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| **Date/Time** | **Class Title** | **Description** | **Location** | **Presenter** |
| October 1Wednesday12:00-1:00 PM | PERS ONLINETIER 1 & TIER 2 | Tier 1 – Hired before 1-1-1996Tier 2 – Hired between 1-1-1996 and 8-28-2003If you were hired after 8-28-2003 this class does not pertain to you. You need the OPSRP Class. Training will last approximately one hour. Bring your most recent pay stub and most recent PERS statement to class. | Multnomah Bldg501 SE HawthorneBasement PC RoomB15 | **Amanda Devilbiss**Voya Financial(formerly ING) |
| October 2Thursday12:00-1:00 PM | PERS ONLINEOPSRP | OPSRP – Hired on or after 8-29-2003If you were hired before 8-29-2003 this class does not pertain to you. You need the PERS Tier 1 & Tier 2 Class. Bring your most recent pay stub and your most recent PERS statement to class. | Multnomah Bldg501 SE HawthorneBasement PC RoomB15 | **Melinda Lewis** Voya Financial(formerly ING) |
| October 6Monday12:00-1:00 PM | RETIREMENT READINESS | Voya Financial representatives will be presenting a workshop for employees to learn how to put all of the pieces together and prepare for retirement. Start now! It is never too early. There are a lot of moving parts: Deferred Comp, PERS/OPSRP Pension, PERS IAP, Social Security, Health Benefits and other pieces. Come discuss how all of these parts work together, who to contact, and when all of the paperwork needs to be submitted. This class will take the full hour to cover everything. Please hold questions until the end as a representative will stay 30 minutes after for follow up. | Multnomah Bldg501 SE Hawthorne1st FloorBoardroom | **Melinda Lewis** Voya Financial(formerly ING) |
| October 8Wednesday12:00-1:00 PM | NEW EMPLOYEE ORIENTATION | Open for all Newly Hired Benefit Eligible Multnomah County Employees as well as anyone hired after August 28, 2003. Come learn more about your retirement benefits. This course will cover the Deferred Compensation 457(b) offered through the County as well as an overview of OPSRP and the IAP benefits. Presented by your Voya Financial representatives. | Multnomah Bldg501 SE HawthorneHorsetail FallsRoom 380 | **Melinda Lewis**Voya Financial(formerly ING) |
| October 9Thursday12:00-1:00 PM | RETIREE 101 | Planning for health and life insurance coverage is an important part of retirement planning. This brown bag will focus on the County Retiree Health Insurance Program including: 1) participation requirements, 2) age and years of County service requirements for the medical premium subsidy, 3) coverage for family members, and 4) how Medicare may impact this coverage. The County Life Insurance Program is also a County-paid benefit available to eligible County retirees. Information will be provided on how to qualify for this benefit. | Lincoln Bldg421 SW Oak1st FloorPine Room | **Jeanie Staino** **& Vanesa Mujcic**Employee Benefits  |
| October 9Thursday12:00-1:00 PM | MAKE THE MOSTOF YOUR CREDIT | Sound credit management practices can mean better rates and terms when you borrow, saving you money over your lifetime. Learn how to maximize your credit score by understanding what five factors influence your score, and come away with over 15 specific tips for improving your report and score. Learn how to order and read a credit report and find available resources. You will take home a wide variety of helpful reference materials. | Yeon Complex1600 SE 190thRoom 215 | **Brian Fassett**Advantis |
| October 10Friday12:00-1:00 PM | RETIREE 101 | Planning for health and life insurance coverage is an important part of retirement planning. This brown bag will focus on the County Retiree Health Insurance Program including: 1) participation requirements, 2) the age and years of County service requirements for the medical premium subsidy, 3) coverage for family members, and 4) how Medicare may impact this coverage. The County Life Insurance Program is also a County-paid benefit available to eligible County retirees. Information will be provided on how to qualify for this benefit. | Hansen Building12240 NE GlisanAuditorium | **Jeanie Staino****& Marla Imsland**Employee Benefits  |
| October 13Monday12:00-1:00 PM | RETIREMENTREADINESS | Voya Financial representatives will be presenting a workshop for employees to learn how to put all of the pieces together and prepare for retirement. Start now! It is never too early. There are a lot of moving parts: Deferred Comp, PERS/OPSRP Pension, PERS IAP, Social Security, Health Benefits and other pieces. Come discuss how all of these parts work together, who to contact, and when all of the paperwork needs to be submitted. This class will take the full hour to cover everything. Please hold questions until the end as a representative will stay 30 minutes after for follow up. | Lincoln Bldg421 SW Oak1st FloorPine Room | **Amanda Devilbiss**Voya Financial |
| October 14Tuesday12:00-1:00 PM | PERSOVERVIEW | The PERS Overview presentation is a broad overview of PERS Tier One and Tier Two, OPSRP and the Individual Account Program (IAP). Topics covered include membership and vesting issues, retirement eligibility; benefit calculations and payment options.  | Lincoln Building421 SW Oak1st FloorOak Room | **Representative**PERS |
| October 14Tuesday12:00-1:00 PM | SOCIAL SECURITY | * + Today’s recipients – Importance & Pressures
	+ Future & concerns for change
	+ Your Entitlement & Payment Amount
	+ Taxes & Earnings Limits
 | * + Benefits for family members (incl.survivors)
	+ Disability Benefits
	+ Medicare Coverage
	+ Preparation Tools
 | Multnomah Bldg501 SE HawthorneBasement General Training Room | **Alan Edwards**Social Security |
| October 15Wednesday12:00-1:00 PM | SOCIAL SECURITY | * + Today’s recipients – Importance & Pressures
	+ Future & concerns for change
	+ Your Entitlement & Payment Amount
	+ Taxes & Earnings Limits
 | * + Benefits for family members (incl.survivors)
	+ Disability Benefits
	+ Medicare Coverage
	+ Preparation Tools
 | Lincoln Bldg421 SW Oak1st FloorPine Room | **Alan Edwards**Social Security |
| October 20Monday12:00-1:00 PM | ACCESSING YOURDEF COMP ACCT AFTER YOU LEAVE MULTCO | How do I access money from my deferred compensation account when I leave MultCo employment? Do I have to make a decision on taking my money right away? Do I have to roll it to an IRA? Can I leave it alone until I need it? Can I change my mind? A lot has changed in the past 10 years. Come review all of the flexible ways to access money from your account.  | Hansen Building12240 NE GlisanAuditorium | **Amanda Devilbiss**Voya Financial(formerly ING) |  |
| October 20Monday12:00-1:00 PM | DEFERRED COMP101  | What is Deferred Compensation? Do I need it? Is it different than PERS and the IAP? YES and YES!!! How do deferred compensation contributions affect my net take-home pay? Come compare Traditional 457(b) Pre-Tax savings and the new Roth 457(b) Post-Tax savings options and decide which is best for you. Presenter will cover future account value projections and the effect of inflation on your retirement savings. | Multnomah Building501 SE Hawthorne5h FloorCopper Room | **Kristin Walter**Voya Financial(formerly ING) |  |
| October 21Tuesday11:00 AM- 2:00 PM | FINANCIAL FITNESS FAIR | Stop by the fair and meet representatives from the following:* Deferred Compensation (Advantis and Voya Financial)
* Financial Lending Institutions (Advantis, HomeStreet)
* Multnomah County Benefits
* Multnomah County Retirement Benefits Program
* Multnomah County Wellness
* PERS
* Social Security
* Tax-advantaged health reimbursement plan (HRA VEBA)
 | Lincoln Bldg421 SW Oak1st FloorOak Room | **See****DESCRIPTION****Column** |
| October 22Wednesday11:00 AM- 2:00 PM | FINANCIAL FITNESS FAIR | Stop by the fair and meet representatives from the following:* Deferred Compensation (Advantis and Voya Financial)
* Financial Lending Institutions (Advantis, HomeStreet)
* Multnomah County Benefits
* Multnomah County Retirement Benefits Program
* Multnomah County Wellness
* PERS
* Social Security
* Tax-advantaged health reimbursement plan (HRA VEBA)
 | Multnomah Bldg501 SE Hawthorne1st FloorBoardroom | **See****DESCRIPTION****Column** |
| October 23Thursday1:00 -3:00 PM | FINANCIAL FITNESS FAIR | This fair is in conjunction with the City of GreshamStop by the fair and meet representatives from the following:* City of Gresham Benefits
* Deferred Compensation (Advantis and Voya Financial)
* Financial Lending Institutions (Advantis, HomeStreet)
* Financial Products, Long Term Investing (MassMutual Financial Group) City of Gresham
* Multnomah County Benefits
* Multnomah County Retirement Benefits Program
* PERS
* Social Security
* Supplemental Insurance (Aflac)
* Tax-advantaged health reimbursement plan (HRA VEBA)
* Plus many MORE!

Regarding Multco Wellness – Literature will be available, however no representative will be on site | Gresham City Hall1333 NW Eastman ParkwayConference Center/Trail Rooms | **See****DESCRIPTION****Column** |
| October 24Friday12:00-1:00 PM | MAKE THE MOST OF YOUR CREDIT | Sound credit management practices can mean better rates and terms when you borrow, saving you money over your lifetime. Learn how to maximize your credit score by understanding what five factors influence your score, and come away with over 15 specific tips for improving your report and score. Learn how to order and read a credit report and find available resources. You will take home a wide variety of helpful reference materials. | Hansen Building12240 NE GlisanAuditorium | **Brian Fassett**Advantis |
| October 27Monday12:00-1:00 PM | PERS OVERVIEW | The PERS Overview presentation is a broad overview of PERS Tier One and Tier Two, OPSRP and the Individual Account Program (IAP). Topics covered include membership and vesting issues, retirement eligibility; benefit calculations and payment options.  | Hansen Building12240 NE GlisanAuditorium | **Representative**PERS |
| October 27Monday12:00-1:00 PM | MAKE THE MOST OF YOUR CREDIT | Sound credit management practices can mean better rates and terms when you borrow, saving you money over your lifetime. Learn how to maximize your credit score by understanding what five factors influence your score, and come away with over 15 specific tips for improving your report and score. Learn how to order and read a credit report and find available resources. You will take home a wide variety of helpful reference materials. | Multnomah Building501 SE Hawthorne5th FloorCopper Room | **Brian Fassett**Advantis |
| October 30Thursday12:00-1:00 PM | PERS HEALTHBENEFIT OPTIONS | At retirement there are many different options for health insurance. How do you decide which insurance program or health plan is best for you? The PERS Health Insurance Program is available to all PERS retirees and dependents who meet the eligibility criteria. The program provides medical and dental insurance plan options as well as long term care insurance for Oregon PERS retirees. | Multnomah Building501 SE Hawthorne5th FloorCopper Room | **Danielle Keyser**PERS |
| October 30Thursday12:00-1:00 PM | RETIREMENT READINESS | Voya Financial representatives will be presenting a workshop for employees to learn how to put all of the pieces together and prepare for retirement. Start now! It is never too early. There are a lot of moving parts: Deferred Comp, PERS/OPSRP Pension, PERS IAP, Social Security, Health Benefits and other pieces. Come discuss how all of these parts work together, who to contact, and when all of the paperwork needs to be submitted. This class will take the full hour to cover everything. Please hold questions until the end as a representative will stay 30 minutes after for follow up. | Yeon Annex1600 SE 190thRoom 215 | **Melinda Lewis**Voya Financial(formerly ING) |
| October 31Friday12:00-1:00 PM | PERSOVERVIEW | The PERS Overview presentation is a broad overview of PERS Tier One and Tier Two, OPSRP and the Individual Account Program (IAP). Topics covered include membership and vesting issues, retirement eligibility; benefit calculations and payment options. | Multnomah Building501 SE Hawthorne5th FloorCopper Room | **Representative**PERS |
| Nov. 4Tuesday12:00-1:00 PM | VOYA Financial Web Enhancements | New Web Enhancements to your MultCo Deferred Compensation Plan through Voya Financial. Walk through the new features and options to help guide you toward retirement. Introducing Orange Money! Learn what the balance of your account and the contributions you are making actually mean for you in retirement. You will need to log into your own account. Please bring your username and password to the class. If you have not established a username and password, please visit [www.voyaretirementplans.com/custom/multnomah](http://www.voyaretirementplans.com/custom/multnomah) to get setup prior to the class. If you have trouble logging in, please contact 800.584.6001 for assistance. | Multnomah Bldg501 SE HawthorneBasementPC Room – B15 | **Amanda Devilbiss**Voya Financial(formerly ING) |
| Nov. 5Wednesday12:00-1:00 PM | VOYA Financial Web Enhancements  | New Web Enhancements to your MultCo Deferred Compensation Plan through Voya Financial. Walk through the new features and options to help guide you toward retirement. Introducing Orange Money! Learn what the balance of your account and the contributions you are making actually mean for you in retirement. You will need to log into your own account. Please bring your username and password to the class. If you have not established a username and password, please visit [www.voyaretirementplans.com/custom/multnomah](http://www.voyaretirementplans.com/custom/multnomah) to get setup prior to the class. If you have trouble logging in, please contact 800.584.6001 for assistance. | Multnomah Bldg501 SE HawthorneBasementPC Room – B15 | **Kristin Walter**Voya Financial (formerly ING) |