



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.

✓ Considerations to Discuss With Employer Before Applying for Disability Retirement	
	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.
	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 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"> • The duties of your 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 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. NOTE: 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.
✓ Submitting the Application	
	It is important to provide all required documents at the time of application. 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.
	Items You, the Employee, Complete:
	Complete Parts A-D of the Application for Disability Retirement (VRS-6) and the MMRO Informed Consent and Authorization and submit it to VRS.
	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"> • Social Security disability award letter or receipt showing proof of member's application. • Authorization to Release Social Security Information (VRS-79). <i>Form will be mailed to you at a later date.</i>
	Complete the following required forms and submit them to VRS: <ul style="list-style-type: none"> • 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. NOTE: Processing of the retirement application is delayed if the VRS-57 is not completed and submitted with the application.
	Have your physician complete the Physician's Report (VRS-6B) . The physician may forward the form directly to VRS.
	If the disability is work-related, you are required to send copies of the accident report and the workers' compensation award to VRS.

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Items Your Employer Completes:	
	Your employer completes the Employer Information for Disability Application (VRS-6D) and submits it to VRS.
	Your job description, required for either type of disability retirement, is provided by your human resource office. NOTE: <i>Both types of disability retirement require a copy of the job description before the application can be sent to the Medical Board for review.</i>
✓ Completing the Retirement Process	
	You or your employer may mail the original Application for Disability Retirement and all other required documents to VRS. A copy of the application cannot be processed. NOTE: <i>VRS recommends that the application be faxed to VRS in the case of life-threatening illness.</i>
	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>If you registered for myVRS while working, you will keep the same account in retirement. You should 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. Otherwise, you may set up an account 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"> • Update address and contact information • View benefit payment information • View the amount of your health insurance premiums, if applicable • View the amount of your health insurance credit, if applicable • Print income verification • View tax information • View cost-of-living adjustments (COLAs) • View payment destination • View value of life insurance (if eligible)

Questions? Call VRS toll-free at 1-888-827-3847.