cao; NCPERS Executive Board President James Lemonda

OCERS was honored with the National Conference on Public Employee Retirement Systems (NCPERS) Champions Award at the Annual Conference & Exhibition in Las Vegas. The award recognizes public pension systems that demonstrate outstanding commitment to education, leadership development, and governance excellence through active participation in NCPERS educational programs for trustees and staff. OCERS received the award in the $1 billion to $50 billion asset category. OCERS Board Chair Richard Oates accepted the award on behalf of OCERS, joined by Trustee Iriss Barriga, Trustee Adele Lopez Tagaloa, Director of Communications Mary-Joy Coburn, and Staff Attorney Ivan Cao.

Join the OCERS Focus Group — Make an Impact!

We're seeking **active employees** and **retired members** to provide feedback on our programs and campaigns.

Commit to a few meetings per year for one year, enjoy lunch and other incentives, and help shape the future of our services.

Spots are limited: email communications@ocers.org to sign up!

Help OCERS Save Postage Costs

Are multiple people in your household receiving the *At Your Service* newsletter in the mail?

You can help OCERS reduce postage costs by emailing **communications@ocers.org** — we can update your mailing preferences to ensure only one copy is received per household.

You can read *At Your Service* online any time at: https://www.ocers.org/newsletter

Dear Benny,

Do I need to submit timesheets and paystubs with my retirement application?

— Ty M. Sheetz

Dear Ty M. Sheetz,

Employees outside of the County of Orange, such as at OCTA, OCFA, OC Sanitation, and others, are not required to submit timesheets and paystubs. OCERS collects this payroll data directly from your employer.

In some cases, you may be required to submit them if you are a Legacy member and:

1. Your compensatory hours (comp bucket) are under the maximum accrual limit
2. You worked on a holiday and/or
3. Your flex day landed on a holiday

Once you submit your retirement application, a Retirement Program Specialist will reach out to let you know if you need to provide specific timesheets and paystubs.

OCERS is actively working to obtain this data directly from all employers in order to streamline the retirement process.

Access your timesheets and paystubs through OC Time or your employee portal. Contact your Human Resources Department for assistance.

Ask Benny Online

Once these are submitted, OCERS will review them to confirm eligibility before adjusting your final average salary (FAS).

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.

Retirement Benefit Payment Options: What T

When you submit your retirement application, you have to select a benefit payment option. The different options determine how much allowance you will receive as a retiree and how your benefit can be paid to designated beneficiaries.

It's crucial to explore the different payment options before you retire, as your selection becomes irrevocable once you begin receiving payments.

Each option provides you with a lifetime monthly benefit, but they differ in the retirement allowance amount paid to you and limitations for your beneficiaries. Read on for more information about retirement benefit payment options or scan the QR code.

Benefit Payment Options

Unmodified Option

Most common option - anyone can choose

* Provides maximum retirement allowance available to you
* Provides 60% continuance upon death to eligible survivor (spouse, qualified domestic partner, or eligible child only — see definitions below)
* Can change designated beneficiary at any time

Definitions:

Eligible Spouse or Domestic Partner: been married or registered for at least one year prior to retirement date and until your death, OR been continuously married or registered at least two years prior to your death and be at least 55 years old.

Eligible Child (includes adopted children): unmarried child under 18 years old, OR unmarried full-time student under 22 years old.

Continuance Rules

After both the retiree and eligible survivor pass away at separate times, benefits cease and no remaining contributions are payable.

If you and your eligible spouse pass away at the same time, and you do not have an eligible child, your alternate beneficiary receives a lump sum payment of your remaining member contributions (including interest) if available, plus the designated burial benefit. If there are no remaining member contributions, the alternate beneficiary will receive only the burial benefit.

t They Mean for You and Your Beneficiaries

Option 1
Cash Refund Annuity

* Reduced monthly retirement allowance to you
* Designated beneficiary receives lump sum refund of any remaining member contributions (including interest) at the time of your death
* Can change designated beneficiary at any time
* Typically selected by members with a shorter life expectancy and without a spouse or domestic partner

Option 2
100% Joint and Survivor Annuity

* Reduced monthly retirement allowance to you
* Designated beneficiary receives the same monthly allowance amount until their death
* Cannot change designated beneficiary once you receive your first payment
* Non-spousal beneficiary who is more than 10 years younger than you will receive less than your reduced monthly allowance based on actuarial calculations at the time of your retirement

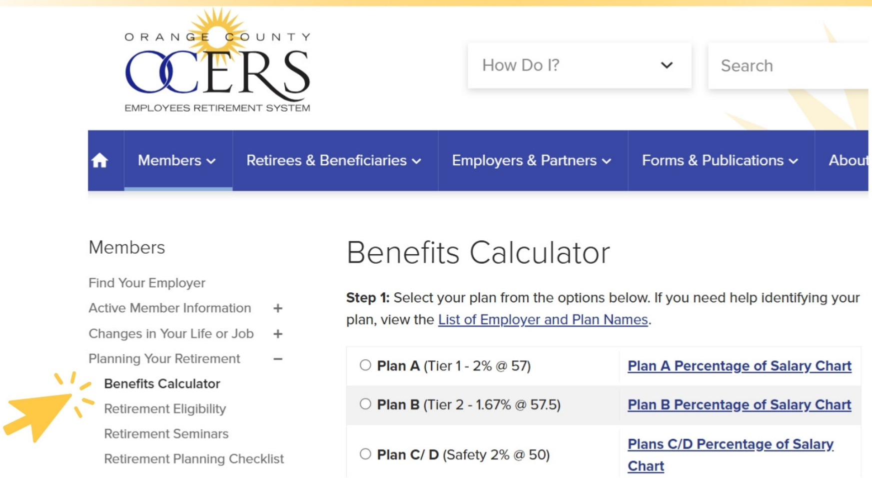
Option 3
50% Joint and Survivor Annuity

* Reduced monthly retirement allowance to you
* Designated beneficiary receives half of your monthly allowance amount until their death
* Cannot change designated beneficiary once you receive your first monthly retirement allowance

Option 4
Special Approval Required

* Reduced monthly retirement allowance to you
* May select multiple designated beneficiaries and other survivor payment percentages with approval from the Board of Retirement and actuarial review
* Cannot change designated beneficiaries
* Specific details and restrictions apply

OCERS Benefits Calculator



Benefits Calculator

- **Scan the QR code or go to ocers.org/benefits-calendar**
- **Select your plan from the menu**
- **Input a retirement age, years of service, and anticipated final average monthly salary at the time of retirement**
- **Calculate! *The calculation here is not an official OCERS estimate****

**** Official OCERS estimates are provided by a Retirement Program Specialist at your retirement consultation.***

The Role of a Power of Attorney in Your OCERS Retirement

A Power of Attorney (POA) lets you choose someone you trust (attorney-in-fact) to handle your OCERS retirement benefits if you are unable to do so yourself. It provides security and ensures your benefits continue to be managed without interruption.

OCERS offers a Special Durable POA designed specifically for retirement-related tasks and will remain active if you become incapacitated. This form allows your chosen representative to:

- File your retirement application
- Make benefit elections
- Update your beneficiaries
- Update your direct deposit information
- Interact with Retirement Program Specialists

Because this form is limited to OCERS business, it helps protect your rights and ensure everything meets California's legal requirements.

To keep your account safe, OCERS requires:

- A clear, color copy of your attorney-in-fact's government issued photo ID
- Your signature, notarized (preferred) or properly witnessed by two individuals at least 18 years old and not your beneficiary or related by blood, marriage, or adoption. (OCERS staff cannot sign as a witness).

OCERS may also accept other POA forms, including those created outside of California, if they meet California's minimum legal standards.

Giving someone POA does **not** stop you from managing your own benefits. You decide when the POA becomes effective — immediately, for a set period, or only if you become incapacitated.

Calculating Your COLA-Adjusted Retirement Benefit

If your retirement journey started in the beginning of this year, or you've been retired for a few years already, you would have received a Cost-of-Living Adjustment, or COLA. Many know that the COLA is a potential annual increase to your pension check, but how exactly is it calculated?

Say you, a new retiree, receive a monthly retirement benefit of $1,000. Using this year's approved COLA of 3 percent, your new retirement allowance will be $1,030. This becomes your new monthly base benefit.

Year 1: $1,000 x 0.03 = +$30 = $1,030

Year 2: $1,030 x 0.03 = +$30.90 = $1,060.90

Year 3: $1,060.90 x 0.03 = +$31.83 = $1,092.73

**Assuming an approved 3% COLA each year*

The same principle applies if you've been retired for many years. Any potential COLA increases are applied to your monthly base benefit.

With approved COLA increases, your monthly retirement benefit will continue to grow annually based on the prior year's total benefit amount, not your initial retirement benefit amount.

For more information on COLA and COLA Banks, scan the QR code.

COLA and Star COLA

Hot Weather Safety Tips from the Orange County Fire Authority

Spending time outdoors is a great way to enjoy the day. Whether it's taking a trip to the beach, hiking on one of Orange County's beautiful trails, or swimming at a pool, we can all do our part to stay safe this summer. No matter what the activity is, have someone with you. Utilizing the buddy system means that someone can call for help if needed.

Beach Safety

Rip currents can sweep even the strongest swimmers out to sea. If you are caught in a rip current, remain calm. Don't fight the current — swim parallel to the shore to get to safety. If you cannot escape, tread water or float and call for help.

Extreme Heat Safety

Avoid strenuous work or activities during the warmest part of the day, drink plenty of water, and rest often in the shade. It is recommended to wear loose-fitting, lightweight, and light-colored clothes, a wide-brimmed hat, and "broad-spectrum" or "UVA/UVB protection" sunscreen.

Water Safety

Drowning is the number one cause of accidental death in children under the age of five. No matter your age or swimming ability, never swim alone. Always keep children and inexperienced swimmers within arm's reach.

Never rely on water wings, rafts, or other swimming aids in place of U.S. Coast Guard-approved life jackets.

Avoid distractions and designate an adult as a "Water Watcher" for 15 minutes at a time to ensure someone is always watching those in and around the water.

Reentering the Workforce as a Retiree

Whether you are looking for ways to pass the time, make some extra income, or socialize, there are a number of options for returning to work as a retiree. Regardless of your motivation, there are a few things to consider before you reenter the workforce.

You must wait a minimum of 180 days after retirement to restart full or part-time employment at an OCERS-covered employer, unless you are reemployed due to critical need.

1. **Emergency or special skills employment:** limited in duration and must not exceed 960 hours of work; does not have to be reinstated to OCERS membership.
2. **Permanent full-time employee**: requires reinstatement into active OCERS membership with medical clearance and approval from the Board of Retirement.
   - This puts a pause on your current retirement check. It will resume upon retiring again.
   - Reinstatement puts you in a plan that may differ from the one you initially retired with — this does not affect your prior retirement benefit amount.
3. **Employment outside of an OCERS-covered employer**: does not affect or pause your retirement benefit from OCERS.

Returning to Work as a Retiree

ORANGE COUNTY
OCERS
EMPLOYEES RETIREMENT SYSTEM
250 AMERICA

Orange County Employees Retirement System
PO Box 1229
Santa Ana, CA 92702

PRSRT STD
U.S. POSTAGE
PAID
ANAHEIM, CA
PERMIT NO. 336

Investments

SEE THE LATEST ON OCERS' INVESTMENTS

Interested in OCERS' investment portfolio? See the latest updates on the retirement system's approximately $30 billion fund, which is used to pay benefits to retirees and their beneficiaries. Visit ocers.org/investments or scan the QR code for more information.


ORANGE COUNTY
OCERS
EMPLOYEES RETIREMENT SYSTEM

You're Invited!

OCERS TOWN HALL

Thursday, October 29, 2026

12pm - 1pm

County Administration North

400 W. Civic Center Dr., First Floor, Rm. 101

OCERS Town Hall

Join OCERS for an engaging discussion on all things related to your retirement benefits.

For more information or to RSVP, scan the QR code.

ocers.org