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<b>Employee Flexible Benefits and Retirement Plans</b>	<b>ACA Standards: 2-CO-1C-01, 2-CO-1C-22, 4-4048, 4-4065, 4-ACRS-7E-09, 4-APPFS-3E-02, 4-APPFS-3E-11</b>		
<b>Joe M. Allbaugh, Director</b> <b>Oklahoma Department of Corrections</b>		<b>Signature on File</b>	

## Employee Flexible Benefits and Retirement Plans

Employees of the Oklahoma Department of Corrections (ODOC) are eligible to participate in the state’s flexible benefits plan established by state statute and administered in accordance with the rules and guidelines promulgated by the Employees Benefits Department (EBD) of Human Capital Management (HCM), the Employees Group Insurance Division (EGID), the Human Capital Management (HCM) division of the state Office of Management and Enterprise Services (OMES), and the Internal Revenue Service (IRS). (2-CO-1C-01, 2-CO-1C-22)

Eligible employees of the agency participate in a defined benefit retirement plan administered by the Oklahoma Public Employees Retirement System (OPERS). A defined benefit plan promises its members a lifetime retirement benefit when the member meets certain eligibility requirements. Employees that are certified teachers employed under the Merit System of Personnel Administration to serve as administrators, counselors, librarians, or to teach may choose to participate in either the OPERS defined benefit retirement plan or the Oklahoma Teachers’ Retirement System (TRS) defined benefit plan (74 O.S. § 840-4.9). Teachers selecting to participate in OPERS will complete the “Teachers/OPERS Certification Statement” ([Attachment A](#), attached). The statement will be placed in the

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employee's personnel file under the HCM 14 reflecting his or her selection. However, an employee will remain in the Teachers Retirement System (TRS) if he/she retired from DOC under the Teachers Retirement System (TRS) and subsequently returns to work at DOC as a school administrator, counselor, librarian, or teacher.

Eligible employees of the agency hired on or after November 1, 2015, participate in Pathfinder, a defined contribution retirement plan administered by OPERS. In a defined contribution plan, no specific benefit is promised to a plan participant. The participant is primarily responsible for contributing to the plan and managing those assets in order to produce a source of funds available during retirement years. Employees participate by mandatorily contributing 4.5% of their compensation to a 401(a) plan. Employee contributions that exceed 4.5% of their compensation will be placed in a 457(b) plan. All employer contributions will be placed in the 401(a) plan.

Eligible employees may also choose to participate in the state's defined contribution retirement plan (SoonerSave) administered by OPERS. In a defined contribution plan, no specific benefit is promised to a plan participant. The participant is primarily responsible for contributing to the plan and managing those assets in order to produce a source of funds available during retirement years. Employees participate by contributing to the Deferred Compensation Plan (457 plan), and the State of Oklahoma contributes for all participating employees to the Savings Incentive Plan (401(a) plan). (4-4048, 4-4065, 4-ACRS-7E-09, 4-APPFS-3E-02, 4-APPFS-3E-11)

I. Flexible Benefits Plan

The State of Oklahoma's flexible benefits plan includes required insurance (health, dental, disability, and basic life) that each eligible employee must select for themselves as well as optional benefits. Employees may also elect to insure eligible dependents as provided by the plan.

A. Eligibility

Eligibility requirements are determined by state statute and any rules or guidelines promulgated by the Employees Benefits Department (EBD).

All agency employees whose employment is not seasonal or temporary and whose employment requires at least 1,000 work hours per year (74 O.S. §1363), must participate in the state's flexible benefits plan except for:

1. Employees retired from a branch of the United States military receiving health care through a federal plan (74 O.S. § 1370 and 1371); or
2. Employees that have or will gain group insurance from another source effective the first day of the new option period.

B. Administration

District/facility/unit human resources management specialists (HRMS) are responsible for:

1. Providing new eligible employees with the current benefits packet or directing employees to EBD's website to view the benefit packet (<https://www.ebd.ok.gov>) and ensuring that the appropriate forms are completed and submitted to the ODOC central Human Resources Benefits Unit;
2. Ensuring that eligible employees are provided with the updated benefits packet and re-enrolled during the annual benefits option period; and
3. Ensuring that completed forms pertinent to securing or amending coverage are promptly sent to the ODOC central Human Resources Benefits Unit.

C. Plan Information

The flexible benefits plan is designed by the Employees Benefits Department (EBD) and is administered according to governing laws, rules, and guidelines. The benefits information packet and the current plan year's enrollment guide is published and distributed by EBD.

Plan information can be obtained at or through:

1. EBD's website: <https://www.ebd.ok.gov>;
2. EGID's website: <http://www.ok.gov/sib/> (main website)-  
[http://www.ok.gov/sib/Coordinators/Insurance\\_Coordinator/Insurance\\_Coordinator\\_Forms/](http://www.ok.gov/sib/Coordinators/Insurance_Coordinator/Insurance_Coordinator_Forms/)(EGID forms); and
3. The district/facility/unit HRMS or the ODOC central Human Resources Benefits Unit.

II. Retirement Plan (Defined Benefit)

Employees and the agency each contribute a statutorily governed percentage of employees' salaries to the appropriate state retirement system.

A. Eligibility

1. Eligibility requirements are determined by state statute as well as any rules and guidelines promulgated by OPERS. In order to be eligible to participate in the OPERS defined benefit retirement plan, the position the employee holds must be permanent (probationary periods are eligible for retirement purposes), not seasonal or temporary, and require at least 1,000 hours work per year.
2. Eligible employees will participate in the standard OPERS retirement plan for state employees except that employees in the following

positions will participate in the OPERS Hazardous Duty (20 year) retirement plan: correctional security officer, correctional security manager, and correctional chief of security job family series, probation and parole officer job family series, and the fugitive apprehension agent job family. Any employee that is participating in the OPERS Hazardous Duty (20 year) retirement plan on or after June 30, 2004, and has at least five years of service in that plan, will remain in the Hazardous Duty (20 year) retirement plan until the completion of 20 years with the Hazardous Duty retirement plan. After the completion of 20 years in the Hazardous Duty retirement plan, the DOC central Human Resources Benefits Unit will convert the employee into a standard OPERS retirement plan.

3. Membership in an OPERS defined benefit retirement plan is mandatory for eligible employees, except for those employees who are certified teachers employed under the Merit System of Personnel Administration to serve as administrators, counselors, librarians, or to teach, who may choose to participate in either the OPERS defined benefit retirement plan or the Oklahoma Teachers' Retirement System defined benefit plan (74 O.S. § 840-4.9). However, an employee will remain in the Teachers Retirement System (TRS) if he/she had retired from ODOC under the Teachers Retirement System (TRS) and returns to work at ODOC as a school administrator, counselor, librarian, or teacher.

B. Administration

The district/facility/unit HRMS will ensure that new hires complete the appropriate retirement enrollment form and that it is submitted to the ODOC central Human Resources Benefits Unit.

1. Additionally, the district/facility/unit HRMS will ensure that all new eligible employees receive a copy of the Essential OPERS Brochure. If an employee who is eligible to participate in the Teachers' Retirement System makes such election, the employee will be given a "Beneficiary Designation Form" ([Teachers' Retirement](#) (TRS Form)) and directed to get the handbook from the Teachers' Retirement System (<http://www.ok.gov/trs/>).
2. DOC central Human Resources Benefits Unit HRMS will complete the on-line retirement enrollment form and ensure the timely processing of the "Retirement Notice and Application" forms following receipt from employees.

C. Plan Information

The defined benefit retirement plans available to eligible agency employees, OPERS and Teachers' Retirement (certified teaching jobs only), are designed by the respective state agency and administered according to governing laws, rules, and guidelines.

Information about the state's retirement plans is available from:

1. OPERS Handbook;
2. Essential OPERS Brochure;
3. Teachers' Retirement Handbook, when applicable;
4. OPERS website: <http://www.opers.ok.gov>;
5. Teachers' Retirement website, when applicable at <http://www.ok.gov/trs/>; or
6. The local facility/unit HRMS or the ODOC central Human Resources Benefits Unit.

D. Postpone/Cancelation of Retirement

Once the completed retirement application is received by the ODOC central Human Resources Benefits unit, it is considered binding and any changes, to include rescinding the application, will require submission of a written request no later than 14 days prior to the retirement date to the chief administrator of Employee Services, citing the justification for changing or rescinding the

application. The chief administrator of Employee Services will provide a written response within ten working days from receipt of the request.

If the request is approved, the employee will provide the approved written request and appropriate revised paperwork to ODOC central Human Resources Benefits unit no later than ten days prior to the retirement date.

III. Retirement Plan (Defined Contribution)

Employees and the agency each contribute a statutorily governed percentage of employees' salaries to the appropriate state retirement system.

A. Eligibility

1. Eligibility requirements are determined by state statute as well as any rules and guidelines promulgated by Pathfinder. In order to be eligible to participate in the Pathfinder defined contribution retirement plan, the position the employee holds must be permanent (probationary periods are eligible for retirement purposes), not seasonal or temporary, and require at least half time work per year.
2. Membership in the Pathfinder defined contribution plan is mandatory for all eligible employees who begin employment on or after November 1, 2015 with no prior state service.

3. Hazardous duty employees and employees who were employed before November 1, 2015 are exempt from participation in the Pathfinder defined contribution plan.

B. Administration

The district/facility/unit HRMS will ensure that eligible employees complete the appropriate retirement enrollment form and that it is submitted to the DOC central Human Resources Benefits Unit.

C. Plan Information

The Pathfinder defined contribution plan is designed by OPERS and administered according to governing laws, rules, and guidelines.

Information about the Pathfinder plan is available from:

1. Pathfinder website: <https://www.okpathfinder.com>
2. KeyTalk<sup>®</sup>: (877) 538-3457; or
3. The district/facility/unit HRMS or the DOC central Human Resources Benefits Unit.

IV. SoonerSave Plan (Defined Contribution)

Employees may elect to invest payroll deducted, tax deferred income into a 457 Plan. Participating employees will receive state funds, in an amount governed by statute, deposited monthly into a 401(a) Plan.

A. Eligibility

Eligibility requirements are determined by state statute as well as any rules and guidelines promulgated by OPERS. A current state employee who is a member of a public retirement system of Oklahoma, but not on a temporary, student, internship, or other limited term appointment except for Executive Fellows in the Carl Albert Public Internship Program is eligible to participate in SoonerSave.

B. Administration

The district/facility/unit HRMS will ensure that employees electing to participate in the state's deferred compensation plan are provided with an enrollment form for completion. The HRMS will submit completed forms to the appropriate retirement coordinator at the ODOC central Human Resources Benefits Unit.

C. Plan Information

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The defined contribution plan (SoonerSave) is designed by OPERS and administered according to governing laws, rules, and guidelines.

Information about the SoonerSave plan is available from:

1. OPERS website: <http://www.opers.ok.gov>;
2. SoonerSave website: <http://www.soonersave.com>;
3. KeyTalk<sup>®</sup>: (877) 538-3457; or
4. The district/facility/unit HRMS or the ODOC central Human Resources Benefits Unit.

## V. Beneficiary Designations

### B. Designation and Updating of Beneficiary Selection

Employees are advised to complete the beneficiary designation sections for each plan for which beneficiary benefits are provided. Employees should ensure that beneficiary designations are updated when appropriate.

Changes or updates to beneficiary information must be made using the respective agency's form. Beneficiaries should be designated for:

1. The agency's final paycheck ([OP-110110](#), "Data Summary Sheet", [Attachment A](#));
2. Life insurance ([Life Insurance Beneficiary Form](#));
3. Defined benefit retirement ([Teachers' Retirement](#) or [OPERS Retirement Beneficiary Form](#)); and
4. Defined contribution plan ([SoonerSave Beneficiary Form](#)), if participating.

### B. Assistance

For questions or assistance in completing the beneficiary designation section of a specific plan, the respective agency, the local district/facility/unit HRMS or the ODOC central Human Resources Benefits Unit may be contacted.

## VI. Employee Responsibilities

### A. Change of Address/Name

Employees must report address and name changes by completing the following forms and providing them to the district/facility/unit HRMS to ensure appropriate administration of benefits and retirement plan(s):

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1. "Data Summary Sheet" ([OP-110110](#), [Attachment A](#));
2. EBD "Change Request" form ([Employee Benefits Department of HCM/Change Form 10/15/2011](#));
3. OPERS or Teachers' Retirement "Change of Address" form ([OPERS Form- Teachers' Retirement Change of Address Form](#));
4. SoonerSave "Participant Change" form ([SoonerSave Form 5](#));
5. OSEEGIB/EGID "Change of Address" form ([EGID Form](#));

B. Confirmation of Benefits/Distribution From Paycheck/Meeting Deadlines

1. Employees are responsible for reviewing any statements confirming selection of, or changes to, benefits to ensure that benefit enrollments are correct.
2. Employees are responsible for reviewing information regarding the distribution from paychecks for benefits, deferred compensation plans, as well as any spending accounts, to ensure that the distributions correctly reflect their selections.
3. Employees are responsible for the timely and accurate completion of all forms as well as supplying any required supporting documentation pertinent to their flexible benefits and retirement plans. Failure to meet the established deadlines may affect enrollments in, or changes to, the selected insurance benefits or it may delay retirement.

VII. Summary

This procedure represents a summary of employee insurance and retirement benefits provided to eligible agency employees. Benefit plans are established by the State of Oklahoma and are not within the control of the ODOC.

VIII. References

Policy Statement No. P-110100 entitled "Uniform Personnel Uniform Standards"

OP-110110 entitled "Enrollment Procedures for New Employees"

74 O.S. § 840-4.9

74 O.S. § 1361 et seq.

74 O.S. §1363

74 O.S. § 1370 and 1371

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74 O.S. § 901 et seq.

74 O.S. § 935 et seq.

74 O.S. § 1701 et seq.

IX. Action

The division head is responsible for compliance with this procedure.

The chief administrator of Employee Services is responsible for the annual review and revisions.

Any exceptions to this procedure will require prior written approval from the director.

This procedure is effective as indicated.

Replaced: Operations Memorandum No. OP-110360 entitled "Employee Flexible Benefits and Retirement Plans" dated November 3, 2014

Distribution: Policy and Operations Manual  
Agency Website

<u>Referenced Forms</u>	<u>Title</u>	<u>Location</u>
EGID Form	"Life Insurance Beneficiary"	<a href="http://www.ok.gov/sib/documents/BeneficiaryDesignation.pdf">http://www.ok.gov/sib/documents/BeneficiaryDesignation.pdf</a>
EGID Form	"Change of Address"	<a href="http://www.ok.gov/triton/modules/si/teindex/goto.php?id=90489">http://www.ok.gov/triton/modules/si/teindex/goto.php?id=90489</a>
EBD Form	"Insurance Change Form"	<a href="http://www.ebc.state.ok.us/SiteCollectionDocuments/en/Benefits/Form/2013/Change_Request_14Sep2012.pdf">http://www.ebc.state.ok.us/SiteCollectionDocuments/en/Benefits/Form/2013/Change_Request_14Sep2012.pdf</a>
OPERS Form	"Defined Benefit OPERS Retirement Designation of Beneficiary Form"	<a href="http://www.opers.ok.gov/Websites/opers/Images/pdfs/116AV-10.pdf">http://www.opers.ok.gov/Websites/opers/Images/pdfs/116AV-10.pdf</a>
TRS Form	"Defined Benefit Teachers' Retirement Designation of Beneficiary Form"	<a href="http://www.ok.gov/TRS/documents/Beneficiaries%20Designation.pdf">http://www.ok.gov/TRS/documents/Beneficiaries%20Designation.pdf</a>
EGID Form	"Member Change Request" (EBD of HCM/ Change 10/15/2011)	<a href="http://www.ok.gov/sib/documents/ChangeFormWithGuidelines2014.pdf">http://www.ok.gov/sib/documents/ChangeFormWithGuidelines2014.pdf</a>
OPERS/TRS Form	"OPERS or Teachers' Retirement Change of Name/Address Notification"	<a href="http://www.opers.ok.gov/Websites/opers/Images/pdfs/160-10.pdf">http://www.opers.ok.gov/Websites/opers/Images/pdfs/160-10.pdf</a> <a href="http://www.ok.gov/TRS/documents/Name_Address%20Change.pdf">http://www.ok.gov/TRS/documents/Name_Address%20Change.pdf</a>
Soonersave Form	"SoonerSave Participant Change Request"	<a href="https://soonersaveretire.gwrs.com/static/Oklahoma/pdf/98988-01_02_ppt_change.pdf">https://soonersaveretire.gwrs.com/static/Oklahoma/pdf/98988-01_02_ppt_change.pdf</a>
Soonersave Form	"Soonersave Beneficiary Change 457/401(a) Plans"	<a href="https://soonersaveretire.gwrs.com/static/Oklahoma/pdf/98988-01_02_bene.pdf">https://soonersaveretire.gwrs.com/static/Oklahoma/pdf/98988-01_02_bene.pdf</a>
<u>Referenced Attachments</u>	<u>Title</u>	<u>Location</u>
<a href="#">Attachment A</a>	"Data Summary Sheet"	<a href="#">OP-110110</a>
<a href="#">Attachment A</a>	"Teachers/OPERS Certification Statement"	Attached