VRS Member Guide

Helping You Plan
for Tomorrow, Today

Virginia
Retirement
System®

Virginia Retirement System®

OUR MISSION

Deliver retirement and other benefits to Virginia public employees through sound financial stewardship and superior customer service.

OUR VISION

To be the trusted leader in the delivery of benefits and services to those we serve.

NOTE: The information contained in this document is governed by Title 51.1 of the *Code of Virginia* and other applicable law. This information is intended to be general. It cannot be complete in all details and cannot supersede or restrict the authority granted by the *Code of Virginia*, which may be amended from time to time.

Additional resources are available online wherever you see the cursor symbol in this publication.

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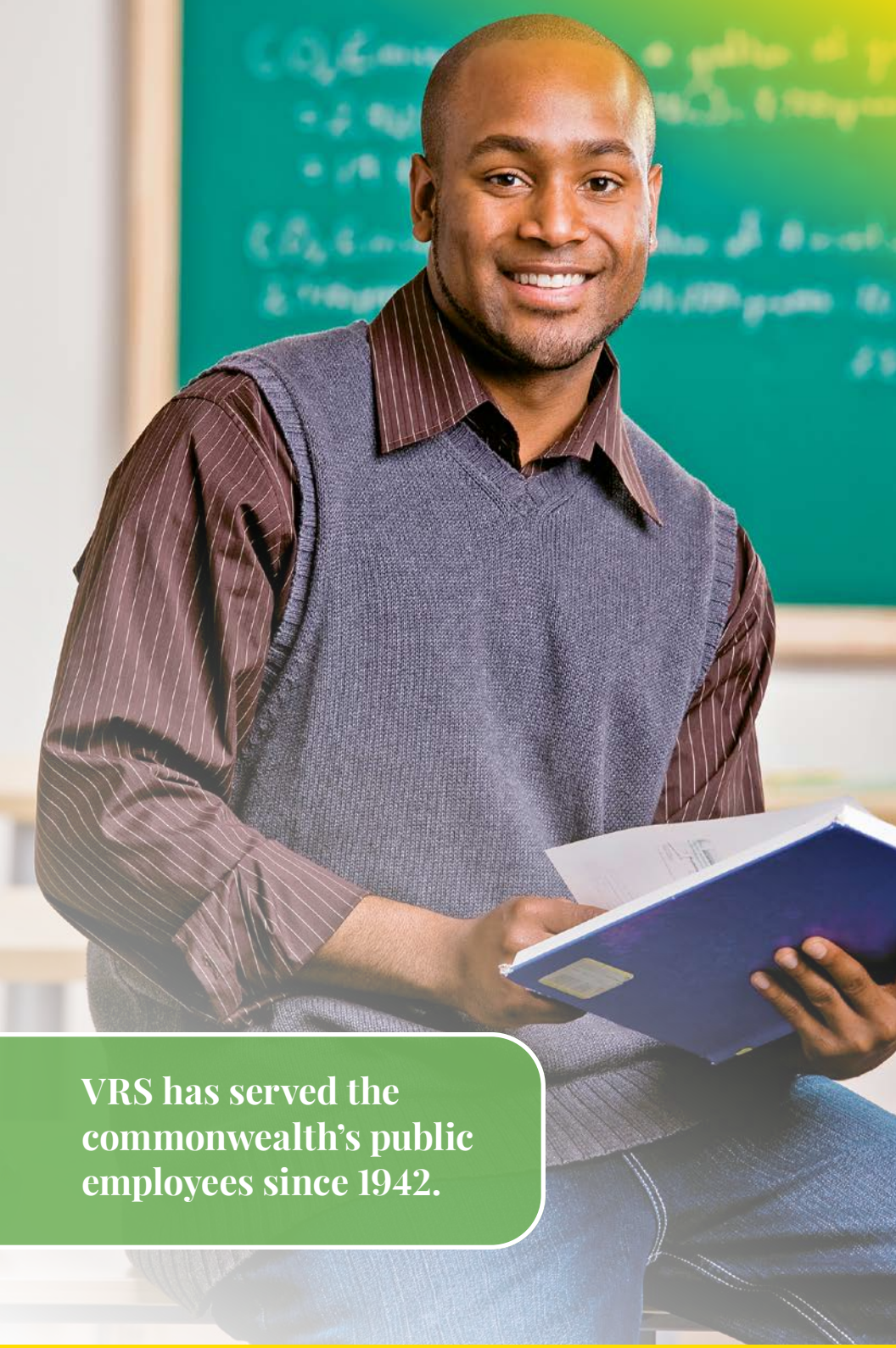


VRS has served the commonwealth's public employees since 1942.

1

Welcome to the Virginia Retirement System

As a member of the Virginia Retirement System you have an opportunity to lay the foundation for your future. We know benefits and financial decisions may seem complex. This guide is your starting point and will help empower you to take an active role in planning for the future now!

The action steps you take early in your career will help you make the most of your VRS membership. Read on to find out all that's available to you and your family under your plan.

About VRS

Our Members

- Teachers
- Employees of Participating Political Subdivisions
- State Police Officers
- Virginia Law Officers
- Judges
- State employees

Get Informed

The VRS website at **varetire.org** is your source for:

- Benefit information
- Member education
- Member counseling contacts
- Publications
- Newsletters
- Forms
- myVRS, your secure online account
- myVRS Financial Wellness

What Plan Am I In?

Before you determine what plan you're in, it's important to know the difference between a defined benefit plan and a defined contribution plan:

- **A defined benefit plan** provides a monthly retirement benefit (pension) based on age, total service credit and average final compensation.
- **A defined contribution plan** provides a retirement benefit based on contributions and any net investment returns on contributions, like an individual retirement account.

Your VRS plan is determined by your **membership date** and your position. Find out what plan you're in by reading the descriptions below. You can also find out what plan you're in by logging in to your secure myVRS account or contacting your human resource office.

Hybrid Retirement Plan

The Hybrid Retirement Plan has two components: a defined benefit plan and a defined contribution plan. You are in the Hybrid Retirement Plan if your VRS membership date is on or after January 1, 2014.

EXCEPTIONS: If you are covered under the following plans and your membership is on or after January 1, 2014, you are eligible for Plan 2:

- State Police Officers' Retirement System.
- Virginia Law Officers' Retirement System.
- Political subdivision hazardous duty employees who have enhanced benefits.
- Judicial Retirement System.

PRO·TIP

Membership Date: Membership is based on the date you are first reported by your employer to VRS in a covered position. If you have previous VRS service but took a refund, your membership is the date you return to **covered employment**.

Covered Employment: Covered employment is a full-time permanent, salaried position with an employer that participates in VRS. Some part-time permanent, salaried state positions are also covered under VRS.

Plan 2

Plan 2 is a defined benefit plan (pension). You are in Plan 2 if your VRS membership date is:

- On or after July 1, 2010, and before December 31, 2013.
- Before July 1, 2010, and you were not vested as of January 1, 2013.
- On or after July 1, 2014, and you are covered under the following plans:
    - State Police Officers' Retirement System.
    - Virginia Law Officers' Retirement System.
    - Political subdivision hazardous duty employees who have enhanced benefits.
    - Judicial Retirement System.

Plan 1

Plan 1 is a defined benefit plan. You are in Plan 1 if your VRS membership date is before July 1, 2010, and you were vested as of January 1, 2013.

Optional Retirement Plan

Newly employed political appointees; school superintendents who work for school divisions that have adopted the optional retirement plan; and eligible college or university employees engaged in teaching, administration or research, have the option to choose between an optional retirement plan or a VRS plan. See the next section for a list of optional retirement plans and Chapter 6 for more information about choosing between plans.

More About Defined Contribution Plans

VRS administers several defined contribution plans working with its record keeper. The benefit under a defined contribution plan is based on contributions and net investment earnings on these contributions, like an individual retirement account. The record keeper serves as a partner to VRS, providing administrative services, account management and participant education.

Supplemental Savings Options

You may be eligible to participate in one or more of these VRS-administered plans in addition to your VRS retirement plan:

- Commonwealth of Virginia 457 Deferred Compensation Plan for state employees and participating political subdivisions and schools.
- Virginia Cash Match Plan 401(a) for state employees and participating political subdivisions and schools.

VRS Defined Contribution Retirement Plans

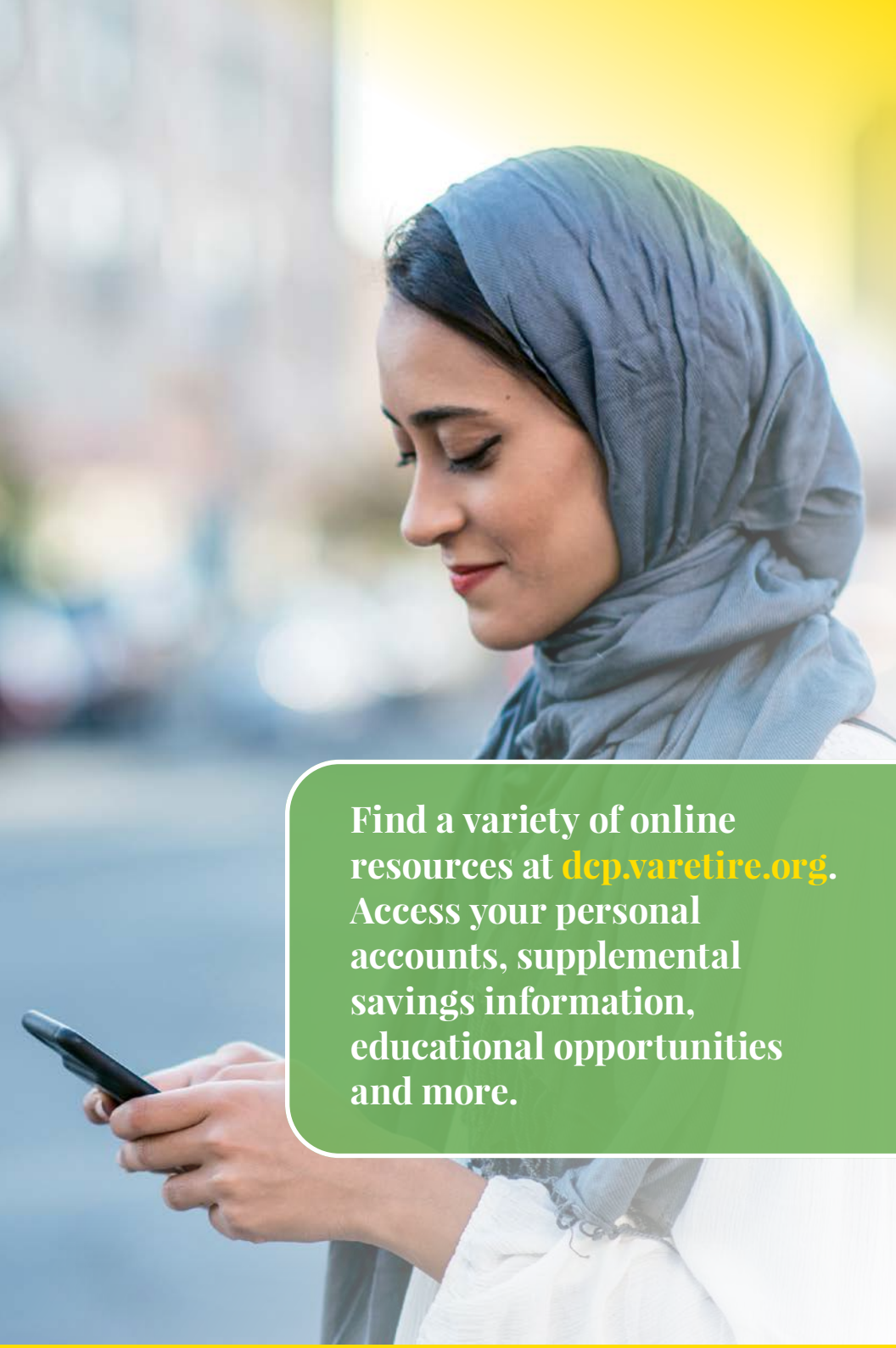
- Hybrid Retirement Plan (includes a defined contribution component)
- Optional Retirement Plan for Political Appointees
- Optional Retirement Plan for School Superintendents
- Optional Retirement Plan for Higher Education

Subscribe to the VRS Channel

youtube.com/@VARetirementSystem

Join the Conversation Online

linkedin.com/company/Virginia-Retirement-System



Find a variety of online resources at dcp.varetire.org. Access your personal accounts, supplemental savings information, educational opportunities and more.

2

Your First Steps as a VRS Member

As a new VRS member, visit **varetire.org** to find the resources to help you plan for your future. Here are a few steps you can take to get started.

Learn About Your Plan

VRS Handbook for Members

Take ownership of your future by exploring the benefits available to you in your VRS plan. We'll guide you through the basics here, but your *VRS Handbook for Members* explains your benefits in depth. Find out more about your life insurance coverage, disability and long-term care coverage, what happens when you leave employment, supplemental savings plans available to you, when you can retire and your benefits in retirement.

Handbook for Members for your plan: **varetire.org/publications**

Hybrid Retirement Plan Members: In addition to your member handbook, check out the Hybrid Plan Learning Channel, a series of short videos that explain your plan.

varetire.org/hybridvideos

Member Education

Take advantage of educational resources available in various formats to meet your needs:

- Watch webinars.
- Attend a workshop.
- Schedule one-on-one counseling.

Explore how to plan for the future with sessions like:

- VRS Overview
- Are You on Track?
- Your Next Steps

varetire.org/education

Register and Claim Your myVRS Account

View your plan designation, account balance and benefit coverage. Then, set up your profile. You can access myVRS shortly after you are hired. Once you have access, you have 90 days to register the account. You'll also be auto-subscribed to receive Member News when you register. VRS will lock your account for your protection if you do not register it within 90 days.

Registering for myVRS gives you access to myVRS Financial Wellness, which offers start-here guides, budgeting tools and personalized action plans to help you reduce financial stress and manage your finances effectively.

myVRS.varetire.org

Register and Claim Your Defined Contribution Plan Account

If you participate in a VRS Defined Contribution Plan, register your DCP Account at **dcp.varetire.org/login**. View your account details, adjust your contributions, manage investment selections and review your personal information. Verifying and establishing your password-protected account is a security best practice. Register and access your account once you receive your welcome letter in the mail.

dcp.varetire.org

Read Member News: Your Quarterly Newsletter

Member News comes straight to your inbox when you register for myVRS. Keep up with the latest benefit updates, member education offerings and online service features in myVRS. Learn more about your colleagues from across the state in our member profiles.

Read the latest issues at **varetire.org/mnews**

Hybrid Retirement Plan Members: Max Out Your Voluntary Contributions

The more you contribute, the higher the match! Making the maximum 4% voluntary contribution to your plan means you receive an additional 2.5% in employer matching contributions.

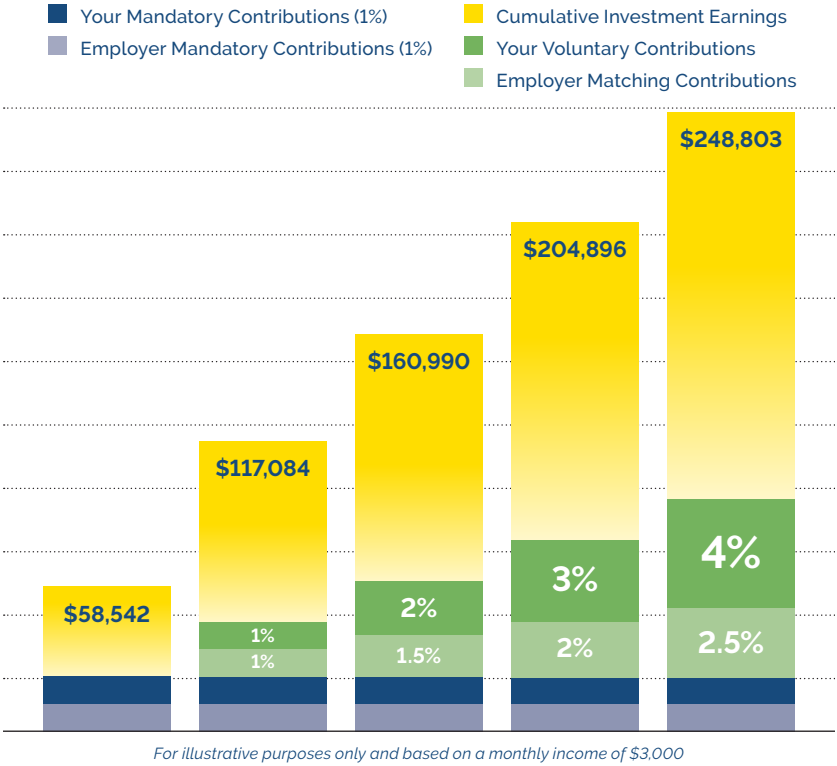
The earlier you invest, the more investment earnings compound over time, and the more savings you'll have for your future goals. If you set contributions at 4% now, you'll defer taxes on both contributions and earnings.

Want to start small but make annual increases? Use SmartStep in your **DCP Account** to set annual automatic increases until you reach the maximum 4%.

Calculate the impact to your paycheck. Use the **Paycheck Calculator** at **dcp.varetire.org/hybrid** (select Calculators) to visualize the impact of contributions and other deductions on your paycheck.

varetire.org/hybrid **dcp.varetire.org/login**

The Value of Contributing More Money Over Time



For illustrative purposes only and based on a monthly income of $3,000 with a 6% average annual return after 30 years.

Boost Your Savings by Participating in Supplemental Plans

In addition to your VRS retirement plan, your employer may offer a supplemental savings plan such as the **Commonwealth of Virginia 457 Deferred Compensation Plan**. The Commonwealth of Virginia 457 Plan is separate from your VRS retirement plan. It is part of VRS' Defined Contribution Plans. You can choose to make either pretax or after-tax (Roth) contributions.

All state employees are eligible to participate. If you are a political subdivision or school division employee, check with your human resource office to see if your employer participates in this plan or another supplemental plan to help you save more for retirement.

dcp.varetire.org/457

Get Your Cash Match

Through the Virginia Cash Match Plan, state employees are eligible for a match equal to 50% of their contribution to the Commonwealth of Virginia 457 Deferred Compensation Plan, not to exceed $20 per pay period. To receive the maximum $20 match, contribute at least $40 per pay period. If you are in the Hybrid Retirement Plan, you must max out your voluntary contributions to the hybrid plan before you are eligible for the cash match.

Political subdivision and school division employees are eligible to participate if your employer offers the Virginia Cash Match Plan. Check with your human resource office.

dcp.varetire.org/cashmatch

Protect Yourself and Your Loved Ones

Name Beneficiaries

Name beneficiaries for your **defined benefit member contribution** account and your VRS Basic and Optional Group Life Insurance using the beneficiary maintenance feature in your myVRS account.

If you participate in the Hybrid Retirement Plan or another **defined contribution plan**, you'll need to name beneficiaries for each plan that you participate in by logging in to your DCP Account.

Name a Trusted Person to Act on Your Behalf

In case of unforeseen events, you have two options to help you prepare:

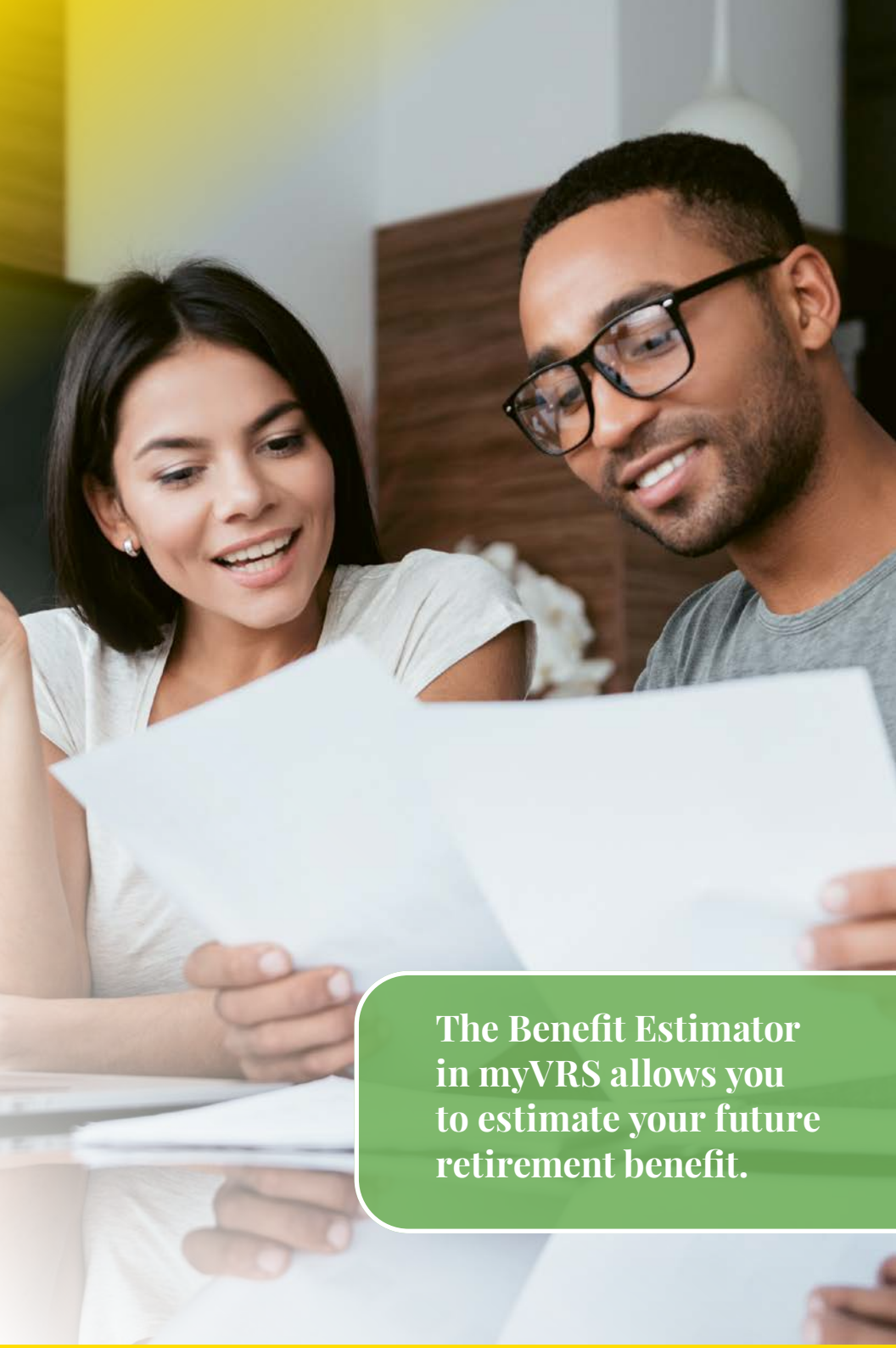
- The **VRS Durable Power of Attorney (VRS-901)** grants your named designee/s authority to act on your behalf and in accordance with your wishes to make VRS-related decisions if you are unable.
- The **Authorization to Discuss VRS Account Information (VRS-900)** allows you to name a representative to speak to VRS regarding your account information. The representative cannot take actions that affect your account. You do not need to submit this form if you submit the VRS-901.

varetire.org/forms **dcp.varetire.org/login**

PRO·TIP

Defined Benefit Member Contributions: You contribute a percentage (5% for VRS Plan 1 and 2, or 4% for the Hybrid Retirement Plan) of your compensation each month to your member contribution account on a pretax salary reduction basis.

The *Code of Virginia* does not allow VRS members to borrow or withdraw funds from their member contribution accounts while actively employed.



The Benefit Estimator in myVRS allows you to estimate your future retirement benefit.

3

Take Action on Time-Sensitive Benefits

Some features associated with your VRS benefits have deadlines to sign up or participate. If you're interested in the following options, be sure to complete them within the specified time limits.

In Your First 45 Days

Purchase Optional Life Insurance

You can add life insurance coverage for yourself or coverage for your eligible family members at any time. If your employer offers the **VRS Group Life Insurance Program** and you decide to participate in the Optional Group Life Insurance Program, evidence of insurability (proof of good health) is not required if you enroll within 45 days of your employment date. You can also add your spouse and dependent children without proof of good health during this time frame. Manage this benefit option online in myVRS or submit the **Enrollment Application for VRS Optional Group Life Insurance (VRS-39)**.

varetire.org/forms **varetire.org/life-insurance**

In Your First 60 Days

Apply for Long-Term Care Coverage

Most medical plans don't cover long-term care services such as nursing home care or at-home care to assist with bathing, eating or other activities of daily living. The Commonwealth of Virginia Voluntary Group Long Term Care Insurance Program can help with these costs.

This is an optional employee-paid benefit for state employees and for employees of school divisions and political subdivisions that have elected to offer the program. VRS has contracted with Genworth Life Insurance Co. as the insurer.

If you are age 65 and under and apply within 60 days of employment, you are eligible to enroll with reduced medical underwriting (proof of good health). Full medical underwriting will be required after 60 days or if you

are over age 65. Eligible family members between the ages of 18 and 75 may also apply for coverage if they undergo full medical underwriting.

varetire.org/covltc

Choose Between an Optional Retirement Plan or a VRS Plan

Newly employed political appointees; school superintendents who work for school divisions that have adopted the optional retirement plan; and eligible college or university employees engaged in teaching, administration or research, have 60 days to elect to join either an Optional Retirement Plan for their position or join their eligible VRS plan. See Chapter 6 for more information.

In Your First Two Years

Purchase Eligible Prior Service

Buying previous service, such as time spent in the military, working for the federal government or in other public employment may increase your retirement benefit and allow you to retire sooner. Purchasing prior service counts toward **vesting** (the years of service you need to qualify for a retirement benefit in your plan) and eligibility for retirement.

You have a two-year window to **purchase most types of eligible prior service** at a lower cost to add service credit to your VRS plan. Some types of service can be purchased at any time. However, waiting may increase the cost.

Find out more about purchasing service, the types of service included in the two-year window and payment options in the *Handbook for Members* for your plan. Your **myVRS account** includes counseling tips to guide you through each step of the purchase process and provides a cost-benefit analysis.

varetire.org/publications **varetire.org/pps**

PRO·TIP

Vesting: The minimum length of service needed to qualify for a retirement benefit. You become vested in a VRS defined benefit plan when you have at least five years (60 months) of service credit.

Vesting in the defined contribution component of the Hybrid Retirement Plan is the minimum length of service members need to be eligible to withdraw employer contributions from the plan after leaving employment or retiring. Members are always 100% vested in the contributions that they make. See the vesting schedule at **dcp.varetire.org/hybrid.**

At retirement, you'll receive a lifetime monthly benefit first paid from your member account, and then from the VRS Trust Fund.

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Explore Your Other VRS Benefits

You may be eligible for other VRS benefits depending on your plan and your employer. Refer to the *Handbook for Members* (**varetire.org/publications**) for your plan for details. Separate guides are also available for some of the benefits listed below.

Life Insurance

If your employer participates in the VRS Group Life Insurance Program, you are covered from the first day of employment. Your employer may pay your portion of the premiums.

The natural death benefit is equal to your creditable compensation rounded to the next highest thousand and then doubled.

> **EXAMPLE:** If your creditable compensation is $41,400, that amount will be rounded to $42,000 and then doubled for a natural death benefit of $84,000.

Coverage also includes other benefits such as accidental death, a repatriation benefit and an accelerated death benefit if you are diagnosed with a terminal condition. If the death is determined to be accidental, an additional amount equal to the natural death benefit will be paid. You can also purchase additional coverage through the Optional Life Insurance Program. If you purchase optional life insurance for yourself or eligible family members within 45 days of employment, no evidence of insurability (proof of good health) is required.

Disability and Long-Term Care

Virginia Sickness and Disability Program

If you are a state employee, you are covered automatically under the Virginia Sickness and Disability Program upon employment. VSDP provides income protection if you can't work because of a non-work-related or work-related illness, injury or other condition such as surgery,

pregnancy, complications from pregnancy or a major chronic or catastrophic condition. VSDP focuses on assisting you with your recovery and helping you make a safe return to your full duties if you are able. Benefits include:

- Sick leave.
- Family and personal leave.
- Income replacement if you can't work.
- Return-to-work, medical rehabilitation and vocational rehabilitation programs.
- Long-term care coverage.

You are eligible for sick leave, family and personal leave, work-related disability coverage and coverage under the VSDP Long-Term Care Plan from the first day of employment. Income replacement levels vary depending on when you were hired. There is a one-year waiting period from your hire date for non-work-related disability coverage. You may want to purchase an individual policy for non-work-related disability coverage during your first year of employment.

NOTE: Plan 1 members with a membership date before January 1, 1999, who did not elect VSDP during one of two open enrollment periods offered in 1999 and 2002 are covered under disability retirement.

VSDP Handbook: **varetire.org/publications**

Virginia Local Disability Program

If you are a political subdivision or school division employee in the Hybrid Retirement Plan, or you are an eligible emergency dispatcher, you have disability benefits under the Virginia Local Disability Plan or a comparable program provided by your employer. If your employer offers a comparable program, contact your human resource office for more information about your disability benefits.

VLDP provides income protection if you can't work because of a non-work-related or work-related illness, injury or other condition, such as surgery, pregnancy, complications from pregnancy or a catastrophic or major chronic condition. VLDP benefits include:

- Income replacement if you can't work.
- Return-to-work, medical rehabilitation and vocational rehabilitation programs.
- Long-term care coverage.

You are eligible for work-related disability coverage and coverage under the VLDP Long-Term Care Plan from the first day of employment. Income replacement levels vary depending on when you were hired. There is a one-year waiting period from your hire date for non-work-related disability coverage. You may want to purchase an individual policy for non-work-related disability coverage during your first year of employment.

VSDP Handbook: **varetire.org/publications**

Disability Retirement

You are eligible to be considered for disability retirement if you are a Plan 1 or Plan 2 school division or political subdivision employee, or you are covered under the Judicial Retirement System. If you cannot perform your job because of a medical condition that is likely to be permanent, you may qualify for disability retirement as determined by an independent medical review board. There are no minimum requirements for age or service under VRS disability retirement.

NOTE: State employees in Plan 1 with a membership date before January 1, 1999, who did not elect VSDP during one of two open enrollment periods offered in 1999 and 2002 are covered under disability retirement.

Emergency dispatchers in Plan 1 or Plan 2 who opted out of VLDP coverage in 2026 are also covered under disability retirement.

Disability Retirement Handbook: **varetire.org/publications**

Death-in-Service Benefit

While working in a VRS-covered position, you have a death-in-service benefit in addition to any life insurance benefits. Any **defined benefit member contributions** and interest in your member contribution account are paid to your named beneficiary or your spouse, minor child or parent in the event of your death. The benefit covers both work-related and non-work-related deaths.

Handbook for Members for your plan: **varetire.org/publications**

Assistance With Health Insurance Costs in Retirement

If you work for a participating employer and have a least 15 years of service credit when you retire, you may be eligible for the health insurance credit. This tax-free benefit assists with health insurance premiums you pay for single coverage. The health insurance credit is a dollar amount that is included with your retirement benefit payment. Eligible employees include:

- State employees.
- Teachers and school administrators.
- General registrars and their employees; constitutional officers and their employees (i.e., commonwealth attorney, sheriff, sheriff deputy, clerk of circuit court, treasurer); and local social service employees.
- Non-teacher school division employees.
- Employees of political subdivisions that have elected to offer the health insurance credit.

varetire.org/hic

Benefits Beyond VRS

Your employer may offer health insurance and other benefits that are not administered by VRS.

State employees: The Virginia Department of Human Resource Management offers a variety of health insurance coverage options, along with other benefits such as state employee discounts.

dhrm.virginia.gov

Political subdivision and school division employees: Contact your human resource department for more information on health coverage and other benefits provided by your employer.

Contributions to your member account earn 4% interest annually.

Department of General Services

5

Hazardous Duty Positions: What You Need to Know

Members of the Virginia Law Officers' Retirement System and the State Police Officers' Retirement System have hazardous duty benefits. Eligible political subdivision employees may have hazardous duty benefits if your employer offers this coverage.

If you are in a position with hazardous duty benefits, you are in Plan 1 or Plan 2 based on your **membership date**. You are not eligible to participate in the Hybrid Retirement Plan.

Take time to learn about age and service requirements for retirement from hazardous duty positions. You may also be eligible for an increased retirement multiplier and/or the hazardous duty supplement when you retire. Read the *Handbook for Members* for your plan to learn about your multiplier and supplement eligibility.

Changing Positions May Impact Your Benefits

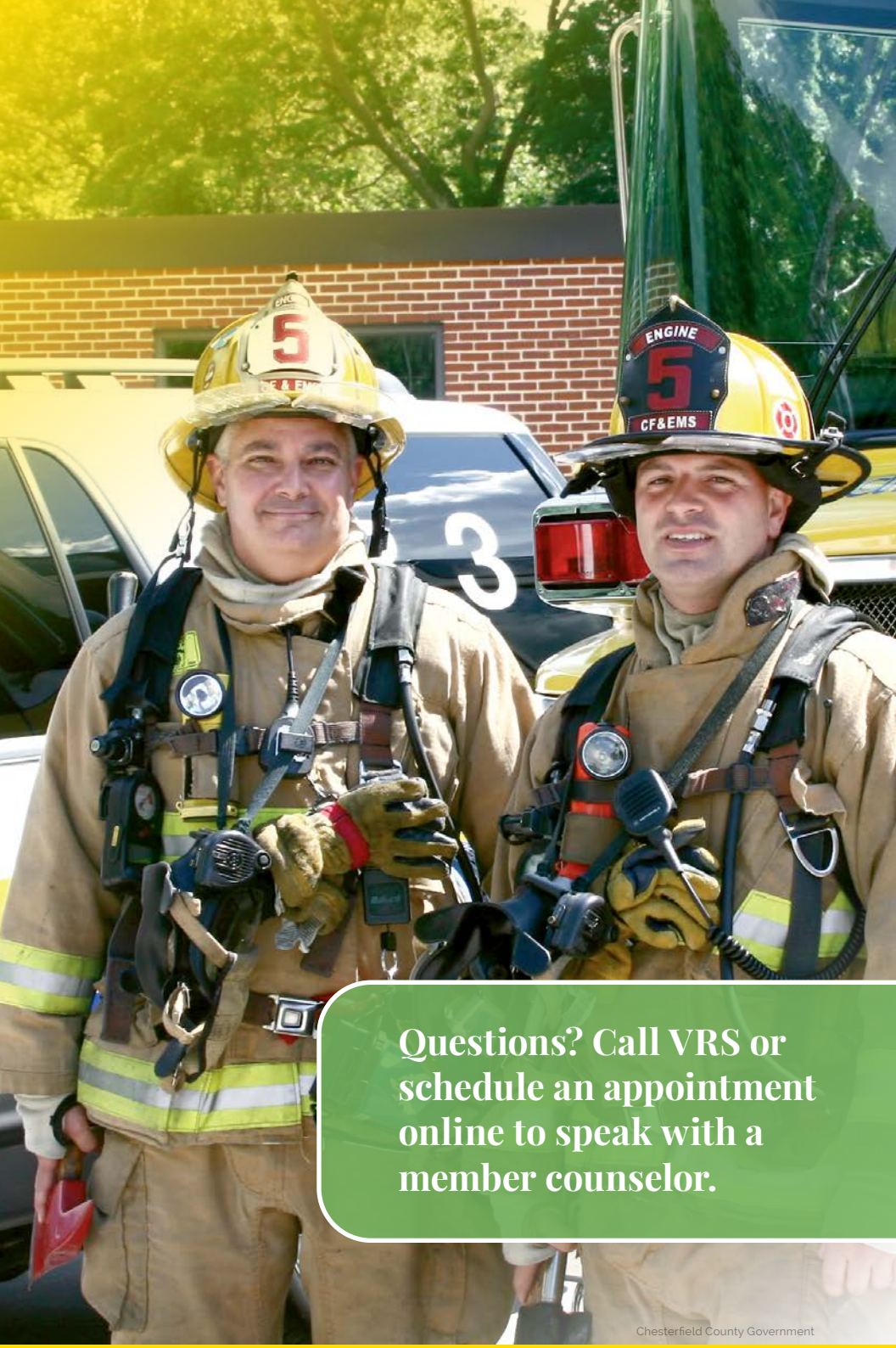
Benefits differ, including hazardous duty benefits, based on your position and employer. If you consider moving to another VRS-covered position during your career, be aware that your benefits, such as your retirement multiplier, hazardous duty supplement eligibility and VRS plan, may also change. Be sure to review VRS resources and talk with any prospective employer about the impacts of changing positions.

Receiving the Hazardous Duty Supplement

If you retire with at least 20 years of hazardous duty service credit and meet other requirements, you will receive a supplement to your retirement benefit. The hazardous duty supplement is a dollar amount added to your monthly benefit. It begins when you retire and ends when you reach your normal retirement age under Social Security, or until age 65 for eligible VaLORS Plan 1 members. Not all hazardous duty positions are eligible for the supplement.

Handbook for Members for your plan:

varetire.org/publications **varetire.org/retirement-plans**



Questions? Call VRS or schedule an appointment online to speak with a member counselor.

Chesterfield County Government

6

Optional Retirement Plans

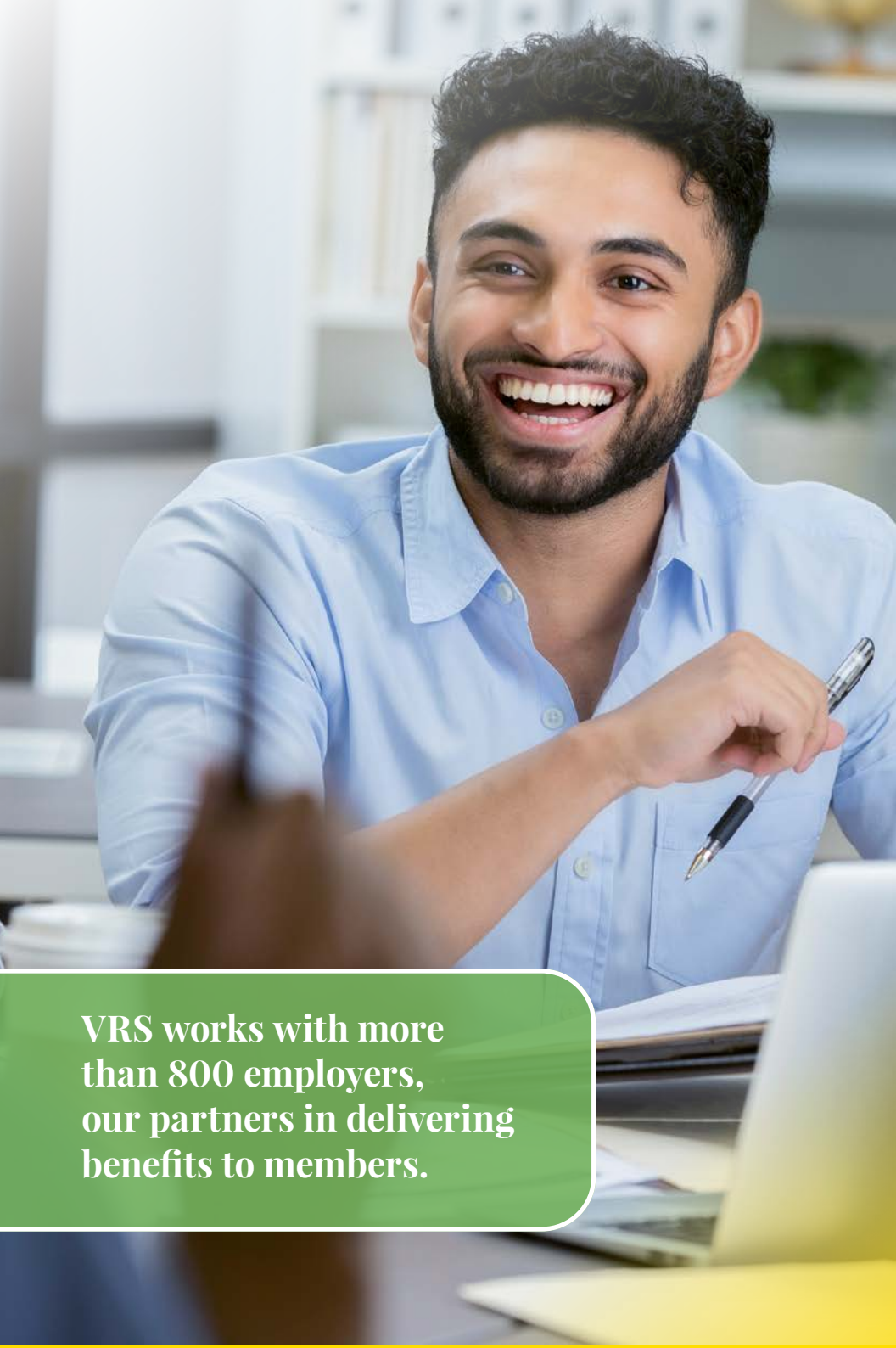
for School Superintendents, Political Appointees and Higher Education Employees

Newly employed political appointees; school superintendents who work at school divisions that have adopted the optional retirement plan; and eligible college or university employees engaged in teaching, administration or research, have the option to choose between an optional retirement plan or a VRS plan. VRS Optional Retirement Plans are defined contribution plans.

Before making your decision, read the *Choosing Your Retirement Plan* guide for your position and membership date to compare plans. Evaluate features between the two plans based on answers to questions like:

- What are your options if you leave employment but do not retire?
- How much control will you have over your plan?
- What's your comfort level with investment risk?

To access the Choosing Your Retirement Plan guides, visit **dcp.varetire.org**, select the optional retirement plan that applies to your position, and choose the correct guide under Publications according to your VRS membership date. Higher education employees will choose the Just Hired tab to access the guides.



VRS works with more than 800 employers, our partners in delivering benefits to members.

7

Get Help With Your Finances

myVRS Financial Wellness

With myVRS Financial Wellness, you'll gain the knowledge and confidence you need to build the future you imagine.

Self-paced and easy to use, take advantage of tools designed with your needs in mind. Get a holistic view of personal finance with this award-winning program that will help grow your knowledge and confidence in everyday financial decision-making and reduce your financial stress.

Exclusive Content for VRS Members

- Start Here Guides to help you dive into topics of interest.
- Mini courses to assess and improve financial literacy.
- Personalized action plans to help you pursue financial goals.
- A library of videos, webinars, calculators and articles to increase financial savvy.
- Content recommendations based on your personalized profile.
- Budget plans, worksheets and other features you can save for future reference.

Virginia State Police

This curriculum was developed by financial experts to help you make sound money decisions on everything from simple monthly budgeting and effectively paying off student loans, to buying a car or a house.

What's Your Money Personality?

Find out why you make money decisions the way you do and better understand your spending habits by taking an online assessment through myVRS Financial Wellness. Your Money Personality includes:

- Help determining your outlook, focus, influence and emotions when it comes to money.
- How you compare with others.
- Your strengths and weaknesses.
- Steps you can take to improve your finances.

Access myVRS Financial Wellness in your myVRS account at **myVRS.varetire.org**.

Financial Planning Services

No matter where you are in your career, you can build retirement security and stay on track to meet long-term financial goals. As a VRS member, you have access to financial planning services through the record keeper for VRS Defined Contribution Plans.

Financial planners offer guidance and support to help members feel confident about their financial security and find a path forward for:

- Reducing debt.
- Protecting your loved ones.
- Optimizing Social Security benefits.
- Planning your estate.

Learn more at **dcp.varetire.org/make-a-plan**.

These financial planning services are in addition to customer support provided by DC Plans Specialists. If you have an active defined contribution account, you should continue to contact your DC Plans Specialists for plan-specific questions.

8

VRS Looks Forward to Serving You

Have questions? We have answers. Schedule an in-person or virtual meeting, or talk with us by phone or email.

VRS Customer Contact Center
888-827-3847
TDD: 804-289-5919
International Dialing:
+1 804-649-8059
Hours: 8:30 a.m. – 5 p.m. ET
Monday – Friday
varetire.org/contact

VRS Administrative Offices
1200 E. Main Street
Richmond, VA 23219
MAILING ADDRESS:
P.O. Box 2500
Richmond, VA 23218-2500

VRS Member Counseling Center
6641 W. Broad Street
Suite G-106
Richmond, VA 23230
Onsite and virtual appointments available.
Monday – Friday
varetire.org/education

VRS Defined Contribution Plans
dcp.varetire.org
877-327-5261
TDD: 800-669-7471

IMPORTANT EMAIL NOTICE: *Do not send personal or confidential information, such as your Social Security number, by email. VRS will send only non-confidential replies.*

Watch your knowledge grow when you take an interactive course in myVRS Financial Wellness.

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