



Optional Retirement Plan for Higher Education

Open Enrollment Notice

October is Open Enrollment for participants in the Optional Retirement Plan for Higher Education (ORPHE). Three options are available to ORPHE participants: [DCP](#), [Fidelity Investments](#) and [TIAA](#). For information on the plan investments available through each provider, obtain enrollment information from your human resource office. Visit www.orphe.varetire.org for additional information.

To change providers during Open Enrollment, please complete the [Open Enrollment Provider Change - Optional Retirement Plan for Higher Education \(VRS-65P\)](#) form and the enrollment and beneficiary forms for the provider you have chosen (unless you already have an existing account with that provider under the Fidelity plan number 89755 or TIAA plan number 500964). Return these signed forms to your human resource office by the last business day in October, and your employer will forward them to VRS. Be sure the applicable Plan Number appears at the top of your enrollment form:

Provider	Plan Number
DCP Virginia Retirement System (record-kept by ICMA-RC) 1-VRS-DC-PLAN1 (1-877-327-5261), option 1 1-800-669-7471 (TDD)	108732
Fidelity Investments 1-800-343-0860 Contact Center & Interactive Voice Response	89755
TIAA 1-800-842-2252 Contact Center & Interactive Voice Response	500964

Review fund prospectuses or other disclosure documents for more information about investment management fees, short-term trading fees and/or the investment restrictions for the funds you are considering. Fidelity Investments' and TIAA's plan administration and record-keeping fees are embedded within most fund expense ratios. Expense ratios for investments through DCP include only investment-related fees; administration and record-keeping fees are charged separately. To learn more about the various fees and expenses associated with the providers' programs, contact provider representatives.

The change of provider you make during Open Enrollment becomes effective for ORPHE contributions that your employer sends to the provider on your behalf on or after January 1. For a provider change to take place, your human resource office must receive your signed VRS-65P form and enrollment and beneficiary forms for your new provider by close of business on the last business day in October. If you change providers, be sure to register prior to January 1 for online access to view your account, make beneficiary designations and explore your plan and resources.



WWW.ROPHE.VARETIRE.ORG



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2017 Open Enrollment Webinar Schedule

Participants in the VRS-administered Optional Retirement Plan for Higher Education (ORPHE) are invited to attend a webinar to learn more about plan resources and options available during the 2017 Open Enrollment period. Open Enrollment provides participants with an opportunity to change providers effective with the first payroll in January 1, 2018. See the calendar below for available dates and registration information.

During each webinar session, VRS will provide a brief overview of the ORPHE plan, information resources and investment options. Additionally, provider representatives will speak about specific services and investments available to ORPHE participants.

Date	Time	Session*
Thursday, September 28	10 a.m. - noon	Register >
Wednesday, October 4	10 a.m. - noon	Register >
Tuesday, October 10	1 - 3 p.m.	Register >
Friday, October 20	1:30 - 3:30 p.m.	Register >

* Participants also may register from www.orphe.varetire.org/plan-details/open-enrollment-seminars.html. If your institution is interested in hosting an onsite Open Enrollment meeting, or if you have any related questions, please email orphe@varetire.org.

