

# GENERAL INFORMATION

# EMPLOYER MANUAL

## TABLE OF CONTENTS

---

<b>VRS RETIREMENT SYSTEMS</b>	<b>1</b>
<b>EMPLOYER RESOURCES</b>	<b>2</b>
VRS Website	
myVRS Navigator	
myVRS	
EZ Link	
VRS University	
Employer Training	
Publications	
Forms	
Employer Representatives	
<b>MEMBER RESOURCES</b>	<b>10</b>
VRS Website	
myVRS	
Account Access for Defined Contributions	
Publications	
Forms	
Virginia Informational Phone System (VIPS)	
Retirement Education Seminars	
VRS Retirement Counseling	
ICMA-RC Counseling	
<b>RETIREE RESOURCES</b>	<b>14</b>
VRS Website	
myVRS	
Publications	
<b>COMMUNICATING WITH VRS</b>	<b>15</b>
Mail	
E-mail	
Phone	
Employer Representative Contacts	
<b>DATA REQUESTS</b>	<b>17</b>

## GENERAL INFORMATION

EMPLOYER  
MANUAL

The Virginia Retirement System (VRS) is an independent agency of the Commonwealth of Virginia that administers pension plans, group life insurance and disability programs for most of Virginia's public sector employees. The system provides a foundation for the financial future of almost 341,000<sup>1</sup> members and their families and pays benefits to more than 184,000 retirees and their beneficiaries. There are approximately 827 public sector employers, whose employees are covered by VRS retirement benefits. All VRS benefits are established and modified by the 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, 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. (Non-professional 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

---

<sup>1</sup> 2015 Comprehensive Annual Financial Report

## GENERAL INFORMATION

- **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, 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 VRS.

---

### **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.

### **VRS WEBSITE**

---

The VRS website ([www.varetire.org](http://www.varetire.org)) is a resource for VRS benefits information. All official VRS publications and forms are posted to the website, as well as general information and answers to frequently asked questions.

The employer portion of the VRS website includes checklists, job aids and financial reporting information. Employers are encouraged to consult the site often for current news, legislative actions and upcoming training opportunities.

## MYVRS NAVIGATOR

---

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

myVRS Navigator allows you to:

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

myVRS Navigator can be accessed on the VRS website at [www.varetire.org](http://www.varetire.org). Select the drop down for myVRS.



An employer must be authorized to access member information and the available systems. Each employee that accesses myVRS Navigator must have a role within the system to protect employee data. 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

## GENERAL INFORMATION

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 the Security Administrator is established, he 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 being set up as an Employer Business Partner. Once established, the Employer Business Partner may have access to certain information in myVRS Navigator.

For step-by-step instructions about how to set up contact types, view the *myVRS Navigator Training-Managing Contacts Course* located in the 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 the VRS University.

GENERAL INFORMATION

<b>Employer Roles</b>	
<b>Primary Administrative Authority</b>	Executive responsible for all actions of the organization with regard to VRS. Responsible for the annual contact compliance review. Only one person can be assigned to this role.
<b>VRS Administrator</b>	Acts on behalf of the Primary Administrative Authority. If designated by the PAA, can also conduct the contact compliance review. Only one person can be assigned to this role.
<b>Security Administrator</b>	Creates and maintains user contact roles and myVRS Navigator access and serves as a backup to all non-administrative roles.
<b>Person Account Processor</b>	Enrolls new employees and maintains demographic information for existing employees.
<b>Employment Processor</b>	Manages employment-related data and creates service purchase agreements.
<b>Batch Submitter</b>	Submits batch files of data to enroll new employees and update information for existing employees.
<b>Advanced Person Account Processor</b>	Informs VRS of Social Security number, contribution and coverage errors and submits mass updates for multiple people at the same time, manages enhanced benefits.
<b>Employer Contributions Processor</b>	Views and maintains contribution details.
<b>Snapshot Processor 2</b>	Generates, views and confirms the organization's monthly contribution report.
<b>Service Purchase Approver</b>	Approves service purchase payment agreements.
<b>Payment Scheduler</b>	Schedules the amount and date of payment of member and employer contributions.
<b>Payments Scheduler Approver</b>	Approves the amount and date of scheduled payments for member and employer contributions.
<b>Finance</b>	Ensures that employer banking information is correct and verifies the banking information during compliance review.
<b>Optional Data</b>	Enters and maintains optional employee data.
<b>myVRS for Employers roles</b>	Has access to the employer view of myVRS to review reports, benefit estimates and member information.
<b>Financial Officer</b>	Communication role responsible for financial statement disclosures. Receives email and letter correspondence from VRS regarding financial information such as the Government Accounting Standards Board (GASB) reports.
<b>Benefits Administrator</b>	Communication role responsible for understanding and communicating information about VRS benefits and benefit administration.

## myVRS

Within myVRS Navigator is the employer view of myVRS, which 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, if the employee participates.
- Save retirement estimates in your 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 the member's account.
- View employment and compensation history for deferred members as well as former employees who are reported by other employers.
- Download the Member Benefit Profile (MBP) for your employees.

myVRS can be accessed by clicking the myVRS button within myVRS Navigator.



## EZLINK

EZLink is ICMA-RC's web-based system that allows employers to process defined contribution transactions each time the employer runs payroll. In addition, employers may run essential reports, access plan-specific information and view regulatory plan updates.

**Note:** 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, you must complete the EZLink Access Form on the forms page of the Resource Center for Employers

(<http://www.varetirement.org/hybridemployer/forms.html>). To establish your account in EZLink, select the Defined Contribution Plans tab of the VRS website and then select the link for EZLink Log-In.

The screenshot shows the VRS website interface. At the top left is the VRS logo and the text 'Virginia Retirement System'. To the right is the slogan 'Helping Members Plan for Tomorrow, Today'. Below this is a navigation bar with tabs for 'myVRS', 'Employers', 'Members', 'Retirees', and 'Defined Contribution Plans'. The 'Defined Contribution Plans' tab is active. On the left is a vertical menu with links like 'Home', 'About VRS', 'Calculator & Estimator', etc. The main content area shows a breadcrumb trail 'Home > Members > Defined Contribution Plans' and a heading 'Defined Contribution Plans'. Under 'Select Your Plan', there is a list of plan options: Commonwealth of Virginia Deferred Compensation Plan (457), Virginia Cash Match Plan 401(a), Hybrid Retirement Plan, ORP for Political Appointees, ORP for School Superintendents, ORP for Higher Education, and Virginia Supplemental Retirement Plan. Below this is an 'Employer Resources' section with links to 'EZLink', 'Hybrid Retirement Plan Resource Center', and 'Defined Contribution Retirement Plans Resource Center'. A red arrow points to the 'EZLink' link.

## VRS UNIVERSITY

The VRS University is a repository for employer training resources, available 24 hours a day, 7 days per week. VRS University is part of the Commonwealth of Virginia's online Knowledge 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 the 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 instructions about how to access the VRS University, select Employer Training from the Employer tab of the VRS website.

The screenshot shows the VRS website interface. At the top, the VRS logo and the slogan "Helping Members Plan for Tomorrow, Today" are visible. Below this is a navigation bar with tabs for "myVRS Access", "Employers", "Members", "Retirees", and "Defined Contribution Plans". The "Employers" tab is active, and the page title is "Employer Training Home".

The main content area is titled "Employer Training" and includes a brief description of the program. Below this is a "Current Training" section with a list of links:

- Hybrid Retirement Plan Administration (EZLink, Payroll, Webinars)
- Virginia Local Disability Program (VLDP)
- Using myVRS Navigator
- Coordinating VRS Benefits
- Accessing VRS University Online Classes

A red arrow points to the last link, "Accessing VRS University Online Classes".

On the right side, there is a "Key Topics" sidebar with a list of links:

- Employer Training Home
- Hybrid Retirement Plan Administration
- Virginia Local Disability Program Training
- Using myVRS Navigator
- Coordinating VRS Benefits
- Accessing VRS University Online Courses

Below this is a "Hybrid Resources" section with links to:

- Hybrid Retirement Plan Website for Employers
- Hybrid Retirement Plan Website for Members
- EZLink Training

At the bottom left, the VRS Retirement Counseling Center address is listed: 1111 East Main Street.

## EMPLOYER TRAINING

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 on the Employer tab of the VRS website. In addition, employers may access online training and recorded webinars in the VRS University.

## PUBLICATIONS

The following publications provide you with up-to-date information and keep you informed of any changes. All of these publications except the *Code of Virginia* are available on the VRS website.

- **Employer Update** – This monthly newsletter published for employers is a primary source of information on policies, procedures, legislative changes and important developments regarding benefits. It is posted to the VRS website and employers receive an email link.
- **Employer Manual** – This manual provides VRS benefit and policy information. It is updated on a regular basis to reflect legislative and policy changes.

- **VSDP Employer Manual** – This manual provides benefit and policy information about the Virginia Sickness and Disability Program (VSDP). It is updated on a regular basis to reflect legislative and policy changes.
- **VLDP Employer Manual** – This manual provides benefit and policy information about the Virginia Local Disability Program (VLDP). 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 <http://lis.virginia.gov>.
- **Payroll Guide (for CIPPS-reporting state agencies) and Payroll Guide (for political subdivisions, school divisions and non-CiPPS-reporting state agencies)** – Provides step-by-step guidance and in-depth explanations that cover enrollment, calculating the employer match and defined benefit rate, submitting contributions and provides information on a variety of special circumstances and aspects of administering the hybrid plan.

## FORMS

---

Forms can be found on the VRS website by selecting Forms in the left-hand menu. Most of these forms are fillable or can be downloaded and printed from the website, or you 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 unique needs of employers who are providing their employees with one or more VRS benefits. Each employer has access to a 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.

Employer representatives travel throughout the state 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.

Employer representatives also host forums where employers learn of new VRS initiatives, provide feedback and network with peers. VRS third-party administrators for optional benefit programs often participate in these forums.

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 benefits information. All official VRS publications and forms are posted to the website, as well as general information and answers to frequently asked questions. Schedules for member and employer training events are also posted to the site.

### **myVRS**

---

myVRS is a secure online application that allows VRS members to establish an online view of their VRS information. Using myVRS, active and deferred members may update personal information, view employment history, view salary history reported to VRS from participating employers and view and print the MBP. The application provides most members an opportunity to create their own retirement estimates with up-to-date information. Members may also use myVRS to check the status of open requests, such as applications for service retirement or refunds. In addition, members can use the retirement planner to create retirement planning scenarios that include income and expenses. Members who have terminated VRS-covered employment may also request a refund online.

VRS encourages members to register for myVRS to view their VRS member account and to use the benefit estimator to plan for retirement. The employee should check his account information regularly to ensure all information is up-to-date. Issues can be resolved before retirement to ensure a smoother and faster retirement process.

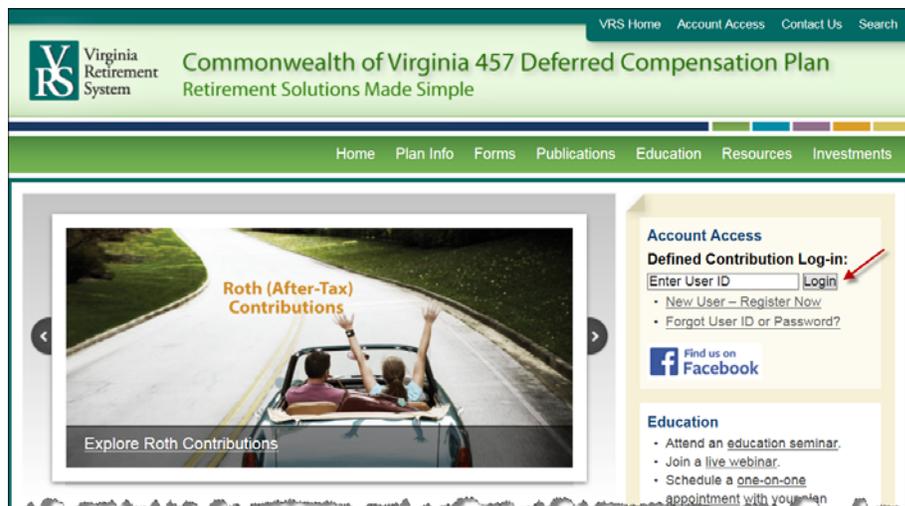
Members can access myVRS using the myVRS drop down on the VRS website.



## ACCOUNT ACCESS FOR DEFINED CONTRIBUTIONS

Account Access is ICMA-RC's member portal, and allows users to review account activity, adjust contributions, manage their investment selections and update beneficiary designations for the defined contribution account. Account Access is available to members of the Hybrid Retirement Plan, members who participate in the Commonwealth of Virginia 457 Deferred Compensation Plan and Virginia Cash Match Plan, participants of the ORP for Political Appointees and ORP for School Superintendents and participants of the Virginia Supplemental Retirement Plan.

Members can log into Account Access by selecting the Defined Contributions Plans tab of the VRS website, then choose their plan and log in.



## PUBLICATIONS

---

The following publications are available on the VRS website. In addition to these regularly scheduled publications, VRS publishes booklets and brochures on various benefits topics.

- **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.
- **Handbooks for Members** – VRS produces handbooks, or summary plan descriptions, 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 website under the Publications section. Some handbooks are available to order in printed format: <https://form.varetire.org/s3/order-publications>.
- **VSDP Handbook** – The VSDP handbook describes the benefits available to state employees who are covered under VSDP. Handbooks are available to order or download from the VRS website.
- **VLDP Handbook** – The VLDP handbook describes the benefits available to political subdivision and school division employees who are covered under VLDP. Handbooks are available to order or download from the VRS 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 Plan, this information will also be displayed. Employees may 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 are available to order or download from the VRS 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 VRS 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.

## **FORMS**

---

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

## **VIRGINIA INFORMATIONAL PHONE SYSTEM (VIPS)**

---

The Virginia Informational Phone System (VIPS) is an interactive voice response system (IVR) that provides a quick and easy way for a member to get information about VRS benefits. VIPS is operational seven days a week from 7 a.m. to midnight. The member can get his retirement account balance, years of service credit and a breakdown of contributions and interest. In addition, options are available for a refund or rollover inquiry and the status of a retirement application.

A member may register for VIPS by calling toll-free 1-888-VARETIR (827-3847), Option 2. During the first call, the member will be asked to provide Social Security number and date of birth. The system prompts the member to select a four-digit personal identification number (PIN). The PIN is of the member's own choosing; VRS does not issue PIN numbers.

## **RETIREMENT EDUCATION SEMINARS**

---

VRS-sponsored retirement education seminars are offered through the Virginia Community College System at locations around the state. The Retirement Education Seminar I covers psychological adjustment and planning for retirement, mid- and long-range financial planning, estate planning and legal readiness. The Retirement Education Seminar II covers short-term financial planning, long-term care, Social Security and Medicare. Members can register for these half-day seminars on the VRS website by selecting Education and Counseling from the Member tab.

## **VRS RETIREMENT COUNSELING**

---

VRS offers retirement counseling for members in a variety of educational mediums, based on the where the member is in his career. 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 your participants with the Commonwealth of Virginia's retirement plans. Members can sign up for retirement planning seminars and classes that provide help understanding their defined contribution investment options, managing contributions and developing 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 information. All official VRS publications and forms are posted to the website, as well as general information and answers to frequently asked questions. The website includes the current cost-of-living rate, how benefits are affected if the retiree chooses to return to work and life insurance information.

## **myVRS**

---

When an employee retires, his myVRS member access is disabled and he must register for myVRS for Retirees to view benefit payment information and cost-of-living adjustments. In addition, he can use health insurance coverage and health insurance credit information on this site to ensure he receives the maximum health insurance credit for which he is eligible. A retiree can print income verifications and even change his tax withholdings using myVRS for Retirees.

Retirees can access myVRS for Retirees using the myVRS drop down on the VRS website.



---

## 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** – A retiree handbook is mailed to all new retirees, along with the retirement certificate. The handbook includes important information about such topics as direct deposit, taxation of benefits, cost-of-living adjustments, health insurance credit, life insurance and survivor benefits after retirement.

---

## COMMUNICATING WITH VRS

You can communicate with VRS in a variety of ways, including phone, fax and e-mail.

Separate addresses have been set up for e-mail, 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.

---

## MAIL

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

## EMAIL

---

Employer: [employer-info@varetire.org](mailto:employer-info@varetire.org)

Employer Hybrid Retirement Plan: [vrshybridssupport@varetire.org](mailto:vrshybridssupport@varetire.org)

Member: [member-info@varetire.org](mailto:member-info@varetire.org)

Hybrid Retirement Plan Member: [vrshybridssupport@varetire.org](mailto:vrshybridssupport@varetire.org)

Retiree: [retiree-info@varetire.org](mailto:retiree-info@varetire.org)

Hybrid Retirement Plan Retiree: [retiree-info@varetire.org](mailto:retiree-info@varetire.org)

## PHONE

---

Toll-free: 1-888-VARETIR (827-3847)

Hybrid Retirement Plan Support Team: 1-855-291-2285

Fax: 804-786-1541

TDD: 1-804-289-5919

VIPS: 1-888-VARETIR (827-3847) Option 2

## EMPLOYER REPRESENTATIVE CONTACTS

---

Contact the Employer Representative that corresponds to your type of organization.

	Representative	Phone Number	Email Address
<b>State Agencies</b>	Marcia Edmonds	(804) 697-6660	<a href="mailto:medmonds@varetire.org">medmonds@varetire.org</a>
<b>School Boards</b>	Beth Valdrighi	(804) 771-7765	<a href="mailto:bvaldrighi@varetire.org">bvaldrighi@varetire.org</a>
	Julia Minnigh	(804) 775-3487	<a href="mailto:jminnigh@varetire.org">jminnigh@varetire.org</a>
<b>Political Subdivisions</b>	Rohn Brown	(804) 775-3228	<a href="mailto:rbrown@varetire.org">rbrown@varetire.org</a>
	Marie Daniels	(804) 344-3197	<a href="mailto:mdaniels@varetire.org">mdaniels@varetire.org</a>
<b>Employer Coverage Coordinator</b>	ZaeAnne Allen	(804) 775-3514	<a href="mailto:zallen@varetire.org">zallen@varetire.org</a>
<b>Supervisor</b>	Andrew Feagans	(804) 344-3156	<a href="mailto:afeagans@varetire.org">afeagans@varetire.org</a>

---

## **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 not in violation of any restrictions on the disclosure of information. Such requirements will be handled on a case by case basis. Contact an Employer Representative to assist you with creating your specific data request.

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