

# VLDP vs Disability Overview for Employers

## Understand which employees are impacted

---

### Background:

[Recent legislation](#) will bring changes to disability coverage for some emergency dispatchers in 2026. For more information, see the [VLDP for Emergency Dispatchers webpage](#).

### Overview:

Most emergency dispatchers will become participants of the Virginia Local Disability Program (VLDP) or of the employer's comparable local plan ("comparable plan") regardless of their VRS retirement plan designation. Some existing Plan 1 and Plan 2 dispatchers will be allowed to opt out and instead remain covered by VRS Disability Retirement. See the following fast facts below or see the following pages for details.

- Currently, dispatchers in Plan 1 and Plan 2 are covered under VRS Disability Retirement. Hybrid Retirement Plan dispatchers are covered under VLDP or a comparable plan.
- In general, most dispatchers in Plan 1 and Plan 2 can elect to continue their coverage under Disability Retirement during an opt-out period February 1 through March 31, 2026.
- VRS Plan 1 and Plan 2 members hired as dispatchers on or after July 1, 2025, but before the legislation's effective date (July 1, 2026) will not have the opportunity to opt out. They will be covered by VLDP or a comparable plan effective July 1, 2026.
- VRS Plan 1 and Plan 2 dispatchers who retire on disability on or before July 1, 2026 will remain covered by VRS Disability Retirement.
- Dispatchers already in Hybrid Plan will see no change to their disability coverage.
- VRS will contact localities that employ emergency dispatchers to provide more information about the upcoming opt-out period and changes in how they will report dispatchers to VRS. (Communications will come from [DispatcherVLDP@varetire.org](mailto:DispatcherVLDP@varetire.org).)
- The dispatchers affected by this legislation will receive more information in the coming months to help them make an informed decision about their disability coverage.

### Opt-Out Process:

VRS will provide opt-out forms to impacted employers before February 2026. Employers are responsible for providing the form to eligible employees. Both the employee and the employer must sign the form before March 31, 2026 and the employer must submit the form to VRS via U.S. mail, fax or encrypted Proofpoint email. For help with Proofpoint, see the [Sending Encrypted Documents to VRS job aid](#).

### Scenario Breakdown:

Each employer is subject to one of the three statements below. Click the appropriate link for your agency to skip to the page pertaining to your employees.

- [All of our dispatchers are covered by VLDP or a comparable plan \(Hybrid\).](#)
- [All of our dispatchers are covered by Disability Retirement \(Plan 1 or 2\).](#)
- [Some of our dispatchers are covered by VLDP or a comparable plan \(Hybrid\) and some are covered by Disability Retirement \(Plan 1 or 2\).](#)

### Contents:

- [Scenario Chart for Plan 1 and Plan 2 Members:](#)..... - 1 -
- [Scenarios:](#)..... - 1 -

# VLDP vs Disability Overview for Employers

## Understand which employees are impacted

### Scenario Chart for Plan 1 and Plan 2 Members:

If the dispatcher	Then	And then	Or	And then
Begins Disability Retirement <b>on or before July 1, 2026</b>	There is no impact.	N/A	N/A	N/A
Begins employment as a dispatcher <b>on or after July 1, 2026</b>	They will be covered by VLDP or a comparable plan.	N/A	N/A	N/A
Began employment as a dispatcher <b>July 1, 2025 - June 30, 2026</b>	They will be covered by Disability Retirement until June 30, 2026.	Will be covered by VLDP or a comparable plan starting July 1, 2026.	N/A	N/A
Began employment as a dispatcher <b>on or before July 1, 2025</b> <b><u>AND ALSO</u></b> was employed by any VRS-participating employer in any capacity (including as a dispatcher) <b>on June 30, 2025.</b>	They may choose to opt out of VLDP or a comparable plan to instead remain covered by Disability Retirement.	If they opt out during the opt-out window (Feb. 1 – March 31, 2026), they will remain covered by Disability Retirement.	If they do not opt out, they will remain covered by Disability Retirement through June 30, 2026.	They will be covered by VLDP or a comparable plan starting July 1, 2026.

# VLDP vs Disability Overview for Employers

## Understand which employees are impacted

---

### Scenarios:

- A. [All of our dispatchers are covered by VLDP or a comparable plan \(Hybrid\).](#)
- B. [All of our dispatchers are covered by Disability Retirement \(Plan 1 or 2\).](#)
- C. [Some of our dispatchers are covered by VLDP or a comparable plan \(Hybrid\) and some are covered by Disability Retirement \(Plan 1 or 2\).](#)

### A. All of our dispatchers are covered by VLDP (Hybrid).

- They are not impacted; Hybrid members are always covered by VLDP or a comparable plan, regardless of hire date.
- In 2026, you will need to access myVRS Navigator to change the job names of these dispatchers. VRS will contact you before then to provide more information. No action is necessary until then.

# VLDP vs Disability Overview for Employers

## Understand which employees are impacted

### B. All of our dispatchers are covered by Disability Retirement (Plan 1 or 2).

#### Scenario 1

**The dispatcher has taken or is planning to take Disability Retirement:**

- A dispatcher who has already taken Disability Retirement or who retires on Disability on or before July 1, 2026 is not impacted; they will remain on Disability Retirement.
- A dispatcher who has not retired on Disability before July 1, 2026 will be subject to the legislation. See [Scenario 2](#), [Scenario 3](#) and [Scenario 4](#) to determine their parameters based on their employment date.

#### Scenario 2

**The individual was employed as a dispatcher before July 1, 2025:**

- A. If the individual was employed as a dispatcher on July 1, 2025 (starting on or before that date);

**AND ALSO**

- B. If the individual was employed by any VRS-participating employer in any capacity (including as a dispatcher) on June 30, 2025 (starting on or before that date);

- Then they qualify for the Scenario 2 options set forth below:
- If the dispatcher does not meet the parameters of both A and B above, they do not qualify for Scenario 2. Instead, see [Scenario 3](#).
  - If the dispatcher qualifies (via lines A and B above), they can opt out of VLDP or a comparable plan and instead stay covered by Disability Retirement.
  - The opt-out window is Feb. 1 – March 31, 2026.
    - i. If the dispatcher opts out between Feb. 1, and March 31, 2026, they will remain covered by Disability Retirement.

**OR**

- ii. If the dispatcher does not opt out between Feb. 1 and March 31, 2026:
  - They will remain covered by Disability Retirement through June 30, 2026.
  - On July 1, 2026, they will instead be covered by VLDP or a comparable plan.

#### Scenario 3

**The member was employed as a dispatcher starting on or after July 1, 2025:**

- A. If the member was employed as a dispatcher ON July 1, 2025, first see [Scenario 2](#).
- B. If the member does not qualify for the parameters of [Scenario 2](#), continue below:
- If the member's hire date as a dispatcher was on or after July 1, 2025:
    - They will remain covered by Disability Retirement through June 30, 2026.
    - On July 1, 2026, they will begin coverage under VLDP or a comparable plan.
  - If the member's hire date as a dispatcher will be on or after July 1, 2026, see [Scenario 4](#).

#### Scenario 4

**The member will be hired as a dispatcher on or after July 1, 2026.**

The dispatcher will be covered under VLDP or a comparable plan.

# VLDP vs Disability Overview for Employers

## Understand which employees are impacted

### C. Some of our dispatchers are covered by VLDP (Hybrid) and some are covered by Disability Retirement (Plan 1 or 2).

#### Hybrid members (currently covered by VLDP)

- The dispatchers who are Hybrid members are not impacted; Hybrid members are always covered by VLDP or a comparable plan, regardless of hire date.
- In 2026, you will need to access myVRS Navigator to change the job names of all dispatchers (including these). VRS will contact you before then to provide more information.

#### Plan 1 and Plan 2 members (currently covered by Disability Retirement)

A dispatcher who is a Plan 1 or Plan 2 member will be subject to one of the following four scenarios, depending on their circumstances.

##### Scenario 1

###### The dispatcher has taken or is planning to take Disability Retirement:

- A dispatcher who has already taken Disability Retirement or who retires on Disability on or before July 1, 2026 is not impacted; they will remain on Disability Retirement.
- A dispatcher who has not retired on Disability before July 1, 2026 will be subject to the legislation. See [Scenario 2](#), [Scenario 3](#) and [Scenario 4](#) to determine their parameters based on their employment date.

##### Scenario 2

###### The individual was employed as a dispatcher before July 1, 2025:

- C. If the individual was employed as a dispatcher on July 1, 2025 (starting on or before that date);

###### AND ALSO

- D. If the individual was employed by any VRS-participating employer in any capacity (including as a dispatcher) on June 30, 2025 (starting on or before that date);

- Then they qualify for the [Scenario 2](#) options set forth below:
- If the dispatcher does not meet the parameters of both A and B above, they do not qualify for [Scenario 2](#). Instead, see [Scenario 3](#).
  - If the dispatcher qualifies (via lines A and B above), they can opt out of VLDP or a comparable plan and instead stay covered by Disability Retirement.
  - The opt-out window is Feb. 1 – March 31, 2026.
    - iii. If the dispatcher opts out between Feb. 1, and March 31, 2026, they will remain covered by Disability Retirement.

###### OR

- iv. If the dispatcher does not opt out between Feb. 1 and March 31, 2026:
  - They will remain covered by Disability Retirement through June 30, 2026.
  - On July 1, 2026, they will instead be covered by VLDP or a comparable plan.

# VLDP vs Disability Overview for Employers

## Understand which employees are impacted

---

### Scenario 3

**The member was employed as a dispatcher starting on or after July 1, 2025:**

- C. If the member was employed as a dispatcher ON July 1, 2025, first see Scenario 2.
- D. If the member does not qualify for the parameters of [Scenario 2](#), continue below:
  - If the member's hire date as a dispatcher was on or after July 1, 2025:
    - They will remain covered by Disability Retirement through June 30, 2026.
    - On July 1, 2026, they will begin coverage under VLDP or a comparable plan.
  - If the member's hire date as a dispatcher will be on or after July 1, 2026, see [Scenario 4](#).

### Scenario 4

**The member will be hired as a dispatcher on or after July 1, 2026.**

The dispatcher will be covered under VLDP or a comparable plan.