



## Retirement Readiness Checklist for Members

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### ✓ During Your Career

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- Create a *myVRS* member online account and look up your benefit information. [Log in or create a \*myVRS\* account.](#)
- If you are in Plan 1, review your annual Member Benefit Profile (MBP) available through *myVRS*. [Read more about your MBP.](#)
- [Sign up for member education courses](#) and, if eligible, the [Deferred Compensation Plan Regional Education Meetings](#).
- Brush up on your financial knowledge. [Money Matters for Virginians](#) cover the basics of banking, home financing, investments and more.

### ✓ Preparing for Retirement

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- Estimate your income and expenses through the [myVRS](#). If you are in Plan 1, also create benefit scenarios.
- [Sign up for member education courses](#) and, if eligible, the [Deferred Compensation Plan Regional Education Meetings](#).
- Let your human resource office know your retirement plans at least six months before the date you wish to retire.

### ✓ 60-120 Days Before Your Retirement Date

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- [Apply for retirement.](#)
- If you have eligible prior service and want this service applied to your benefit calculation, submit an Application for Purchase of Prior Service Credit (VRS-26). Learn more about purchase of prior service for [Plan 1](#) and [Plan 2](#).
- If you are covered under the [Virginia Sickness and Disability Program \(VSDP\)](#), decide if you want to continue your VSDP long-term care coverage into retirement.

- If you participate in the Optional Group Life Insurance Program, decide whether you want to continue or convert your coverage upon retirement.
- If you are a state employee, submit the State Health Benefits Enrollment Form for Retirees, Survivors and VSDP/LTD Participants with your retirement application, whether you are electing or waiving coverage.

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✓ **Right After You Retire**

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- Create a *myVRS* retiree online account. VRS will send you a one-time authentication code in the mail shortly after you retire, which you will use to set up your secure online account.
- If you are a state employee and wish to enroll in the State Retiree Health Benefits Program, you must apply within 31 days of your retirement date. For more information about the program, visit the Department of Human Resource Management website.
- If you participate in the Virginia Sickness and Disability Program (VSDP) and wish to continue your VSDP long-term care coverage into retirement, you must apply within 60 days of your retirement date.
- If you are enrolled in the Commonwealth of Virginia (COV) Voluntary Group Long Term Care Insurance Program, you can continue your coverage by paying the premiums directly to the insurer. If you are not participating in the program when you retire, you can apply as a retiree, provided you are under age 80. Your employer is not required to have elected the program. For more information, visit the Genworth Life website.

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**Questions? Call VRS toll free at 1-888-VARETIR (1-888-827-3847).**