

At Your SERVICE

NEWSLETTER FOR MEMBERS OF THE ORANGE COUNTY EMPLOYEES RETIREMENT SYSTEM / SUMMER 2024

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RETIREMENT, ACCORDING TO KIDS

This adorable video is a must see, and share with friends!

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Don't miss it. More info on

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Benny answers formula and plan questions

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TOWN HALL 2024

It's back! Join OCERS CEO and Board Members on October 14th for a special event to learn more about your retirement plans and the steps you can take now.

Don't miss out!

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Volume 79, Issue 3



Exclusive
Suzanne Jenike

A Career Retrospective

**Celebrating Suzanne Jenike's
25 years of dedicated service
at OCERS**

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BOARD OF RETIREMENT

ADELE TAGALOA
Chair
Elected General Board Member

CHARLES E. PACKARD
Vice Chair
Appointed Member

SHAWN DEWANE
Appointed Member

SHARI L FREIDENRICH, CPA
County Treasurer - Tax Collector
Ex-Officio Member

ARTHUR HIDALGO
Appointed Member

ROGER HILTON
Elected Retiree Board Member

WAYNE LINDHOLM
Appointed Member

RICHARD OATES
Elected Safety Board Member

CHRIS PREVATT
Elected General Board Member

JEREMY VALLONE
Elected Alternate Safety Member

Chief Executive Officer
Steve J. Delaney

Chief Investment Officer
Molly A. Murphy, CFA

Assistant Chief Executive Officer, External Operations
Suzanne Jenike

Assistant Chief Executive Officer, Finance and Internal Operations
Brenda Shott, CPA

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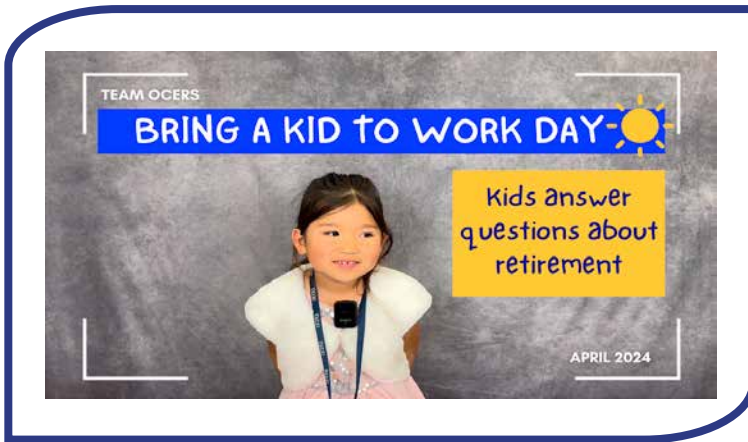
Board of Retirement and Committee
Meeting dates can be found online at ocers.org

This newsletter is intended to provide you with general information. It does not constitute legal advice, and OCERS cannot provide 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.

Kids



Talk About Retirement



SCAN ME
Watch OCERS' adorable kids tell us what they think about retirement and savings.

CONTACT US!



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ocers.org

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Phone: (714) 558-6200

Contact Us
www.ocers.org/contact-us

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

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25 Years of SERVICE

Suzanne Jenike: A Pillar of Dedication at OCERS

Suzanne Jenike commands respect and admiration from colleagues and members alike. Her career journey at the Orange County Employees Retirement System (OCERS), starting as an Office Technician in 1999 to her current role as the Assistant CEO of External Operations, is a testament to her dedication, hard work, and unwavering commitment to excellence.

A Journey Through the Ranks

Ms. Jenike's career at OCERS began over two decades ago when she was balancing the demands of motherhood and working as a waitress at Denny's in Irvine. Encouraged by her regular customers—many of whom were County employees—she took a leap of faith and applied for a position at OCERS.

"I had two young children and needed a steady income with health insurance," she recalls. That leap set the stage for a remarkable career trajectory that saw her rise through the ranks, taking on increasingly complex and impactful roles.

From December 1999 to June 2000, Ms. Jenike worked as an Office Technician, her first foray into pension management. Her aptitude and commitment quickly earned

her promotions to Benefit Technician, Retirement Program Specialist, Disability Investigator, and Disability Coordinator. Each role gave her a deeper understanding of the system and its members' needs. By June 2006, she had become the Member Services Manager, a position that allowed her to significantly influence how OCERS interacted with its members. Just over a year later, Ms. Jenike was promoted to Member Services Director, a role she held until March 2014. She managed the daily activities to process retirement benefits for 20,000 retirees, beneficiaries, and survivors. She also oversaw transactions for 30,000 active and deferred members from 20 participating employers.

Leadership and Impact

In March 2014, Ms. Jenike was appointed as the Assistant CEO of External Operations. In this role, she has been instrumental in shaping OCERS' strategic direction and business plan goals. She oversees the Member Services, Disability, and Communications teams, ensuring that members receive quality customer service, timely and accurate benefit payments, and effective communication about their benefits.

"Suzanne has been a cornerstone of OCERS," says Steve Delaney, CEO. "Her commitment to the members and her ability to navigate the complexities of the retirement system has been invaluable."



Suzanne Jenike with her celebration cake

Preparing for the Future

As Ms. Jenike contemplates her retirement, she draws from the wisdom she has gained over the years. "Don't wait until you are too old to enjoy your retirement," she advises, echoing the lessons learned from retired OCERS members. Her retirement plans include tending to her garden, indulging in her love for books, and volunteering more at the public library.

"I have a neglected garden that needs my attention. I love books and look forward to reading more," she shares enthusiastically. Additionally, she plans to stay mentally and physically active by walking, biking, and hiking, ensuring her retirement is as fulfilling as her career.

Ms. Jenike also offers valuable advice to retirees: "Life is short. Focus on what is important to you. At work, everyone is dispensable. At home, you are not." Her words resonate with prioritizing personal well-being and family over professional demands.

In her own words, "Don't worry about keeping busy. You will find yourself busier in retirement than you were while working." For Ms. Jenike, the future is a nurtured garden, finished books, and cherished family time.



Ms. Jenike with External Operations Team Members



2025 Open Enrollment

Mark your calendars! The 2025 Open Enrollment for County of Orange retirees is from Wednesday, October 16, 2024, through Tuesday, November 5, 2024. Elections made during Open Enrollment will be effective January 1, 2025.

Starting October 1, 2024, County of Orange retirees can visit the Employee Benefits website, hrs.ocgov.com/retiree.benefits, to review the 2025 health plan rates and access other helpful resources to assist you in making an informed decision.

In early October, you will receive a Retiree Open Enrollment packet to your mailing address on file with the Benefits Service Center. A Confirmation of Benefits (COB) is included in the packet to detail your coverage and cost for 2025.

If you would like to speak to a representative about your current coverage, want to make your Open Enrollment election, or schedule an appointment, contact the Benefits Service Center at (833) 476-2347. During Open Enrollment, the Benefits Service Center will be available to answer your Open Enrollment questions Monday to Friday between 8 a.m. and 8 p.m.

To ensure you receive all vital information, take a moment to verify your communications preferences on the Benefits Service Center website: mybenefits.ocgov.com. Please ensure that you report any change of address

with the Benefits Service Center in a timely manner.

Carefully review your COB notice(s) if you make elections during Open Enrollment. The allowable correction period is Wednesday, November 6 through Friday, November 12, 2024. In addition, make sure you check your email or mailbox for any follow-up actions from the Benefits Service Center.

If you receive a monthly Medicare Part B Reimbursement, please make sure you submit your 2025 Medicare Part B premium statement by January 15, 2025, to the Benefits Service Center. Retirees can learn about other supplemental benefits by calling the Retired Employees Association of Orange County (REAOC) at (714) 840-3995 or the labor organization they were affiliated with when employed. As a reminder, if you retired from anywhere besides the County of Orange, please contact your former employer to see if you are eligible for any post-employment medical benefits.

Please be aware that OCERS does not administer this program. For more information, go to: hrs.ocgov.com/retiree.benefits

Don't fall for a phishing scam



Email phishing scams remain one of the easiest and most convenient ways for hackers to steal your information and possibly commit fraud. It is important to be diligent when receiving emails from someone you don't know.

Here's how to spot phishing email scam red flags:

Subject line: Any subject line conveying urgency is often a red flag.

The "from" field: The email address appears odd, has misspellings or strange characters.

Time of day: Emails sent outside business hours should spark skepticism.

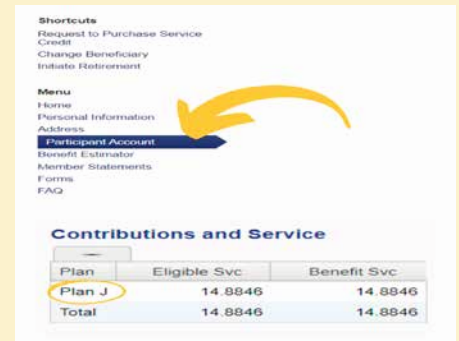
Body of the email: Note if there are misspelled words or strange sentence structures. Conveying a sense of urgency in the body of the email also is a tactic hackers use.

Link: If any of these red flags appear in the email, do not click on the link. If the link itself looks suspicious, do not click on it. Suspicious links often have misspelled words, strange characters, or dashes. To check the safety of a link, copy it and paste it into a URL checker, such as the Google Transparency Report.



Dear Benny:
What does my plan mean and how do I know which one I'm in?
 - Curious Planner

Dear Curious Planner:
 Your plan defines your retirement benefit. For example, if you are Plan J, your retirement benefit is determined by multiplying your years of service and final average salary by 2.7 percent. That means that if your final average salary is \$50,000 and you have worked for an OCERS-covered employer for 20 years, your estimated annual retirement benefit would be 2.7% x 50,000 x 20, which is equal to \$27,000. You can find your plan information through your myOCERS portal (see image).



Under the "Participant Account" section, you'll see a "Contributions and Service" box indicating your plan type. To better understand your specific benefits, please refer to your Summary Plan Description (SPD) on ocers.org.

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.



Dear Benny:
Do I have to cash out my annual leave/vacation hours in order to get a higher retirement benefit payment?
 - Smart Saver

Dear Smart Saver:
 You can receive credit for your annual leave/vacation hours in your

final average salary (FAS) calculation for your retirement benefit payment if they are either cashed out or available for cash out. If you use any of those annual leave/vacation hours within the measuring period, those hours will not be credited. Keep in mind that the maximum credit is the amount defined in your MOU that is "cashable" per fiscal year.

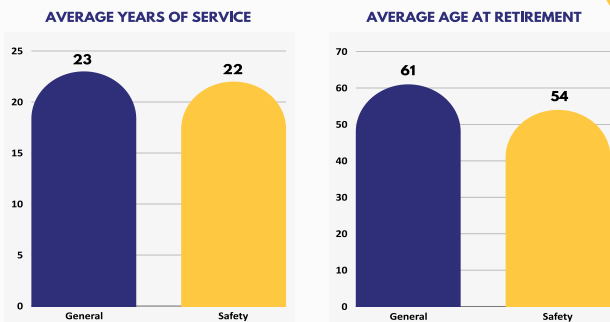
A Glimpse into Last Year's Numbers

52,644 TOTAL MEMBERSHIP IN 2023

(Active, deferred, retiree)

20% SAFETY MEMBERS
80% GENERAL MEMBERS

**1,099
 NEW
 PAYEES**



\$8,069

**Average Monthly
 Benefit - Safety
 Members***

\$4,866
**Average Monthly
 Benefit - General
 Members***

*Excludes payments to beneficiaries and Domestic Relations Orders



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Tips & Tricks for Keeping Mosquitoes at Bay

Are you tired of getting bitten by mosquitoes while enjoying a nice walk or relaxing in your backyard? If so, you'll want to know some tips and tricks to keep these pesky insects out of your life.

TAKE CHARGE OF YOUR HOME AND YARD

- Aedes mosquitoes thrive indoors and can lay eggs in and around containers, vases, and even bamboo plants.
- Keep plant saucers dry and don't over-water your plants.
- Keep your pet's water dishes clean.
- Use EPA-certified mosquito repellent before going outdoors, especially at dusk or dawn.

Don't give mosquitoes a biting chance. Be diligent and make source reduction a weekly routine.
 For more information, visit ocvector.org.

Are you retired or thinking about retirement?



Contact your retiree association, REAO, at: (714) 840-3995 or www.reao.org for more information.

REAO provides an avenue for socializing, sharing information, etc. with other retirees as well as supplemental benefits such as dental and vision.

TOWN HALL MEETING

**THURSDAY
 OCT 24TH
 12 PM - 1 PM**

**400 W Civic Center Dr
 Santa Ana, CA**
 (County Administration North)

This is a public forum where OCERS members can come together to discuss retirement benefits and ask questions.

Adele Tagaloa, Chair
 OCERS Board Member

Steve Delaney, CEO
 OCERS

bit.ly/2024OCERTownHall

ocers.org

[714.558.6200](tel:714.558.6200)

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