

At Your SERVICE

NEWSLETTER FOR MEMBERS OF THE ORANGE COUNTY EMPLOYEES RETIREMENT SYSTEM / NOVEMBER 2023



OCERS representing at the OCEA Health Fair in Santa Ana, California
Pictured L-R: CEO Steve Delaney; Communications Director Mary-Joy Coburn;
Retirement Program Specialist Kamron Nahavandi; Board Vice Chair Adele Tagalao;
Retirement Benefits Supervisor Rene Camarillo; Board Member Chris Prevatt



02

OCERS by the Numbers

See the latest numbers pertaining to OCERS including demographics and funded status. Released annually in the Fall. bit.ly/2022_OBTN

04

Tips to Keep you Safe Online

Part two of practical tips to protect your personal data from online hackers and keep you safe!

04

Member Survey

Please complete this survey to help us understand your preferences for our upcoming newsletters. Find the QR Code on the back page!



EMPLOYEES RETIREMENT SYSTEM

Members of the Board of Retirement

- Shawn Dewane, Chair
- Adele Tagalao, Vice Chair
- Shari L. Freidenrich, CPA
- Arthur Hidalgo
- Roger Hilton
- Wayne Lindholm
- Richard Oates
- Charles E. Packard
- Chris Prevatt
- Jeremy Vallone

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
Manuel Serpa

At Your Service Editorial Staff
Director of Communications
Mary-Joy Coburn
mjcoburn@ocers.org

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.

OCERS By the Numbers provides a wealth of information about OCERS, including the retirement system's demographics, retirement benefits, and funded status. This is an annual booklet that is posted in the Fall.



Security Tips to Help Keep Your Information Safe

OCERS is committed to the security of your retirement benefits. We have various systems, controls, and measures in place to safeguard your personal data. We are constantly evaluating improvements to our systems and procedures to ensure

the highest levels of security possible.

At the same time, it is important for our members to maintain their own personal data security as well. We offer the tips below to help you safeguard your information.

Internet Security

- Do not perform certain activities that involve sensitive data, like online shopping and banking, on public Wi-Fi networks
- Only provide information on secure websites; look for sites that start with "https," have the padlock icon in the address bar, etc.
- Ensure you are on the official website of the organization you are interacting with; many fake websites look like the real websites

Computer/Mobile

Device Security

- Update your software regularly and ensure automatic updates are enabled
- Protect your mobile device from unauthorized access by securing it with a PIN, adding a fingerprinting feature, or using facial recognition
- Avoid internet threats by installing and maintaining strong anti-virus software on all your devices

Social Media Security

- Protect yourself on social media by customizing your security settings and deleting accounts you no longer use
- Double-check suspicious messages from your contacts, as hackers may create fake accounts of people you know
- Don't overshare; disable geolocation tagging, don't share details about family/friends/relationships, don't share about places you regularly frequent

Data Security

- Shred paper documents that contain personal information, like your name, birthdate, and Social Security number
- Regularly check your financial accounts for suspicious transactions and activity
- Request and check a free credit report from each of the three credit bureaus every year: TransUnion, Equifax, and Experian

Check out OCERS' website at www.ocers.org/investments to see the latest updates on the retirement system's \$22.5 billion fund, which is used to pay benefits to retirees and their beneficiaries.

2024 Retirement Medical Open Enrollment

Mark your calendars! October 18th - November 7th

Open Enrollment for County of Orange retirees will run from Wednesday, October 18, 2023, through Tuesday, November 7, 2023. Elections made during Open Enrollment will be effective January 1, 2024.

Open Enrollment 2024 will bring changes. The County will be offering new plan options to both Medicare and non-Medicare retirees. To ensure you receive all the vital information, take a moment to verify your settings in your communications preferences on the Benefits Service Center website: mybenefits.ocgov.com. Your Open Enrollment notification will NOT be mailed to you if you have your communication preference set for email. It is also very important to report any change of address with the Benefits Service Center in a timely manner. If you have questions or want

to make your Open Enrollment election with a representative, contact the Benefits Service Center at 1-833-476-2347. You can also schedule an appointment for a time and date that works best for you. During Open Enrollment, the Benefits Service Center will be available to answer your Open Enrollment questions between 8 a.m. and 8 p.m. We encourage you to take advantage of the extended hours during Open Enrollment! Carefully review your Confirmation of Benefits (COB) notice if you make elections during Open Enrollment. The allowable correction period is Wednesday, November 8 - Friday, November 17, 2023. 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

County of Orange Retiree Medical Open Enrollment is Oct. 18th - Nov. 7th.

Visit mybenefits.ocgov.com



2024 Medicare Part B premium statement by December 31, 2023, to the Benefits Service Center. 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. 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.

National Retirement Security Week (October 15th - 21st)



MR. ROGER HILTON

Retiree Board Member
and Retired Deputy Sheriff

OCERS joined the nation in celebrating National Retirement Security Week in October. This time serves as a dedicated period for raising awareness and helping our members take concrete steps toward their retirement goals.

In an exclusive on-camera interview with Mr. Roger Hilton, OCERS Board Member and retired Deputy Sheriff, he shared his insights and experiences from his own retirement journey.



Watch short 30-second videos of Mr. Hilton addressing various retirement-related questions. These videos aim to provide valuable information and guidance for our members as they plan for their own retirement.

Do you have valuable insights to offer to soon-to-be retirees and wish to be featured in an upcoming newsletter?
Contact communications@ocers.org to chat with our team.



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Retirement Newsletter Subscriber Survey

*Answer eight survey questions for a chance to win a prize from OCERS!

SCAN ME

Please take a few minutes to complete this survey to help us understand your preferences and expectations for our upcoming newsletters. Your responses will help us tailor our content to better serve you.

Calendar of Events

November:

- 1st: Benefit Payout
- 8th: OCERS Retirement Seminar / In-Person
- 13th: OCERS Board Meeting
- 22nd: OCERS Retirement Seminar / Via Zoom
- 23rd & 24th: Holiday

December:

- 1st: Benefit Payout
- 13th: OCERS Retirement Seminar / In-Person
- 25th: Holiday
- 27th: OCERS Retirement Seminar / Via Zoom

January:

- 1st: Holiday
- 2nd: Benefit Payout
- 10th: OCERS Retirement Seminar / In-Person
- 15th: Holiday
- 24th: OCERS Retirement Seminar / Via Zoom

Benefit Payment Schedule 2024

Payment Month	Payment Day	Benefit Payment Date
January	Tuesday	January 2, 2024
February	Thursday	February 1, 2024
March	Friday	March 1, 2024
April	Monday	April 1, 2024
May	Wednesday	May 1, 2024
June	Friday	May 31, 2024
July	Monday	July 1, 2024
August	Thursday	August 1, 2024
September	Friday	August 30, 2024
October	Tuesday	October 1, 2024
November	Friday	November 1, 2024
December	Wednesday	November 27, 2024

Disclaimer: Please be advised that ACH deposits should not be expected before the designated payment date. The timing of payment receipt is contingent upon the bank's upload and subsequent processing and posting of the ACH. As such, the receipt of ACH payments are to be expected on the scheduled payment date provided above, with any earlier deposit subject to the bank's processing procedures.