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General Information

The Virginia Retirement System (VRS) is an independent agency of the Commonwealth of Virginia. The VRS Board of Trustees administers and is trustee of the funds of the Virginia Retirement System Trust, including Plan 1, Plan 2, the defined benefit component of the Hybrid Retirement Plan, and Plan 1 and Plan 2 hazardous duty benefits for political subdivision employees; the State Police Officers’ Retirement System (SPORS) Trust, including Plan 1 and Plan 2; the Virginia Law Officers’ Retirement System (VaLORS) Trust, including Plan 1 and Plan 2; the Judicial Retirement System (JRS) Trust, including Plan 1 and Plan 2, and the defined benefit component of the Hybrid Retirement Plan for judges; the Virginia Sickness and Disability Program (VSDP) Trust for state employees, including VSDP long-term care; the Virginia Local Disability Program (VLDP) Trust for eligible school division and political subdivision employees, including VLDP long-term care; a disability retirement option for certain members not covered under VSDP or VLDP; the Hybrid 457 Deferred Compensation Plan; the Hybrid 401(a) Cash Match Plan; the Optional Retirement Plan for Political Appointees (ORPPA), the Optional Retirement Plan for School Superintendents (ORPSS) and the Optional Retirement Plan for Employees of Higher Education (ORPHE); the Commonwealth of Virginia 457 Deferred Compensation Plan; the Virginia Cash Match Plan; the Virginia Supplemental Retirement Plan; the Group Life Insurance Program; the Retiree Health Insurance Credit Program; and the Line of Duty Death and Health Benefits Trust Fund.

In addition, the VRS board administers or has substantial oversight responsibilities for the Benefit Restoration Plan, the Commonwealth of Virginia Voluntary Group Long-Term Care Insurance Program, and the Volunteer Firefighters’ and Rescue Squad Workers’ Service Award Fund Program, as well as benefit eligibility determinations under the Line of Duty Act (LODA) in Title 9.1.

VRS administers employee benefit plans for approximately 723,011 members, retirees and beneficiaries.¹ More than 800 public sector employers and their employees are covered by VRS retirement benefits. All VRS benefits are established and modified by the Virginia General Assembly through the legislative process.

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¹ VRS 2019 Popular Annual Financial Report



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VRS has adopted the following vision statement to guide the agency in its role as steward of the funds it administers:

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

VRS Retirement Systems

Participation in VRS is a condition of employment for eligible members. The *Code of Virginia* determines the benefits available to employees. Employees belong to one of the following retirement systems:

- **Virginia Retirement System (VRS)** – State employees, including employees of institutions of higher education; public school board employees, including teachers, administrators, supervisors, managers, nurses and clerical personnel; and political subdivision employees, including employees of local governments and other entities that choose to join VRS. (Other employees of public school boards, including cafeteria workers, bus drivers or maintenance workers, are included in the political subdivision group);
- **State Police Officers’ Retirement System (SPORS)** – Virginia state police officers;
- **Virginia Law Officers’ Retirement System (VaLORS)** – Capital police officers, campus police officers, conservation police officers of the Department of Game and Inland Fisheries, ABC special agents, marine resources officers, state correctional officers, state juvenile correctional officers, state parole officers and commercial vehicle enforcement officers employed by the Virginia Department of State Police;
- **Judicial Retirement System (JRS)** – Justice or judge of a court of record of the Commonwealth of Virginia, judge of a district court of the Commonwealth of Virginia other than a substitute judge, Commissioner of the State Corporation Commission or the Virginia Workers’ Compensation Commission.

In addition, certain employees may elect an Optional Retirement Plan (ORP). Political appointees (ORPPA), school superintendents (ORPSS) and qualified employees of Virginia’s public colleges and universities (ORPHE) may choose between an ORP and the applicable VRS retirement plan.

Employer Resources

VRS provides a variety of resources for employers, including the agency website, myVRS Navigator and employer-focused publications. Employer representatives must have specific authorization to access sensitive member data, such as Social Security numbers.

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VRS Website

The VRS website (www.varetire.org) is a resource for member benefit information. All official VRS publications and forms, as well as general information and news updates are posted to the website.

The VRS employer website (<https://employers.varetire.org>) provides administrative resources including the Employer Hub, education and training, financial reporting and VRS plans and benefit information to assist with member counseling. Employers are encouraged to consult the site often for current news, legislative and policy actions and upcoming training opportunities.

myVRS Navigator

myVRS Navigator is the online tool that employers use to maintain employee records.

myVRS Navigator allows employers to:

- View their organization’s consolidated VRS information;
- Enroll new members;
- Certify retirement;
- Make a change for a group of employees, such as a salary change, with a single entry;
- Certify and manage the purchase of prior service credit;
- Confirm the contributions owed and schedule payments (myVRS Navigator calculates the contributions based on employer submitted data);
- View reports and download summaries of data;
- Send and receive secure messages with VRS staff;
- Receive alerts and notifications that affect the organization or employees.

myVRS Navigator is easily accessible on the VRS employer website. Select the myVRS Navigator button at the top right of the homepage.

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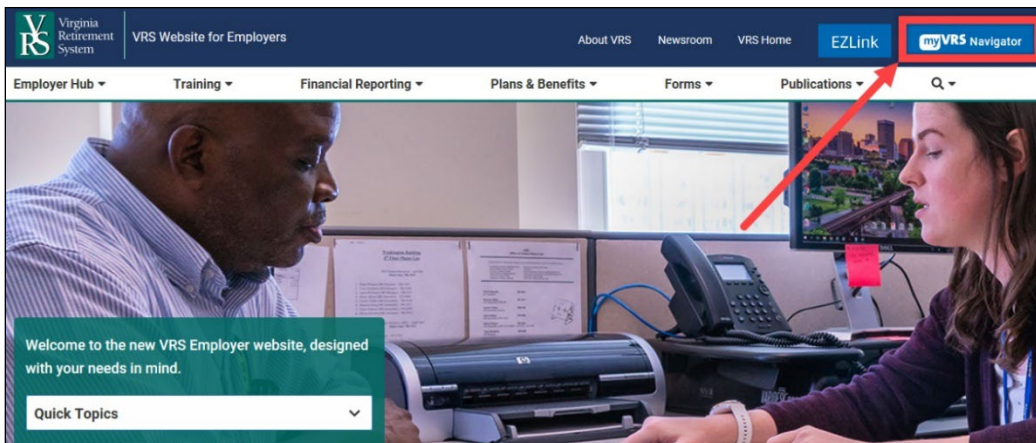
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To protect employee data, each employee who accesses myVRS Navigator must have an authorized role within the system. Role-based security enables employers to manage access to myVRS Navigator and VRS data based on the work employees perform. Roles define the data a person can view, create and update.

Employers authorize employees to access VRS data and systems and assign the appropriate roles for each employee. First, each employer must complete an Authorization of Administrative Contacts (VRS-67A) to designate the roles of Primary Administrative Authority, VRS Administrator and Security Administrator. VRS sets up these three contacts in myVRS Navigator. If there is a change to any of these contacts, the employer must submit a new VRS-67A, and VRS will make the changes. Each new form overwrites the contacts designated on the previous form, so it is important to fill out the form completely.

Once a Security Administrator is established, this role sets up and maintains all other contact types in myVRS Navigator. Contact types include Contact, User Contact and Employer Business Partner. Contacts do not have access to myVRS Navigator, but may discuss employee information when calling into VRS. User Contacts have access to myVRS Navigator and are assigned a role by the Security Administrator. See the employer roles list below.

All User Contacts have access to the dashboard and consolidated views in myVRS Navigator; however, the information shown on each differs according to the role(s) assigned to an individual. A business partner must submit a Business Partner Management Authorization of Administrative Contacts (VRS-68BP) to VRS before becoming an Employer Business Partner. Contact VRS to obtain the form. Once established, the Employer Business Partner may have access to certain information in myVRS Navigator. For step-by-step instructions on how to set up contact types, view the *myVRS Navigator Training - Managing Contacts Course* located in VRS University.

A list of roles appears below. For more information on the types of information each role can access, view the *Employer Roles and myVRS Navigator Security Access Job Aid* in VRS University.

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Employer Roles

Primary Administrative Authority	Executive responsible for all actions of the organization with regard to VRS. Responsible for the annual contact security review. Only one person can be assigned to this role.
VRS Administrator	Acts on behalf of the Primary Administrative Authority. Only one primary VRS Administrator can be assigned to this role, but unlimited secondary VRS Administrators can be designated.
Security Administrator	Creates and maintains user contact roles and myVRS Navigator access and serves as a backup to all non-administrative roles. Responsible for the annual contact security review. Routinely reviews contacts access in myVRS Navigator as employees join or leave organization. Only one primary Security Administrator can be assigned to this role, but unlimited secondary Security Administrators can be designated.
Person Account Processor	Enrolls new employees, certifies retirement and maintains demographic information for existing employees.
Employment Processor	Manages employment-related data, certifies retirement and creates service purchase agreements.
Batch Submitter	Submits batch files of data to enroll new employees and update information for existing employees.
Batch Corrections Agent	Corrects errors in data submitted via batch file.
Advanced Person Account Processor	Informs VRS of Social Security number, contribution and coverage errors and submits mass updates for multiple people at the same time, manages enhanced benefits.
Employer Contributions Processor	Views and maintains contribution details.
Snapshot Processor 2	Generates, views and confirms the organization's monthly contribution report.
Service Purchase Approver	Approves service purchase payment agreements.
Payment Scheduler	Schedules the amount and date of payment of member and employer contributions.
Payments Scheduler Approver	Approves the amount and date of scheduled payments for member and employer contributions.
Finance	Ensures that employer banking information is correct and verifies the banking information during security review.
Optional Data	Enters and maintains optional employee data.
myVRS for Employers roles	Has access to view reports, benefit estimates and member information.
Roles Assigned to Employer Business Partner	Access determined by roles assigned.
Financial Officer	Communication role responsible for financial statement disclosures. Receives communication from VRS regarding financial information such as the Government Accounting Standards Board (GASB) reports.*



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Employer Roles

Benefits Administrator	Communication role responsible for understanding and communicating information about VRS benefits and benefit administration.*
Health Insurance Premium Analyst	Responsible for receiving incoming communications from VRS regarding the health insurance credit and health insurance premiums for members and retirees.
Health Insurance Premium Reconciliation Analyst	Responsible for receiving any communications involving financial payments for health insurance premiums, as well as for accessing the Health Provider Payment Report.

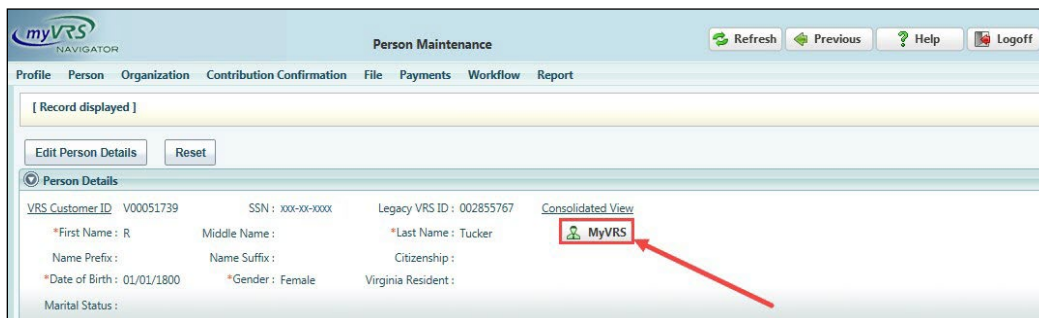
* This role cannot access myVRS Navigator; VRS communicates with this role via direct email.

myVRS

The employer view of myVRS can be accessed through an employee's record in myVRS Navigator. myVRS is a retirement planning tool that allows authorized contacts to:

- Create service retirement, disability retirement, Workforce Transition Act (WTA) and Transitional Benefits Program (TBP) estimates, including 457 plan balances for participating employees;
- Save retirement estimates in their employees' myVRS online accounts;
- Check the status of applications such as service retirement, purchase of prior service or refunds;
- View current employee information, including service credit and retirement contributions posted to member accounts;
- View employment and compensation history for deferred members as well as former employees who are reported by other employers.

myVRS can be accessed by clicking the myVRS button on the Person Maintenance screen within myVRS Navigator.



EZLink

EZLink is ICMA-RC's (VRS' record keeper for defined contribution plans) web-based system that allows an employer to process defined contribution transactions each time payroll is run. In addition, an employer may run essential reports, access plan-specific information and view regulatory plan updates.

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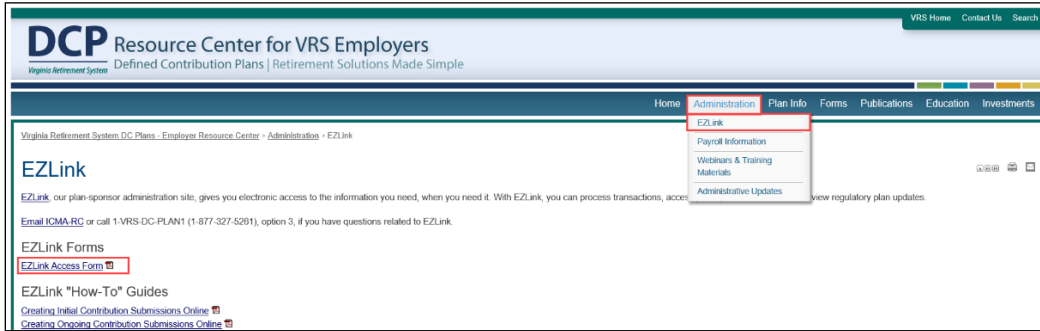


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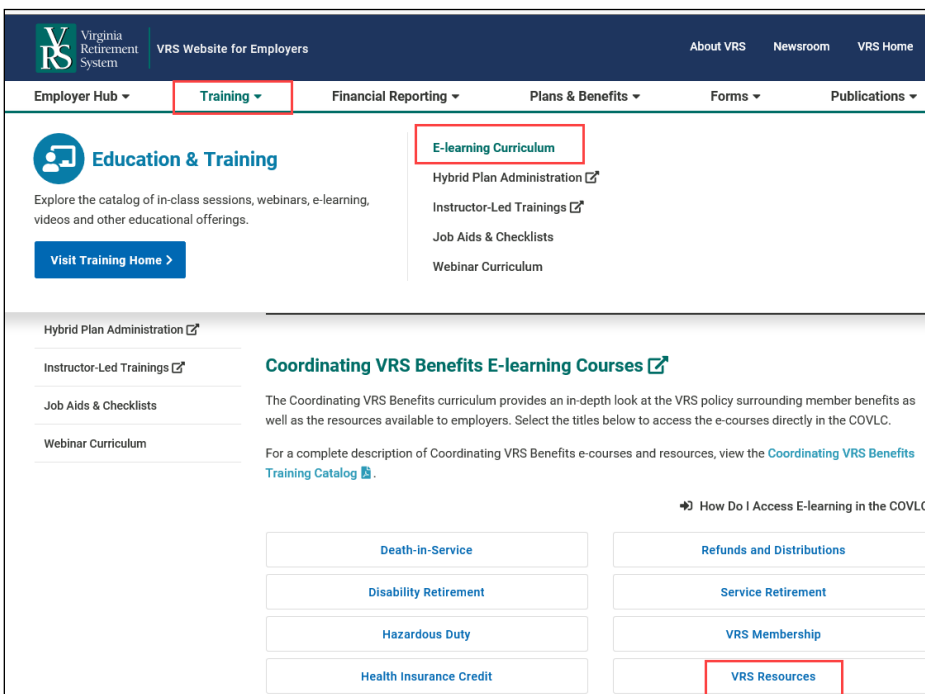
State agencies that report using Commonwealth’s Integrated Personnel and Payroll System (CIPPS) do not use EZLink to submit payments, but they can view employee records.

To request a User ID, the employer must complete the [EZLink Access form](#) in the Administration section of the [DCP Resource Center for VRS Employers](#).



VRS University

VRS University is an online repository for training resources. VRS University is part of the Commonwealth of Virginia Learning Center. Training includes e-learning courses, recorded webinars and supplementary materials, such as job aids and process guides. In addition, myVRS Navigator courses are available in VRS University. These courses include step-by-step instructions for various processes and can be found by entering “myVRS Navigator Training Curriculum” or “VRS-E” in the search window. For more information on VRS University, select E-learning Curriculum on the Training tab of the [employer website](#), then select VRS Resources.



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VRS provides training programs for employers through traditional classroom instruction, e-learning and live and recorded webinars. Training includes instruction on VRS benefits, myVRS and other topics. The training schedule and links to training are located within the Training tab of the employer website. In addition, employers may access online training and recorded webinars in VRS University.

Publications

The following publications provide up-to-date information and keep employers informed of any changes. All of these publications except the *Code of Virginia* are available on the employer website or the Hybrid Retirement Plan Resource Center for VRS Employers.

- **Employer Update** – This monthly newsletter published for employers is a primary source of information on policies, procedures, legislative changes and important developments regarding benefits. VRS emails the newsletter to employer contacts monthly (generally, the first Monday of each month barring holidays) and posts current and archive issues on the employer website;
- **Employer Manual** – This manual provides VRS benefit and policy information, as well as information about myVRS Navigator processes. It is updated on a regular basis to reflect legislative and policy changes;
- **Code of Virginia** - Sections of the *Code of Virginia* that govern VRS benefits cited in this manual are available on the Legislative Information Services website at <https://lis.virginia.gov>;
- **Payroll Guide (for CIPPS-Reporting State Agencies)** and **Payroll Guide (for Political Subdivisions, School Divisions and Non-CIPPS-Reporting State Agencies)** – The guides provide step-by-step guidance and in-depth explanations that cover enrollment, calculating the employer match and defined benefit rate, submitting contributions and information on a variety of special circumstances and aspects of administering the Hybrid Retirement Plan. They are located in the Publications section at www.varetirement.org/hybridemployer.

Forms

Access all forms on the VRS employer website by selecting the Forms tab in the top menu. Most of these forms are fillable or can be downloaded and printed from the website, or employers can order them by email or phone. Certain forms are only available through myVRS Navigator and are generated as needed.

Employer Representatives

The Employer Representatives unit at VRS focuses on the administrative needs of employers who are providing one or more VRS benefits to employees. Each employer has access to a

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representative who specializes in issues unique to each of the three types of VRS employers: state agencies, school divisions and political subdivisions. Employer representatives offer professional and technical assistance regarding benefit coverage and plan design, and are available for consultation by phone, email or site visits.

Employer representatives also host forums across the state, inviting employers to learn about new VRS initiatives, provide feedback and network with peers. VRS third-party administrators for optional benefit programs often participate in these forums.

In addition, employer representatives travel to meet with governing bodies that are considering joining VRS or changing their employee benefit plans. The representatives provide one-on-one counseling for employers about actuarial studies, employer contribution rates, tax laws, legal requirements and legislative changes.

For employer representative contact information, see the Communicating with VRS section of this chapter.

Member Resources

Members have access to a number of information resources.

VRS Website

The VRS website is a resource for VRS plan and benefits information. All official VRS member publications and forms, as well as general information and news updates are posted to the website. The site also includes schedules and registration information for member training events.

myVRS

myVRS is a secure online application that allows VRS members to establish a personalized account to view their VRS information. Using myVRS, active and deferred members may use the benefit estimator to see how their monthly benefit is affected using different retirement dates and payout options. The retirement planner within myVRS offers a holistic approach to retirement planning with information about saving, budgeting, taxes and more. Members can create customized retirement plans that include Social Security and outside income sources.



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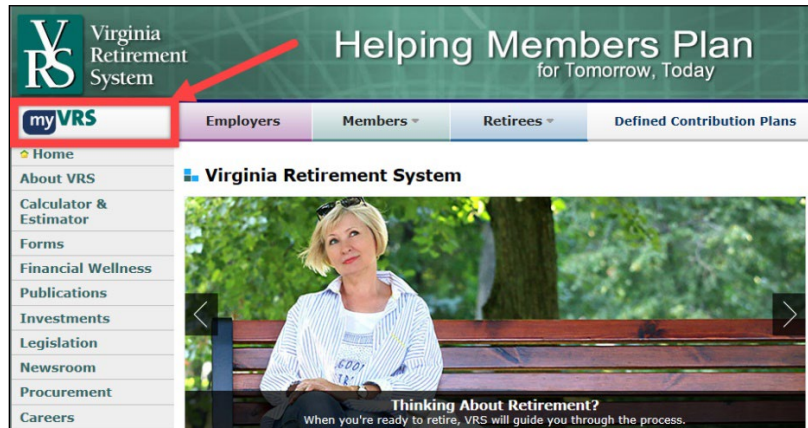
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In addition, members can update personal information, view employment history, check the status of open requests and view salary history reported to VRS from participating employers. Plan 1 and Plan 2 members can also view and print the Member Benefit Profile, while Hybrid members can check account both their defined benefit and defined contribution account balances as well as use the planner and estimator. Members who leave VRS-covered employment can request a refund online through myVRS.

Members can access myVRS under the myVRS button in the upper left corner of the VRS website.



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Account Access for Defined Contributions

Account Access is ICMA-RC’s member portal that allows users to review account activity, adjust contributions, manage investment selections and update beneficiary designations for the defined contribution account. Account Access is available to Hybrid members, ORPPA and ORPSS members and participants of the Commonwealth of Virginia 457 Deferred Compensation Plan, Virginia Cash Match Plan and the Virginia Supplemental Retirement Plan. Participants can locate Account Access by selecting the Defined Contribution Plans tab of the VRS website, then choosing their plan and logging in.





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Publications

VRS publishes booklets and brochures on various benefit topics as well as the following publications available on the VRS website.

- **Member News** – This quarterly newsletter for members publishes in February, May, August and November. VRS notifies employers when *Member News* is published, providing a link that employers can share with employees. VRS also sends the newsletter to members who have subscribed and/or have active myVRS accounts;
- **Handbooks for Members** – These VRS handbooks or summary plan descriptions are produced for members of VRS Plan 1, Plan 2, the Hybrid Retirement Plan, SPORS, VaLORS, JRS and hazardous duty employees of political subdivisions. Handbooks are available in PDF format from the VRS employer website under the Publications tab. Some handbooks are available to order in printed format: <https://form.varetire.org/s3/order-publications>;
- **VSDP Handbook** – This handbook describes the benefits available to state employees who are covered under VSDP. Handbooks are available to order or download from the employer website;
- **VLDP Handbook** – This handbook describes the benefits available to political subdivision and school division employees who are covered under VLDP. Handbooks are available to download from the [Hybrid website](#) or you may order printed versions from the employer website;
- **Member Benefit Profile** – This annual benefit statement, which provides a record of account balance and projected future retirement benefits, is an important planning tool for members. For employees who have a deferred compensation plan balance in the Commonwealth of Virginia 457 Deferred Compensation Plan, this information will also be displayed. Employees can view or download the MBP from myVRS.
- **Getting Ready to Retire Guide** – This guide provides an overview of retirement benefits and the process for applying for retirement benefits. Guides for Plan 1 and Plan 2 members are available to order or download from the employer website. [Getting Ready to Retire for Hybrid Members](#) is available for download from the Hybrid website;
- **VRS Disability Retirement Handbook** – This guide explains the disability retirement process and the various payout options and benefits available. It contains all the necessary forms and instructions for completing them. Handbooks are available to order or download from the employer website;
- **Focus** – This quarterly newsletter is for participants in the VRS-administered unbundled defined contribution plans. *Focus* is mailed along with the participant's quarterly statement and is available online through the [DCP Resource Center for Employers](#).

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Members can download or print forms from the VRS website. Most forms are fillable.

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Retirement Education

VRS-sponsored retirement education presentations are offered through the Virginia Community College System at locations across the state. *Starting Point, Ready Set Go! – Investing in You and Your Future* is for new and early career members. *Building Retirement Security* is for all employees and *Nearing Retirement* is for those planning to retire within the next five years. Members can register for these seminars on the VRS website by selecting Education and Counseling from the Member menu.

Hybrid members can also sign up for [live webinars](#) about Hybrid plan features and investment options. Members can register on the VRS Hybrid website by selecting Defined Contributions from the Education menu.

VRS Retirement Counseling

VRS offers retirement counseling for members in a variety of educational mediums, based on where members are in their careers. Sessions are targeted to new and current members, members within five years of retirement and members who are less than 12 months away from retirement. In addition, one-on-one counseling is available at VRS.

ICMA-RC Counseling

Local ICMA-RC defined contribution plans retirement specialists are available to assist participants with the Commonwealth of Virginia's retirement plans. Members can sign up for an individual account review to help them understand their defined contribution investment options, how to manage their contributions and how to develop a strategy for their retirement plans.

Retiree Resources

The following resources are available to members when they retire, which includes information such as working after retirement, life insurance benefits and how to update retiree information.

VRS Website

The VRS website is a resource for VRS benefits in retirement. All official VRS publications and forms, as well as general information and news updates, are posted to the retiree section of

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the website. The website includes the current cost-of-living adjustment (COLA) rate, life insurance information and details about how benefits may be affected if the retiree returns to work.

myVRS

After retirement, a member's myVRS account moves from active member to retiree. A member who registered for myVRS while working, will keep the same account in retirement. When the member logs in after applying for retirement, a banner at the top of the page will confirm that VRS has received the retirement application.

Once VRS has issued the first benefit payment, the information in the member's myVRS account will switch from active member information to retiree information. A member who did not have a myVRS member account before retiring can register after retiring at myVRS.varetire.org/register.

Retirees can view benefit payment information and cost-of-living adjustments in myVRS. In addition, they can use health insurance coverage and health insurance credit information to ensure they receive the maximum health insurance credit for which they are eligible.

Retirees can also print income verifications and change tax withholdings using myVRS.

Publications

The following publications are available on the VRS website:

- **Retiree News** – Published twice a year, this newsletter is mailed directly to the homes of VRS retirees;
- **Retiree Handbook** – This handbook is mailed to all new retirees, along with Welcome to Retirement letter. The handbook includes important information about direct deposit, taxation of benefits, cost-of-living adjustments, the health insurance credit, life insurance and survivor benefits after retirement.

Communicating with VRS

Individuals can communicate with VRS in a variety of ways, including phone, fax and email. Separate email addresses exist depending on whether the individual is an employer, a member or a retiree. In addition, a separate Hybrid Retirement Plan Support Team is available for Hybrid-specific questions.



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- myVRS Navigator
- myVRS
- EZLink
- VRS University
- Employer Training
- Publications
- Forms
- Employer Representatives

Member Resources

- VRS Website
- myVRS
- Account Access for Defined Contributions
- Publications
- Forms
- Retirement Education
- VRS Retirement Counseling
- ICMA-RC Counseling

Retiree Resources

- VRS Website
- myVRS
- Publications

Communicating with VRS

- Mail
- Email
- Phone
- Employer Representative Contacts

Data Requests



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Mail

Virginia Retirement System
1200 East Main Street; P.O. Box 2500; Richmond, VA 23218-2500

Email

Employer: employer-info@varetire.org
Hybrid Retirement Plan Employer: vrshybridssupport@varetire.org

Member: member-info@varetire.org
Hybrid Retirement Plan Member: vrshybridssupport@varetire.org

Retiree: retiree-info@varetire.org
Hybrid Retirement Plan Retiree: retiree-info@varetire.org

Phone

Phone: 888-827-3847
Hybrid Retirement Plan Support Team: 855-291-2285
Fax: 804-786-1541
TDD: 804-289-5919
VIPS: 888-827-3847, Option 2

Members and retirees can follow VRS on Facebook at: [Facebook/VirginiaRetirementSystem](https://www.facebook.com/VirginiaRetirementSystem).

Employer Representative Contacts

To view the employer representative contact list, visit the VRS employer website and click Contact VRS, then select [Representative Team](#).

Data Requests

Participating employers may request specially created reports of VRS information regarding their employees and/or retirees that aren't available through myVRS Navigator. VRS has established guidelines to ensure that the release of such data is consistent, secure and does not violate restrictions on the disclosure of information. Requests are handled on a case-by-case basis. Employer representatives are available to assist with creating specific data requests.

An internal or externally hired auditor of any agency or political subdivision that is a participating employer with VRS may also request data. However, VRS must verify the identity and authorization of the auditor making the request. The chief administrative officer, chief financial officer or chief human resource officer of the agency or political subdivision may provide verification by phone or by letter. The request should identify the auditor and request the data be sent directly to the auditor.

VRS Retirement Systems

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