



Disability Retirement Checklist FOR EMPLOYERS

Use this checklist to help counsel employees about disability retirement. For more information, see [VRS Plan 1](#), [VRS Plan 2](#) and the [Hybrid Retirement Plan](#) on the VRS website.

✓ Preparing for the Disability Retirement Counseling Session	
	Visit myVRS Navigator to review the employee’s record and determine eligibility for unreduced or reduced retirement.
	Review coverage of other benefits as applicable, such as life insurance, the health insurance credit, long-term care options and distributions from the Commonwealth’s 457 Deferred Compensation Plan and Cash Match Plan, or the defined contribution component of the Hybrid Retirement Plan.
	Determine if the employee has unused sick leave.
	Determine if the employee is in an agreement to purchase VRS prior service credit or has service available to purchase.
	Review the employee’s record to ensure any active duty military leave periods the member has with tholllllat employer have been credited to the member.
✓ Conducting the Counseling Session	
	Advise the employee that before the effective date of retirement, regardless of the date of disability retirement approval, the employee must be separated from all full-time and part-time positions that are covered by VRS in order to receive a lifetime monthly retirement benefit.
	Inform the employee that they must terminate work in any position not covered by VRS for the employer from which the employee is retiring. In addition, the employee must cease any employment with a non-VRS participating employer where the duties of the position are the same or similar to those of the position that the employee is retiring from.
	Review Return-to-Work Considerations:
	The employee cannot return to work in any position, regardless of the employer, if the job duties are the same or similar to the duties the employee was found to be disabled from performing.
	If the employee returns to work in a full-time position with any employer participating in VRS, the lifetime monthly retirement benefit must cease and the employee once again becomes an active VRS member.
	If the employee plans to return to work in a non-covered part-time position with any employer participating in VRS: <ul style="list-style-type: none"> • The duties of the new position cannot be similar to the duties of the position from which the employee retired. • The employer must comply with Internal Revenue Service (IRS) rules about “in-service” distributions. For the employer to be in compliance, the employee must terminate all full-time and part-time employment with the current employer before receiving the benefit payment. In addition, the employee must incur a break in service of at least one full calendar month before returning to part-time employment in a position not covered by VRS with the current employer. This break must occur during a normal work period. NOTE: State agencies are considered one employer.
	Retired state employees may return to work in non-covered part-time positions with other state agencies after a full calendar month break in service during a normal work period; however, the job duties cannot be the same or similar to those the employee has been found to be disabled from performing.
✓ Submitting the Application	
	It is important to provide all required documents at the time of application. If all required documents are not received, VRS is unable to submit the employee’s file to the Medical Board. This will delay a determination in the disability case and may affect when the first benefit payment is made.
	Items Employee Completes:
	Employees complete Parts A-D of the Application for Disability Retirement (VRS-6) and the MMRO Informed Consent and Authorization and submit them to VRS. It is recommended that the Application for Service Retirement (VRS-5) is completed and returned to VRS at the same time as the Application for Disability Retirement.
	Employees should designate their Defined Benefit and Life Insurance beneficiaries in myVRS . Alternatively, an employee can send in a completed Designation of Beneficiary (VRS-2) form to VRS. If beneficiaries are not designated, the order of precedence is in effect by law. Employees should log into Account Access to designate beneficiaries for all defined contribution and/or deferred compensation accounts including COV 457, Virginia Cash Match, Hybrid 457, and Hybrid 401(a) Cash Match. The employee should contact MissionSquare at (800) 669-7400 for assistance.

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	Suggest the employee complete the Social Security Disability Application and submit it to the Social Security Administration. (This is not required but is recommended by VRS).
	Have employees complete the following required forms and submit them to VRS: <ul style="list-style-type: none"> • Explanation of Disability (VRS-6A) • Request for Income Tax Withholding (VRS-15) • Authorization for Direct Deposit of Monthly Benefit (VRS-57) and a voided check. After the employee receives their first benefit payment, you may manage any future changes to deposit instructions online by logging in to myVRS. • NOTE: <i>Processing of the retirement application is delayed if the VRS-57 is not completed and submitted with the application.</i>
	Have the employee's physician complete the Physician's Report (VRS-6B) . The physician may forward the form directly to VRS.
	If the disability is work-related, employees must send copies of the accident report and the workers' compensation award to VRS.
	Items the Employer Completes:
	The employer completes the Employer Information for Disability Application (VRS-6D) and submits it to VRS.
	The employee's job description, required for either type of disability retirement, is provided by the employee's human resource office. NOTE: <i>Both types of disability retirement require a copy of the job description before the application can be sent to the Medical Board for review.</i>
✓ Completing the Retirement Process	
	The employee or the employer may mail the original Application for Disability Retirement and all other required documents to VRS. A copy of the application cannot be processed. NOTE: <i>VRS recommends that the application be faxed to VRS in the case of life-threatening illness.</i>
	Upon receiving approval for disability retirement, you, as the employer, receive a secure message to certify the retirement online and separate the employee in myVRS Navigator if the employee is currently in a covered position or has been within the last 12 months.
	A VRS member who registered for myVRS while working will keep the same account in retirement. Members should check their myVRS account information to ensure they are using an email address accessible after retirement. Once VRS issues the first benefit payment, myVRS will switch from active member information to retiree information. Otherwise, the member may set up an account after retiring, using the information VRS will provide by mail. The myVRS account will allow the retiree to perform the following tasks: <ul style="list-style-type: none"> • Update address and contact information • View benefit payment information • Manage your health insurance premiums, if applicable • View the amount of your health insurance credit, if applicable • Print income verification • View tax information • View cost-of-living adjustments (COLAs) • Update your payment destination • View value of life insurance, if applicable • Manage beneficiaries

Questions? Call VRS at 888-827-3847 and ask to speak with your [employer representative](#).