



# Disability Retirement Checklist FOR MEMBERS

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

✓ <b>Considerations to Discuss With the Employer Before Applying for Disability Retirement</b>	
	Determine if the disability is a regular disability or work-related disability. If it is a work-related disability, you must submit a copy of the accident report and the workers' compensation award with your application.
	At the time of service retirement or upon receiving approval for disability retirement (whichever is earlier), you must terminate all full-time and part-time positions that are covered by VRS in order to receive a lifetime monthly retirement benefit.
	You also must terminate work in any part-time positions not covered by VRS for the employer from which you are retiring. In addition, you must cease any employment with any non-VRS participating employers where the duties of the position are the same or similar to those of the position that you are retiring from.
	Ensure any active duty military leave periods you have with your employer have been credited to your record.
	<b>Return-to-Work Considerations:</b>
	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 employer participating in VRS, your lifetime monthly retirement benefit must cease and you once again become an active VRS member.
	If you plan to return to work in a non-covered part-time position with any employer participating in VRS: <ul style="list-style-type: none"> <li>• The duties of your new position cannot be similar to the duties of the position from which you retired.</li> <li>• The employer must comply with Internal Revenue Service (IRS) rules about "in-service" distributions. For the employer to be in compliance, you must terminate all full-time and part-time employment with your current employer before receiving the benefit payment. In addition, you must incur a break in service of at least one full calendar month before returning to part-time employment in a position not covered by VRS with your current employer. This break must occur during a normal work period.</li> </ul> <b>NOTE:</b> State agencies are considered one employer.
	If you are a retired state employee, you may return to work in a part-time position with another state agency after one 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.
✓ <b>Submitting the Application</b>	
	<b>It is important to provide all required documents at the time of application.</b> If all required documents are not received, VRS is unable to submit your file to the Medical Board. This will delay a determination in the disability case and may affect when the first benefit payment is made.
	<b>Items the Employee Completes:</b>
	Complete Parts A-D of the <a href="#">Application for Disability Retirement (VRS-6)</a> and the MMRO Informed Consent and Authorization and submit it to VRS. It is recommended that the <a href="#">Application for Service Retirement (VRS-5)</a> is completed and returned to VRS at the same time as the Application for Disability Retirement.
	Employees should designate their Defined Benefit and Life Insurance beneficiaries in <a href="#">myVRS</a> . Alternatively, an employee can send in a completed <a href="#">Designation of Beneficiary (VRS-2)</a> form to VRS. If beneficiaries are not designated, the order of precedence is in effect by law. Employees should log into <a href="#">Account Access</a> to designate beneficiaries for all defined contribution and/or defined compensation accounts including COV 457, Virginia Cash Match, Hybrid 457, and Hybrid 401(a) Cash Match. Contact <a href="#">MissionSquare</a> at (800) 669-7400 for assistance.
	It is recommended to complete the Social Security Disability Application and submit it to the Social Security Administration. The following documents are required before an approved case can be put on the payroll: <ul style="list-style-type: none"> <li>• Social Security disability award letter or receipt showing proof of your application.</li> <li>• Authorization to Release Social Security Information (VRS-79). The form will be mailed to you at a later date.</li> </ul>

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<p>Complete the following required forms and submit them to VRS:</p> <ul style="list-style-type: none"> <li>• <a href="#">Explanation of Disability (VRS-6A)</a></li> <li>• <a href="#">Request for Income Tax Withholding (VRS-15)</a></li> <li>• <a href="#">Authorization for Direct Deposit of Monthly Benefit (VRS-57)</a> and a voided check. After you receive your first benefit payment, you may manage any future changes to deposit instructions online by logging in to myVRS.</li> <li>• <b>NOTE:</b> <i>Application processing will be delayed if the VRS-57 is not completed and submitted with the application.</i></li> </ul>
<p>Have your physician complete the <a href="#">Physician's Report (VRS-6B)</a>. The physician may forward the form directly to VRS.</p>
<p>If the disability is work-related, you must send copies of the accident report and workers' compensation award to VRS.</p>
<p><b>Items the Employer Completes:</b></p>
<p>The employer completes the <a href="#">Employer Information for Disability Application (VRS-6D)</a> and submits it to VRS.</p>
<p>The job description, required for either type of disability retirement, is provided by the employer's human resource office. <b>NOTE:</b> <i>Both types of disability retirement require the job description before the application can be sent to the Medical Board for review.</i></p>

<p><b>✓ Completing the Retirement Process</b></p>	
<p><b>You or your employer may mail the original <a href="#">Application for Disability Retirement</a> and all other required documents to VRS. A copy of the application cannot be processed. <b>NOTE:</b> <i>VRS recommends that the application also be faxed to VRS in the case of life-threatening illness.</i></b></p>	
<p>Upon receiving approval for disability retirement, your employer receives a secure message to certify the retirement online and separate you if you are currently in a covered position or have been within the last 12 months.</p>	
<p>If you registered for myVRS while working, you will keep the same account in retirement. Check your myVRS account information to ensure you are using 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 already have a myVRS account, you may set one up after retiring, using the information VRS will provide by mail. The myVRS account will allow you to perform the following tasks:</p> <ul style="list-style-type: none"> <li>• Update address and contact information</li> <li>• Manage benefit payment information</li> <li>• Manage your health insurance information, if applicable</li> <li>• View the amount of your health insurance credit, if applicable</li> <li>• Print income verification</li> <li>• View tax information</li> <li>• View cost-of-living adjustments (COLAs)</li> <li>• View payment destination</li> <li>• View the value of life insurance (if eligible)</li> <li>• Manage beneficiaries</li> </ul>	

**Questions?** Call VRS at 888-827-3847.