

### Introduction:

This job aid provides employers with answers to common questions to help ensure a smooth experience for members using the online retirement feature in myVRS.

### Roles:

Benefits Administrators

## Applying for Retirement Online

#### Q. Can all members retire online?

The myVRS retirement screens are available to members once they become eligible for service retirement. Those retiring with hazardous duty service or judicial service, members with long-term disability in their record, those with Approved Domestic Relations Orders on file and members with ongoing purchase of prior service agreements will continue to submit the [Application for Service Retirement \(VRS-5\)](#). In addition, those applying for disability retirement will still need to submit the appropriate paper forms.

#### Q. How do members access online retirement?

Members must register for myVRS to access online retirement. Advise employees to register with a personal email address and not a work address since the myVRS member account transitions to a retiree account after retirement. To access online retirement within myVRS, all members will see the option to apply for retirement under the Manage My Benefits drop down menu. Only members eligible to retire online will see the Apply Now button at the bottom of the Apply for Retirement screen.

#### Q. Do members have to retire online or can they use the paper application?

The Application for Service Retirement ([VRS-5](#)) remains available on the VRS website for members who need it. Those retiring on disability will continue to use the [Application for Disability Retirement \(VRS-6\)](#) and associated forms.

#### Q. When should members apply online for retirement?

A member can submit an online retirement request up to 120 days before their retirement date. VRS encourages the request be submitted early to allow for processing time. If an online application is submitted more than 120 days before the retirement date, the retirement date will automatically change to a date within 120 days.

#### Q. Can a member submit a partial request through online retirement?

The member cannot submit a partial request, however, the member can save the request and complete the missing information at a later time.

**Q. Why doesn't VRS need a birth certificate for the retiree or survivor for online retirement?**

Security has been enhanced for myVRS registration, and VRS uses LexisNexis to verify the member's identity as part of that registration process. In addition, VRS retirement analysts use LexisNexis to verify the identity of the survivor. In cases where they are unable to verify the identity of the survivor, VRS may request a paper copy of the survivor's birth certificate.

**Q. How does the member indicate the spouse's consent without a signature?**

The applicant certifies the spousal consent by checking a box during the online retirement process. The applicant is responsible for sharing retirement details, such as their benefit payout option, with their spouse. The online application cannot be submitted until the certification box is checked.

**Q. How does the member convert sick leave or disability credits when they submit a retirement request?**

The online application includes a section for the conversion of credits. If the member indicates on the form that they wish to convert credits, you will receive a secure message asking you to counsel them on conversion. If your organization does not offer sick leave or disability credit conversion, ensure employees know that this benefit is not applicable.

**Q. If the member is in the process of purchasing service, how is that reflected in online retirement?**

Members who are in the middle of a purchase payment agreement cannot see the option to apply for retirement.

**Q. If the member chooses to make a lump-sum purchase of prior service when they apply for retirement, how does that affect the retirement processing?**

VRS must receive all payments for service purchases on or before the last day a member works. Do not separate the member until VRS receives the payment.

**Q. How is the health insurance credit processed online?**

The member can provide health insurance information as part of the online retirement process. This health insurance information is used to determine the health insurance credit for eligible employees. Retirees will be able to report insurance premium changes or make other adjustments using myVRS, which eliminates the need for the Request for Health Insurance Credit ([VRS-45](#)) paper form.

**Q. If the member has an error in their record, should they submit an online retirement application?**

If there is an error in the member's record, they should contact the employer or VRS to get it corrected. The member should wait until the error is corrected to submit an online retirement request.

### After Submitting an Online Retirement Request

**Q. Does the member get confirmation when the request has been received?**

VRS send the member a confirmation email when the request has been received. The member can also check the status of the retirement request using the Pending Transactions page in myVRS.

**Q. Can the member print a summary of the request submitted online?**

Members can print a summary document of their online application before submission. They cannot view or print their online application after submission.

**Q. Can the member make changes once the online retirement request is submitted?**

Changes cannot be made to the online request after it has been processed. Prior to that time, any changes will require contacting VRS. Members should carefully consider their retirement date and payout option before submitting their application online. The online application processing can be swift and the window to make changes is small. Any emergency changes after submission should be faxed to VRS. If the application has been approved and the first monthly benefit has been processed in the VRS retirement payroll, the member is considered to be retired. Members who change their mind can come out of retirement and return to working full-time (retirement benefits will cease). They would resume making contributions and earning service. Their next retirement will be recalculated with the additional service but their payout option will remain the same as their prior retirement.

**Q. Can the retirement request be canceled?**

The online retirement request can be canceled using the Cancel button in myVRS but only before it is submitted. After the request has been submitted, fax emergency changes to VRS. Note that the window to make any changes is small (see the above question and answer).

### Employer Responsibilities

**Q. How can employers walk their employees through the online process?**

Employers do not have a view of the online retirement process and cannot complete an application for a member. Only eligible retiring members can access the process by logging into myVRS with their username and password, which should not be shared. Some benefits administrators may want to have a computer kiosk in a private office available for employees to access their myVRS account.

**Q. Is the employer notified when an online retirement request is submitted for one of their employees?**

The employer is notified via secure message to certify the retirement in myVRS Navigator. If additional review or action is needed (i.e., lump-sum purchase of service, conversion of sick leave or disability credits), you receive a secure message to take action on the appropriate steps. You also receive a reminder message to separate the employee at the appropriate time. Pending retirements must be certified before confirming the monthly snapshot.