

General Information

VRS Employer Manual

The Virginia Retirement System (VRS) is an independent state agency. As provided under the *Constitution of Virginia*, VRS funds are separate from other state funds and can be used only to administer and pay benefits for members, retirees and beneficiaries.

What's New?

July 1, 2025

- Contact information has been updated for the Employer Support team and additional publications have been added to the list of documents for members.
- The list of positions included in VaLORS has been updated to reflect new policy.
- The Employer Manual has a new style and format.

January 1, 2025

The third-party administrator changed to Voya Financial.

July 1, 2024

Rate information changed to reflect the Hybrid Rate Separation policy.



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Overview

The Board of Trustees administers and is trustee of the funds of the Virginia Retirement System Trust, including:

- Plan 1, Plan 2 and the defined benefit component of the Hybrid Retirement Plan;
- Plan 1 and Plan 2 hazardous duty benefits for political subdivision employees;
- Judicial Retirement System (JRS) Trust, including Plan 1 and Plan 2 and the defined benefit component of the Hybrid plan for judges;
- State Police Officers' Retirement System (SPORS) Trust, including Plan 1 and Plan 2;
- Virginia Law Officers' Retirement System (VaLORS) Trust, including Plan 1 and Plan 2;
- Virginia Sickness and Disability Program (VSDP)
 Trust for state employees, including VSDP longterm care;
- Virginia Local Disability Program (VLDP)
 Trust for eligible school division and political subdivision employees, including VLDP long-term care;
- Disability retirement option for certain members not covered under VSDP or VLDP;

- Hybrid 457 Deferred Compensation Plan;
- Hybrid 401(a) Cash Match Plan;
- Optional Retirement Plan for Political Appointees (ORPPA);
- Optional Retirement Plan for School Superintendents (ORPSS);
- Optional Retirement Plan for Employees of Higher Education (ORPHE);
- Commonwealth of Virginia 457 Deferred Compensation Plan (COV 457 Plan);
- Virginia Cash Match Plan;
- Virginia Supplemental Retirement Plan;
- Group Life Insurance Program;
- the Retiree Health Insurance Credit Program;
- Line of Duty Death and Health Benefits Trust Fund.

In addition, the Board administers or has substantial oversight responsibilities for the:

- Benefit Restoration Plan;
- COV Voluntary Group Long Term Care Insurance Program;
- Volunteer Firefighters' and Rescue Squad Workers' Service Award Fund Program;
- Benefit eligibility determinations under the Line of Duty Act in Title 9.1 of the Code of Virginia.

VRS administers employee benefit plans for more than 832,000 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.

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; and political subdivision employees, including employees of local governments and other entities that choose to join VRS;
- State Police Officers' Retirement System (SPORS) Virginia state police officers;
- Virginia Law Officers' Retirement System (VaLORS) Conservation officers of the Department of
 Conservation and Recreation (for service earned on or after July 1, 2025) and full-time firefighters
 with the Virginia Department of Military Affairs (for service earned on or after July 1, 2025), Capitol
 Police officers, campus police officers, conservation police officers of the Department of Wildlife
 Resources, special agents of the Virginia Alcoholic Beverage Control Authority, special agents of the
 Virginia Cannabis Control Authority, 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 websites, employer-focused publications and training materials.

VRS Website – Employers

The <u>VRS website</u> is a resource for member benefit information. Official VRS publications and forms, as well as general information and news updates are posted to the website. The <u>VRS employer website</u> provides employer-focused information on VRS benefits and systems, education and training opportunities, financial reporting guidance, and VRS plans and benefits information to assist employers with employee 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 and exchange information and funds with VRS. It is accessed from the top of the page on the VRS employer website.



myVRS Navigator allows employers to:

- View their organization's consolidated VRS information;
- Enroll new members and separate departing and retiring members;
- Certify retirement;
- Make a change for a group of employees, such as a salary change, with one 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.

To protect employee data, each individual 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 an individual's role and the work they perform. Roles define the data a person can view, create and update. Employers authorize their staff to access VRS data and systems and the employer's Security Administrator assigns the appropriate roles for each individual.

Each employer must submit an <u>Authorization of Administrative Contacts</u> (VRS-67A) to designate the roles of Primary Administrative Authority, VRS Administrator and Security Administrator, as well as secondary, or backup, contacts. VRS sets up these designated employer 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 change. Each new VRS-67A form supersedes the contacts designated on the previous form so it is important, when completing a new form, to include existing contacts who remain in those roles, in addition to adding the contacts who are new to the roles.

Once a Security Administrator is established, this role sets up and maintains all other contact types in myVRS Navigator.

A VRS-67A must also be submitted when the Primary Administrative Authority role is filled by someone in a temporary acting or interim capacity. After the new Primary Administrative Authority is hired, a new VRS-67A must be submitted.

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. 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.

Employer Business Partners are set up by VRS. To initiate the process, contact VRS to obtain a Business Partner Data Security Agreement form (VRS-68) and a Business Partner Management Authorization of

Administrative Contacts form (VRS-68BP). Once an Employer Business Partner is established, the Security Administrator can maintain the role in myVRS Navigator, and the Employer Business Partner may have access to certain information in myVRS Navigator.

VRS requires each employer's Primary Security Administrator and Primary Administrative Authority to perform periodic reviews of their contacts listed in myVRS Navigator and to certify the accuracy of their review.

- For step-by-step instructions on how to set up contact types, view the <u>VRS Systems Overview</u> <u>course</u> in the Commonwealth of Virginia <u>Learning Center (COVLC)</u>.
- For details on the information each role can access, view the <u>Employer Roles and myVRS</u> <u>Navigator Security Access job aid</u> in the COVLC.
- Contact <u>VRS Employer Support</u> for help accessing the COVLC.

The following table details employer roles and responsibilities:

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.	

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Employer Roles		
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.*	
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 – Employers

myVRS is an online self-service tool that allows members to view and manage their VRS information. Employers have a partial view of their employees' information in myVRS and can use the system 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.

The myVRS employer view can be accessed by clicking the myVRS button on the employee's Person Maintenance screen within myVRS Navigator.



Sponsor Web

Sponsor Web is the online employer portal for Voya Financial, the record-keeper for the VRS defined contribution plans (Hybrid 401(a) Cash Match Plan, Hybrid 457 Deferred Compensation Plan, COV 457 Plan and Virginia Cash Match Plan). Sponsor Web allows an employer to process defined contribution transactions each time payroll is run. In addition, an employer may run essential reports, access planspecific information and view regulatory plan updates.

State agencies that report using Cardinal Human Capital Management (HCM) do not use Sponsor Web to submit payments, but they can view employee records.



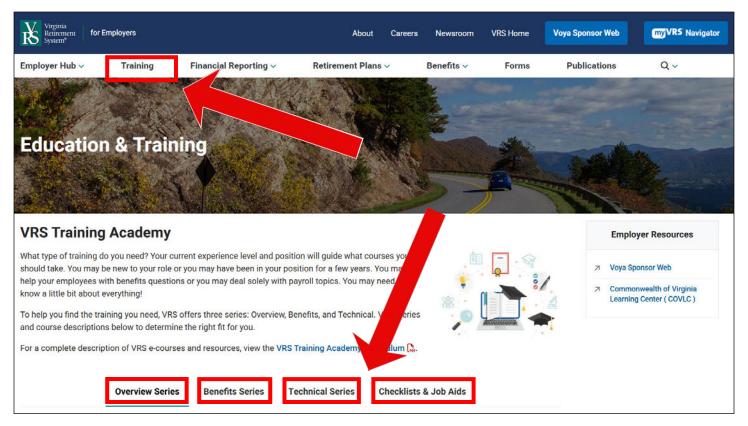
Employer Training

VRS offers a variety of training products to help employers learn about VRS benefits and systems. Some VRS training products are accessible directly on the VRS employer website; however, many training products are housed within the COVLC, which requires a login and password to access.

The COVLC is a learning management system, or repository of statewide training resources for employers. VRS training resources housed in the COVLC include e-learning courses and supplementary materials, such as job aids and process guides. Many state agencies have their own specific COVLC homepage. Schools, political subdivisions and state agencies that do not have their own pages can access the COVLC through a main VRS University page.

VRS Training Academy

The <u>VRS Training Academy</u> is the primary training curriculum for employers. It includes webinars, e-courses, checklists and job aids organized into four series: Overview, Benefits, Technical, and Checklists & Job Aids.



To determine the appropriate learning material, view the course descriptions in the <u>VRS Training Academy Curriculum</u>. Descriptions are linked directly to the materials in the COVLC. In addition to the VRS Training Academy courses, employers can search and access additional VRS materials in the COVLC by using the search term "VRS-E."

Publications – Employers

The following publications provide up-to-date information and keep employers informed of any changes.

- Employer Update This monthly newsletter 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 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 regularly on the <u>Publications page</u> of the employer website 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 <u>Legislative Information Services website</u>;

Forms – Employers

Access all available forms on the <u>Forms page</u> of 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. Once completed, VRS forms can be mailed or faxed to VRS using the address or fax number on the top of the form. Forms should not be emailed security reasons. Certain forms are only available through myVRS Navigator and are generated as needed.

Employer Support

The Employer Support team is available for routine myVRS Navigator technical questions and inquiries about benefits, including assistance with corrections and changes to member records and the monthly contribution confirmation. They oversee the myVRS Navigator role administration, including processing the VRS-67A form and the annual audit of roles in the system.

Employer Relationship Managers

The Employer Relationship Manager team at VRS focuses on the administrative needs of employers who offer one or more VRS benefits to employees. They provide guidance to employers on the nuances of member benefits, legal requirements, legislative changes to benefits and VRS policies. They also work with various VRS teams to resolve non-routine benefit and system issues. Each employer has access to a relationship manager who specializes in issues unique to the three types of VRS employers: state agencies/higher education, school divisions and political subdivisions. Employer relationship managers are available for consultation by phone, email, virtual or in-person site visits.

Employer relationship managers also work with qualified organizations considering VRS benefits for their employees. They educate these organizations on adding coverage and they guide the organizations through the onboarding process. In addition, they consult with existing VRS-participating employers who are considering adding new benefits.

Employer relationship managers host both virtual and in-person roundtables where employers can learn about new VRS initiatives, provide feedback and network with peers. VRS third-party administrators for optional benefit programs often participate in these forums.

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

Member Resources

Members have access to a number of informational resources.

VRS Website - Members

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.

myVRS - Members

myVRS is a secure online account that allows VRS members to view their service credits, update personal information, view employment history, run retirement estimates, apply for retirement, manage beneficiaries, initiate a purchase of prior service, check the status of open requests and view salary history reported to VRS from participating employers. The member's annual Member Benefit Profile is also located on their myVRS account.



Members can use the benefit estimator in myVRS 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 and members who leave VRS-covered employment can request a refund online through myVRS.

Members access myVRS using the myVRS button in the top right corner of the VRS website. Access requires two-part authentication and, in order to protect members' online security, VRS locks accounts that are not registered within 90 days of the hire date. Members must then call VRS to unlock the account in order to register.



Employers should remind employees to always use their personal rather than work email address when registering for myVRS.

Defined Contribution Account Access

Individuals can access their defined contribution accounts with Voya Financial by logging into their <u>DCP Account</u>. The online portal allows users to view activity, adjust contributions, manage investment selections and update beneficiary designations for each account. A DCP Account is available to Hybrid members, ORPPA and ORPSS members and participants in the COV 457 Plan, Virginia Cash Match Plan and the Virginia Supplemental Retirement Plan.

Participants navigate to the DCP Account portal by clicking Defined Contribution Plans in the top right corner of the VRS website and then clicking "DCP Account Access."



Publications – Members

VRS publishes booklets and brochures on various benefit topics as well as the following publications available on the <u>Publications page</u> of the VRS employer website. Employers can bulk order print versions of some publications through the <u>Publication Order Form for Employers page</u>.

- VRS 101: An Introduction to the Virginia Retirement System The introductory brochure offers a brief overview of VRS, its plans and its structure.
- <u>Plan Comparison Guide</u> The guide provides a quick look at some of the similarities and differences among VRS Plan 1, VRS Plan 2 and the Hybrid Retirement Plan.
- <u>Benefits for VRS Members</u> The document offers an overview of VRS benefits, including insurance and savings plans.
- Member News The quarterly newsletter for members publishes in February, May, August and November. VRS notifies employers when Member News is published, providing a link to share with employees. VRS also sends the newsletter to members who have subscribed and/or have active myVRS accounts.
- <u>VRS Member Guide</u> The guide is a starting point to introduce newly hired employees to VRS benefits and services.
- Handbooks for Members Handbooks, or summary plan descriptions, are produced for members
 of ORPHE, VRS Plan 1, Plan 2, the Hybrid Retirement Plan, SPORS, VaLORS, JRS and hazardous duty
 employees of political subdivisions.
- <u>VSDP Handbook</u> The handbook describes the benefits available to state employees who are covered under VSDP.
- <u>VLDP Handbook</u> The handbook describes the benefits available to political subdivision and school division employees who are covered under VLDP.

- Member Benefit Profile The 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 COV 457 Plan, this information will also be
 displayed. Employees can download the MBP from myVRS.
- <u>Getting Ready to Retire Guide</u> The guide provides an overview of retirement benefits and the process for applying for retirement benefits.
- <u>VRS Disability Retirement Handbook</u> The handbook explains the disability retirement process and the various payout options and benefits available. It references the necessary forms and instructions for completing them.
- **Focus** The quarterly newsletter is for participants in the VRS-administered defined contribution plans. Focus is sent with the participant's quarterly statement.
- Losing a Loved One: Guide for Families The brochure for members and for their survivors offers guidance regarding benefits after the death of a member.
- <u>COV Voluntary Group Long Term Care Insurance Program</u> This brochure is for teachers and state and local government employees (including part-time and wage employees) considering long-term care insurance.
- <u>VSDP Long-Term Care Plan</u> This brochure explains the long-term care plan for VSDP participants.
- VLDP Long-Term Care Plan This brochure explains the long-term care plan for VLDP participants.
- Get Organized: Your inventory of personal assets, expenses and documents This checklist offers suggestions for anyone planning for their family's financial future.
- Your Guide to Navigating Benefits This flyer provides a quick overview of myVRS and the myVRS
 Financial Wellness program. It's also available for employers to order.

Forms - Members

Members can download or print forms from the <u>Forms page</u> of the VRS website. Most forms are fillable.

Webinars

VRS webinars cover a variety of topics, including hazardous duty plans, purchasing prior service, the health insurance credit and benefit payout options. Webinars also offer overviews for new employees, employees who want to be sure their retirement savings are on track, and employees preparing to retire. Members can register for live or recorded webinars.

VRS Retirement Counseling

VRS offers counseling for members in a variety of educational mediums, based on where they 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. One-on-one counseling is also available.

Voya Financial Counseling

Defined contribution plan specialists with Voya are available locally for counseling. Participants can visit the DC Plans <u>Education page</u> to 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.

VRS Financial Wellness

General financial tools are publicly available on the <u>Financial Wellness page</u> of the VRS website, however personalized financial wellness content is offered to active and retired VRS members registered in myVRS. Personalized tools include interactive courses, personalized action plans and content recommendations based on the user's interests.

Retiree Resources

The following resources are available to members when they retire, including information about the cost-of-living adjustment (COLA), working after retirement, insurance programs and how to update retiree information.

VRS Website – Retirees

The VRS website is a resource for VRS benefits in retirement. Official VRS publications and forms, as well as general information and news updates, are posted to the <u>Already Retired page</u>. The page includes links to information about the current COLA rate, direct deposit schedule, insurance programs and details about how benefits may be affected if the retiree returns to work.

myVRS - Retirees

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.

Retirees can view benefit payment information and cost-of-living adjustments in myVRS. In addition, they can use myVRS to update health insurance credit, beneficiary, tax withholding and direct deposit information. Retirees can also print income verification and change tax withholdings using myVRS. To protect retirees' online security, VRS locks accounts that are not registered within 90 days of retirement. Retirees must then call VRS to unlock the account in order to register.

Employers should remind employees to always use their personal rather than work email address when registering for myVRS.

Publications – Retirees

The following publications are available on the VRS website:

- <u>Retiree News</u> This newsletter is published twice a year and emailed to retirees;
- <u>Retiree Handbook</u> Retirees receive a link to their plan handbook in their Welcome to Retirement letter. The online handbook includes information about direct deposit, taxation of benefits, cost-of-living adjustments, the health insurance credit, life insurance and survivor benefits after retirement.

Financial Wellness – Retirees

Financial planning and financial wellness information is available on the VRS <u>Financial</u> <u>Wellness page</u>. In addition, VRS and Voya offer certified financial planning services to members and retirees.

Communicating with VRS

Individuals can communicate with VRS via phone, chat/SMS, fax and email. Separate email addresses are available for employers, members and retirees. In addition, the Hybrid Retirement Plan Support Team is available for Hybrid-specific questions. VRS is also on <u>Facebook</u>, <u>LinkedIn</u>, and <u>YouTube</u>.

Phone

Phone: 888-827-3847
Fax: 804-786-1541
TDD: 804-289-5919

VIPS: 888-827-3847, Option 2

Email

Employer Support: employer-info@varetire.org

• Hybrid Employer: vrshybridsupport@varetire.org

Member: <u>member-info@varetire.org</u>

Hybrid Member: <u>vrshybridsupport@varetire.org</u>

Retiree (any plan): <u>retiree-info@varetire.org</u>

Mail

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

Employer Support

Call 888-827-3847 and follow the prompts for employers or visit the <u>Contact VRS page</u> on the employer website, then select Employer Support to send a message.

Employer Relationship Managers

To view the employer representative contact list, visit the <u>Contact VRS page</u> on the employer website, then select Employer Relationship Manager Team. Select the appropriate employer relationship manager for new employers/new coverage; political subdivisions; school divisions; state agencies or state colleges and universities.

Chat/SMS

- Members and retirees can visit the <u>Contact VRS</u> <u>page</u> to chat online with a VRS agent. Click the "VRS Defined Benefit Plans" dropdown to see current chat hours.
- From a mobile device, members and retirees can text 804-917-0977 to exchange text messages with a VRS agent.

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 relationship managers are available to assist with 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.

Accessing Archived Secure Messages

Employers use myVRS Navigator to send and receive secure messages with VRS and can access older messages in myVRS Navigator for up to one year. After one year, secure messages are automatically archived. Employers should contact VRS to request archived messages.