

# Disability Retirement

## CHECKLIST FOR MEMBERS

Use this checklist to learn about the disability retirement process. For more information, see [VRS Plan 1](#) or [VRS Plan 2](#) on the VRS website.

### ✓ Meet with your employer

Determine if the disability is work-related or non-work-related. If it is a work-related disability, submit a copy of the accident report and the workers' compensation award with your application.

Before the effective date of retirement (regardless of the date of disability retirement approval) you must terminate all VRS-covered full-time and part-time positions in order to receive a lifetime monthly retirement benefit.

If you hold multiple jobs:

- You must terminate work in any non-covered position with the same employer from whom you are retiring.
- You must terminate work in any position (including with non-VRS employers) where your duties are the same or similar to the duties of the position from which you are retiring.

Ensure any periods of active duty military leave have been credited to your record.

#### Review return-to-work considerations:

You cannot return to work in any position, regardless of the employer, if the job duties are the same or similar to the duties you were found to be disabled from performing.

If you return to work in a full-time position with any VRS-participating employer, the lifetime monthly retirement benefit will cease and you will become an active VRS member.

If you return to work in a non-covered part-time position with any employer participating in VRS:

- The duties of the new position cannot be similar to the duties of the position from which you retired.
- The employer must comply with Internal Revenue Service (IRS) rules regarding return-to-work. These rules include a requirement that you must have a break-in-service of at least one full calendar month before returning to non-covered part-time employment with your current employer. State agencies are considered one employer. The break must occur during a normal work period.

If you are a state employee, you may return to work in a non-covered part-time position with another state agency after a full calendar month break in service during a normal work period. However, the job duties cannot be the same or similar to those you have been found to be disabled from performing.

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### ✓ Submit the application

#### Items you complete as the employee:

**Note:** It is important to provide all required documents with the application. Until all required documents are received, VRS cannot submit the file to the Medical Board, which will delay a determination in the case and, if approved, the first payment.

Submit the [Application for Disability Retirement](#) (VRS-6) and the Informed Consent and Authorization (included in the VRS-6) to VRS. VRS recommends you also submit an [Application for Service Retirement](#) (VRS-5) at the same time.

Designate your defined benefit and life insurance beneficiaries in myVRS (or submit a Designation of Beneficiary (VRS-2)). In addition, log into your DCP Account to verify that your deferred compensation beneficiaries are current. If beneficiaries are not designated, the order of precedence is in effect by law.

Submit the following forms to VRS as applicable:

[Explanation of Disability](#) (VRS-6A);

[Request for Income Tax Withholding](#) (VRS-15);

[Authorization for Direct Deposit of Monthly Benefit](#) (VRS-57) and a voided check. After you receive your first payment, you can use myVRS to manage bank account information. The application cannot be processed without the VRS-57;

[State Health Benefits Program Enrollment Form for Retirees, Survivors and LTD Participants](#).

Your physician completes the [Physician's Report](#) (VRS-6B) and sends it directly to VRS at the address on the form.

If the disability is work-related, submit copies of the accident report and the workers' compensation award to VRS.

#### Items your employer completes:

Your employer submits the [Employer Information for Disability Application](#) (VRS-6D) to VRS.

Your employer human resource office submits the employee's job description (required for both work-related and non-work-related disability retirement). VRS cannot submit the employee's file to the Medical Board without the job description.

### ✓ Complete the retirement process

Either you or your employer mails the original Application for Disability Retirement and all other required documents to VRS. Photocopies are not allowed. VRS recommends the application be faxed to VRS in the case of life-threatening illness.

After your application has been approved, your employer will receive a secure message to certify your retirement and separate you from employment if you are currently in a covered position or have been within the last 12 months.

Check myVRS to ensure you have used an email address accessible after retirement. Once VRS issues the first benefit payment, myVRS will switch from active member information to retiree information. If you do not set up the account while employed, you may set it up after retiring using information VRS will provide by mail. myVRS allows a retiree to:

- Update address and contact information
- View benefit payment information
- Manage health insurance premiums
- View the amount of the HIC
- Print income verification
- View tax information
- View COLA information
- Update the payment destination
- View the value of life insurance
- Manage beneficiaries