



Retirement Planning Guide

*For employees enrolled in
the Virginia Retirement
System (Plans 1 and 2)*

Updated November 2021



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Introduction

The Retirement Planning Guide will help you understand the procedures and the decisions about your retirement and other benefits.

This guide should be used in conjunction with the Virginia Retirement System's "Getting Ready to Retire" guide for members in Plan 1 and Plan 2, which can be found at www.varetire.org. You can also contact the Virginia Tech Division of Human Resources (Human Resources) for a copy.

When you retire, you will make very important financial decisions. Although Virginia Tech does not administer benefits for the Virginia Retirement System, Social Security, or Medicare, we have included information about these programs in this guide for your convenience. When acting on this information, you should contact the respective agency as they are the authoritative source. A telephone and address directory is included in the back of this guide.

Human Resources considers retirement inquiries confidential until you advise our office that you have notified your department of your retirement.

Retirement Estimates

You can access your estimates online for both the Virginia Retirement System and Social Security. If you have a 403(b) or 457(b), you can meet with a representative from the respective company to discuss income streams from these sources.

Virginia Retirement System (VRS) – www.varetire.org

Select "myVRS" at the top left hand corner. You can run your estimated retirement benefits for selected dates and payout options. You can also access your annual VRS Member Benefit Profile through "myVRS."

Social Security Administration – www.ssa.gov/estimator

Select "my Social Security sign in" located in the middle of the page to create an account. You can download your annual statement and manage your benefits through this secure site.

Ready to Retire seminars

The Ready to Retire seminars provide important information regarding the retirement process, payout options for your monthly VRS benefit, and benefits available to you after your retirement. Seminars are held semi-annually in North End Center. Zoom sessions are available for employees who are not able to attend in person. Each spring and fall a schedule of these sessions will be available at www.training.vt.edu. Pre-registration is required.

TIAA 403(b), Fidelity 403(b), and MissionSquare 457(b)

Company representatives are available for individual meetings with employees each month. We recommend that you meet with these representatives early in your Virginia Tech career. Do not wait until you are ready to retire to review your 403(b) or 457(b) or cash match accounts. One-on-one meetings for employees with retirement plan counselors are available on campus. All sessions are held at North End Center. Please visit the [retirement planning](#) page on the Human Resources website for instructions on how to schedule meetings with retirement account vendors. If you are not participating in the cash match plan through Virginia Tech, it is never

too late to start. The university matches 50 percent of your deferral, up to \$20 per pay period, if you participate in a 403(b) or a 457(b). Visit the [retirement planning](#) page on the Human Resources website or contact the HR Service Center at 540-231-9331 to learn how to enroll in TIAA and Fidelity online. You can enroll in the [Commonwealth's Deferred Compensation 457\(b\) plan](#) online or by calling 1-877-327-5261.

Turning in Notice of Retirement

The Virginia Retirement System requires 90 days to process your retirement application; therefore, you should contact Human Resources 120 days ahead of your retirement date to start the process.

We recommend providing your department with a 90-day notice so they can arrange to fill your position; however, this is not an official policy. It is up to you as to when or how to notify your department regarding your retirement. If your department contacts Human Resources and your retirement paperwork has been submitted, we are obligated to tell them of your intentions. Otherwise, we do not notify them when your paperwork is submitted.

Human Resources completes the separation notice that establishes you as a retiree in the system. Your department is not required to complete any paperwork.

Your official retirement date is always the first of the month after your last day of employment. You are not required to be present on your last day of employment.

Annual and Sick Leave Payouts

Depending on your employment status and leave plan, you may be eligible for a payout for unused annual and sick leave. It is important that you submit your final leave report prior to your retirement date so this payout can be timely. The payment for unused annual and sick leave (if applicable) occurs the payday after your last regular paycheck. If you neglect to complete your final leave report, this payout could be delayed.

To help with taxes, you have the opportunity to shelter your leave payout (up to the annual maximum limits) into your 403(b) or your 457(b) account at retirement.

Annual leave payout at retirement

Staff

Years of Service	Maximum Payout Limit
0-5	192 hours
5-10	240 hours
10-20	288 hours
25+	336 hours

Faculty

Years of Service	Maximum Payout Limit
Less than 20	288 hours
20+	336 hours

Restricted faculty

Restricted faculty do not receive a payout for any unused annual leave.

Employees in the traditional sick leave plan

The traditional sick leave plan is an option for employees hired before January 1, 1999. Employees can be paid out for 25 percent of the balance of this sick leave, not to exceed \$5,000. The \$5,000 sick leave balance can also be converted to months of service. Please contact the Virginia Retirement System for additional information on this calculation.

Virginia Sickness and Disability Program

There is no payout for unused Virginia Sickness and Disability Program (VSDP) sick leave accrual; however if you were hired before January 1, 1999 and converted from the traditional sick leave plan to VSDP, a sick bank may be in existence.

If you have a sick bank, you may choose to convert it at no cost to VRS time or receive a payout of 25 percent of the sick bank, not to exceed \$5,000. The formula for the conversion to VRS time is the number of sick bank hours divided by 173. This number is rounded up and added to the VRS calculation. For example, 30 hours of sick bank rounds up to one month of VRS time ($30 \text{ hours} / 173 = .17 \sim$ rounded up to one month).

Faculty in the faculty sick leave plan

There is no payout for unused faculty sick leave; however, if you were hired before January 1, 1999 and converted from the traditional sick leave plan to the faculty sick leave plan, a sick bank may be in existence.

If you have a sick bank, you may choose to convert it at no cost to VRS time or receive a payout of 25 percent of the sick bank, not to exceed \$5,000. The formula for the conversion to VRS time is the number of sick bank hours divided by 173. This number is rounded up and added to the VRS calculation. For example, 30 hours of sick bank rounds up to one month of VRS time ($30 \text{ hours} / 173 = .17 \sim$ rounded up to one month).

Restricted faculty in the faculty sick leave plan

There is no payout for unused faculty sick leave; however, if you were hired before January 1, 1999 and converted from the traditional sick leave plan to the faculty sick leave plan, a sick bank may be in existence.

If you have a sick bank, you may choose to convert it at no cost to VRS time or receive a payout of 25 percent of the sick bank, not to exceed \$5000. The formula for the conversion to VRS time is the number of sick bank hours divided by 173. This number is rounded up and added to the VRS calculation. For example, 30 hours of sick bank rounds up to one month of VRS time ($30 \text{ hours} / 173 = .17 \sim$ rounded up to one month).

Health Care Coverage Options

Retirees may continue their health insurance with the Commonwealth of Virginia State Health Benefits program. It is not necessary to be enrolled in the plan prior to retirement to be eligible for the benefit. You must enroll in the retirement health plan within 31 days of your retirement. Failure to enroll within that time will forfeit your only opportunity to enroll in retiree group coverage.

As long as the retiree is enrolled in the health coverage, he or she has the opportunity to add or remove family members due to a mid-year qualifying event.

Under age 65 health care coverage at retirement

If you and/or your spouse are under age 65, you are eligible for the same plans available to active employees. Benefits of the plan do not change for you as a retiree or your dependents. Your current health care ID card is still valid as a retiree and you will not be issued new cards.

You will have the opportunity to make changes to your health election during the open enrollment period. The open enrollment period and qualifying mid-year events are the same as those for active employees.

See Exhibit A for health insurance premiums and options for retirees and dependents who are under the age of 65.

Retiring within six months of turning 65

There is a Medicare initial enrollment period, which supersedes all other reasons for enrolling in Medicare. If you are thinking of retiring within six months of your 65th birthday, it is important to be aware of when you can enroll in Medicare Part B. Not being aware of this initial enrollment period could cause a gap in insurance coverage. See Exhibit B for this schedule.

Age 65 and not ready to retire

You should contact Social Security within three months of your 65th birthday. You will want to enroll in Medicare Part A. Part A is the hospitalization portion of Medicare and has no cost. You will waive Part B. Part B covers physicians' visits and has a monthly premium. As long as you or your dependents are enrolled in an active group health plan, you do not need Medicare Part B. Human Resources will assist you in obtaining Medicare Part B when you are ready to retire. As long as you or your dependents were covered under an active group health plan when you turned 65, there is no penalty for taking Medicare Part B when you retire.

Retiree who turns age 65

At age 65 you become eligible for Medicare even though you may not have reached Social Security's full retirement age. If you are currently receiving Social Security benefits, you should receive Medicare information from Social Security about three months before you reach age 65 regarding enrollment in Medicare Parts A and B. If you are not receiving Social Security benefits, you should contact Social Security three months before you reach age 65 to sign up for Medicare Parts A and B. There is no premium charged for Part A; however, the premium charge for Part B is deducted from your monthly Social Security benefit check when you begin drawing Social Security. If you are not yet drawing Social Security you are billed directly for Medicare Part B.

A few months prior to your 65th birthday, VRS will send you a Medicare Supplement Packet. There are four options to choose from under the commonwealth's Advantage 65 Plans (see Exhibit C). Retirees or dependents are automatically converted to the best plan available, which is Advantage 65 with Basic Dental, Vision, and Prescription Drug coverage. If you do not wish to be enrolled in this plan, you should contact VRS directly. Your premiums will automatically be recalculated and you will receive a new ID card.

Retiree who turns age 65 and is currently covered under a spouse's active group health plan

You should contact Social Security within three months of your 65th birthday. You will want to enroll in Medicare Part A. Part A is the hospitalization portion of Medicare and has no cost. You will waive Part B. Part B covers physicians' visits and has a monthly premium. As long as you are enrolled in an active group health plan, you do not need Medicare Part B. If your spouse is a Virginia Tech employee, Human Resources will assist you in obtaining Medicare Part B when he or she is ready to retire. Otherwise, you will work with your spouse's employer to obtain Medicare Part B. You should contact their employer prior to age 65 to ensure they follow these rules. As long as you were covered under an active group health plan when you turned 65, there is no penalty for taking Medicare Part B when your spouse retires.

Already age 65 and ready to retire

Human Resources will assist you in enrolling in Medicare Part B. You must have Medicare Part B as a retiree to have the health insurance through the Commonwealth of Virginia or through another Medicare supplement. You are not permitted to continue the COVA Care Plans if you are age 65, retired, and not covered under a spouse's active group plan.

The Advantage 65 rates change each January. There is not an open enrollment period when you are on the Advantage 65 plan. You can drop the prescription, dental, and vision at any time; however, once you terminate prescription, dental, or vision coverage, you cannot add it again.

See Exhibit C for the health plans and premiums available to retirees who are age 65 and older.

Spouse and dependent coverage

You can continue to cover your spouse and dependents as a retiree. If you do not initially cover your dependents when you retire, you can only add your dependents due to a mid-year qualifying event. Please refer to the Commonwealth of [Virginia's Department of Human Resources Management website](#) for a list of mid-year qualifying events.

If you choose to continue your health insurance, anyone age 65 or older must enroll in the Advantage 65 plan. Anyone under age 65 will continue in the COVA Care plan. The premiums will be added together.

Cancellations

Cancellation requests are effective the first of the month following the request. Once you cancel your retiree health insurance you can never get it back. The only exception to this is if you are covered under a spouse who is still working and covered under the Commonwealth of Virginia State Health Benefits Program.

If you pass away as a retiree, your spouse can continue the health plan as long as he or she was covered under your policy at the time of your death.

Billing for premiums

As long as your VRS check is more than the cost of your health insurance premium, your premium is deducted from your VRS check. If the check does not cover the cost, you will be billed directly by Anthem, Aetna, Kaiser, or Tricare for your health insurance premiums.

Health Insurance Credit

VRS retirees with at least 15 years of VRS Service (or a combination of VRS and Optional Retirement Plan Service) qualify for a health credit. The credit is \$4 per month for every year of service. For example, a person with 15 years of service receives \$60 per month and a person with 35 years of service receives \$140 per month. You are not required to take the Commonwealth of Virginia Health Plan to qualify for the health insurance credit. This credit is added to your VRS check and is not taxable. There is no maximum on the health credit.

Life Insurance

All benefit eligible employees are automatically covered under a life insurance policy through Securian Life equal to two times their annual salary. This policy continues after retirement; however, it reduces by 25 percent on January 1 each year after one full calendar year of retirement until the life insurance amount reaches half of your pre-retirement salary. You will always be covered for at least half of your pre-retirement salary. There is no cost to this benefit. You are required to pay FICA taxes on any coverage over \$50,000.

If you have at least 20 years of service, and your final salary is not your highest salary, Securian Life will use your highest salary in calculating your life insurance.

Optional life insurance

If you were enrolled in the optional life insurance policy for at least 60 months prior to retirement, you can continue to pay for this benefit after retirement. You are only permitted to continue Option 1 or Option 2. You pay the premium directly to Securian Life. This benefit reduces by 25 percent every five years once you reach age 65 and ends at age 80.

Optional life insurance conversion

You may convert your optional retirement policy to an individual policy through Securian Life. Contact Securian Life directly for additional information.

Flexible Benefits

As a retiree, you are not eligible for the Flexible Spending Account (FSA) because you are no longer receiving a paycheck from Virginia Tech.

When your contributions cease the first of the month following your retirement, your eligibility for incurred expenses also ends. Access to your Flexible Spending Account closes after your retirement date. You are able to submit any unreimbursed expenses for three months from the end of your coverage period.

If you had an unreimbursed medical flexible benefits account while employed at Virginia Tech, you have the opportunity to continue the benefit through COBRA. The COBRA option is not a pre-tax benefit. If you have not incurred enough expenses to use all of the deposits you have already made into your medical flexible benefits account, you may want to continue the flexible spending account under COBRA. In this case, you can continue benefits by continuing payments until the end of the plan year. If you wish to receive information regarding this COBRA option, contact Human Resources.

Zurich Accidental Death and Dismemberment

This benefit is not available to retirees.

Legal Resources

You may continue this benefit into retirement. Contact Legal Resources directly to arrange payment.

New York Life

You may continue this benefit into retirement. Contact New York Life directly to arrange payment.

Aflac

You may continue this benefit into retirement. Contact Aflac directly to arrange payment.

Virginia Tech Retiree Benefits

Hokie Passport

After your official retirement date, you should visit the Hokie Passport Office to obtain a new Hokie Passport for retirees. This office is located in the Student Services Building, Suite 100, 800 Washington Street.

Parking

After your official retirement date, you should visit the Parking Services Office to obtain your free parking permit. This office is located at 605 Research Center Drive.

Email address

Retirees may keep their Virginia Tech email (“@vt.edu”) address. These accounts may be set to forward to any other account desired by the retiree. Call 540-231-HELP (4357) for more information.

Virginia Tech Retirees Association

The [Virginia Tech Retirees Association](#) provides retired employees with the opportunity to remain engaged with each other and the Virginia Tech community. This organization is open to all retired faculty, staff, their spouses, and the spouses of deceased retirees. Members have the opportunity to attend association sponsored luncheons and other events throughout the year. For more information, visit the Human Resources website.

Virginia Tech Daily Email

After your official retirement date, you will no longer receive the [Virginia Tech Daily email](#) for employees. A public version of the email is available. Retirees who wish to receive the public version of the daily email can subscribe through Virginia Tech’s website.

Virginia Retirement System

Please refer to the VRS Booklet Getting Ready to Retire Guide for Members in Plan 1 and Plan 2 for the most detailed information regarding your VRS retirement benefits. This booklet provides information on payout options under the VRS system. You can obtain this booklet at www.varetire.org or contact the HR Service Center at 540-231-9331.

Effective VRS retirement date

For VRS purposes, your effective retirement date is the first day of a month. This is determined by your last day worked. For example, if your last day worked is September 9, your retirement date is October 1. You do not have to be present at work on your last day prior to retirement.

VRS payments

You will receive a monthly check from the Virginia Retirement System. This check must be directly deposited into a checking or savings account. Your first check will be deposited the first of the month after your retirement date.

Taxation of benefit

Virginia state and federal income taxes can be withheld from your VRS retirement check.

Helpful hint

If you had any miscellaneous deductions, such as Hokie Passport, Virginia Tech Foundation, Commonwealth of Virginia Campaign, or a personal tax deferred annuity taken from your payroll check immediately preceding your retirement, these deductions will stop. The Virginia Retirement System does not take these deductions from your VRS check.

Additional questions

To schedule an appointment with a retirement specialist, contact Human Resources Service Center at 540-231-9331. When you are ready to complete your retirement paperwork, you are required to meet with a representative. If you do not work in Blacksburg, Virginia, we can work with you via email, phone, or mail to complete the necessary forms.

Social Security and Medicare

Social Security

At least 90 days before you wish to start drawing your Social Security Income Benefits, you should contact your local Social Security Office for an appointment. Visit www.ssa.gov to locate the nearest office. The Social Security website allows you to apply for your income benefits online without going to the office; however, by talking to a representative, you might find out about benefits of which you were not aware.

Your birth year determines when you can start to receive full Social Security benefits (see Exhibit E).

Choosing when to start drawing your Social Security income benefits is an important personal decision. Regardless of the age you choose to retire, it is a good idea to contact Social Security in advance to learn about the available options and make an informed decision.

Medicare

There are three parts to Medicare:

- Medicare Part A – hospital coverage, funded by taxes you paid into Medicare. There is no additional premium.
- Medicare Part B – medical coverage, has a monthly premium that you pay. The Medicare Part B premium is based on income, and typically increases every January. The Social Security Administration can tell you more about your cost per month for Medicare Part B. You do not need to enroll in Part B until you retire.
- Medicare Part D – the prescription drug plan. You do not need to enroll in a Part D plan until you retire.

If you are still working when you reach age 65, you should elect to enroll in Medicare Part A only. Medicare Part B has a monthly premium cost, and is not necessary as long as you are covered under a group health plan. There is no penalty for waiving Part B if you are covered under an active group health plan.

Once you decide to retire, you need to obtain Medicare Part B. Human Resources can assist you in obtaining your Part B with no penalty. As long as you had been covered under an employer group plan, there is no penalty when you start Medicare Part B in retirement. At this point, you will choose a Medicare Supplement and a Medicare Part D plan. The Commonwealth of Virginia's Medicare Supplement is the Advantage 65 plan. You can opt to elect the Part D through Advantage 65.

Returning to Work

After retirement, a VRS retiree can work for any employer that does not participate in VRS and continue to receive retirement benefits. If the retiree returns to covered employment with a VRS participating employer, the retirement benefits will cease and he or she will again become an active member. Covered employment is any full-time, permanent, salaried position with an employer that participates in VRS. Non-covered employment is a part-time position with a VRS participating employer. Non-covered positions do not provide eligibility for benefits. The stipulations for working for a VRS participating employer in a non-covered position after retirement date are as follows:

- Have no pre-arranged employment commitment with employer.
- Position should not require retiree to perform all the duties required of retiree's preretirement full time position.
- Retiree must have at least one full calendar month break in service during a normal work period if returning to a non-covered position.

Temporary Wage Pool

Temporary or part-time wage employment

Retirees who are looking for temporary wage employment are encouraged to apply to the various Temporary Wage pools listed on the [Virginia Tech Jobs site](#). The wage pools include administrative support, fiscal, trades, lab, and IT. These positions are considered 'emergency hire' and last for 130 days or less. Other employment opportunities such as 1500-hour wage positions are also listed on the employment site in the wage category.

For more information, or assistance with the application process, contact the HR Service Center at 540-231-9331 or stop by the office during regular business hours.

Salary limitations may be imposed by Social Security. You should contact Social Security to discuss.

Social Security earnings limits

If your salary earned in any given fiscal year exceeds the Social Security limits (which are on a calendar year), certain reductions in benefits or changes in calculations may apply if you retire prior to your full retirement age (FRA). You should check with Social Security if you have questions regarding whether you may have an earnings limit.



Appendix

EXHIBIT A

Pre 65 retiree rates.....13

EXHIBIT B

Initial enrollment period for Medicare.....14

EXHIBIT C

Post 65 retiree rates.....14

EXHIBIT D

Full Social Security retirement age.....15

Exhibit A: Pre 65 Retiree Rates July 2021 - June 2022

Health Care Plans		Premium			Premium with Rewards				
		You only	You Plus One	You Plus Two or More	You only	You Plus One		You Plus Two or More	
					Employee	Employee or Spouse	Employee & Spouse	Employee or Spouse	Employee & Spouse
COVA Care	Total Premium	\$803	\$1,485	\$2,154	\$786	\$1,468	\$1,451	\$2,137	\$2,120
COVA Care + Out-of-Network	Total Premium	\$822	\$1,519	\$2,205	\$805	\$1,502	\$1,485	\$2,188	\$2,171
COVA Care + Expanded Dental	Total Premium	\$837	\$1,548	\$2,246	\$820	\$1,531	\$1,514	\$2,229	\$2,212
COVA Care + Out-of-Network + Expanded Dental	Total Premium	\$856	\$1,582	\$2,297	\$839	\$1,565	\$1,548	\$2,280	\$2,263
COVA Care + Expanded Dental + Vision & Hearing	Total Premium	\$857	\$1,584	\$2,299	\$840	\$1,567	\$1,550	\$2,282	\$2,265
COVA Care + Out-of-Network + Expanded Dental + Vision & Hearing	Total Premium	\$875	\$1,618	\$2,349	\$858	\$1,601	\$1,584	\$2,332	\$2,315
COVA HealthAware	Total Premium	\$712	\$1,320	\$1,909	\$695	\$1,303	\$1,286	\$1,892	\$1,875
COVA HealthAware + Expanded Dental	Total Premium	\$744	\$1,379	\$1,995	\$727	\$1,362	\$1,345	\$1,978	\$1,961
COVA HealthAware + Expanded Dental & Vision	Total Premium	\$755	\$1,400	\$2,025	\$738	\$1,383	\$1,366	\$2,008	\$1,991
COVA HDHP	Total Premium	\$602	\$1,120	\$1,637	<p><i>*Premiums and plan benefits may change subject to final state budget approval.</i></p> <p><i>**Washington State residents contact the Office of Health Benefits for mandated premium amount.</i></p>				
COVA HDHP + Expanded Dental	Total Premium	\$635	\$1,181	\$1,726					
Kaiser Permanente HMO – (primarily in Northern Virginia)	Total Premium	\$718	\$1,320	\$1,923					
Optima Health Vantage HMO (Hampton Roads area)	Total Premium	\$779	\$1,442	\$2,087					
TRICARE Voluntary Supplement	Total Premium	\$61	\$120	\$161					

Exhibit B: Example Initial Enrollment Period for Medicare
Medicare initial enrollment period, Example with a birthday of May 16

FEB	MAR	APR	MAY (month in which you turn 65)	JUNE	JULY	AUG	SEPT	OCT	NOV
X	X	X	C				X		
			X	C					
				X		C			
					X			C	
					X				C

X – Month of Enrollment, C – First Month of Coverage

Exhibit C: Post 65 Retiree Rates
2021 Monthly Premiums for Medicare Eligible Participants

PLAN – SINGLE MEMBERSHIP	
Advantage 65 with Prescription Drug + Dental & Vision	\$319
Advantage 65 with Prescription Drug	\$284
Advantage 65 – Medical Only + Dental & Vision (no Rx)	\$206
Advantage 65 – Medical Only (no Rx)	\$171
Medicare Part B Premium (deducted from Social Security Check)*	\$170.10

*Could be more based on income

Exhibit D: Age to Receive Full Social Security Benefits Called “full retirement age” or “normal retirement age.”

Year of Birth*	Full Retirement Age
1937 or earlier	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

*If you were born on January 1 of any year, you should refer to the previous year. If you were born on the first of the month we figure your benefit and you full month retirement age as if your birthday was in the previous month.

Resources

NAME AND ADDRESS	CONTACT
Virginia Tech Division of Human Resources North End Center, 300 Turner Street Suite 2300, Blacksburg, VA 24061	540-231-9331 www.hr.vt.edu hrservicecenter@vt.edu
Virginia Retirement System P.O. Box 2500, Richmond, VA 23218	1-888-827-3847 www.varetire.org
Securian Life Insurance Richmond Branch Office P.O. Box 1193, Richmond, VA 23218	1-800-441-2258
TIAA P.O. Box 1293, Charlotte, NC 28201	1-800-842-2776 To schedule an appointment: 800-732-8353 or www.tiaa.org/public/support/contact-tiaa
Fidelity P.O. Box 770002, Cincinnati, OH 45277	1-800-343-0860 To schedule an appointment: 800-642-7131 or www.fidelity.com/atwork/reservations
MissionSquare State's Defined Contribution Plan P.O. Box 96220, Washington DC 20090-6220	1-800-338-5804 To schedule an appointment: 877-327-5261 or https://www.varetirement.org/dcp/education/dc-plans-specialists.html
Social Security Administration Roanoke Social Security Office 612 S Jefferson Street, Suite 100 Roanoke, VA 24011	1-866-701-8179 Visit www.saa.gov to locate your local Social Security Office
Aflac P.O. Box 3, Verona, VA 24482	For information on continuing these benefits contact Boyd Glover 540-294-0323
Legal Resources 4800 Montgomery Lane, Suite 750 Bethesda, MD 20814	For information on continuing these benefits contact Sue Johnson at 301-654-9490
New York Life 2965 Colonnade Drive, Suite 220 Roanoke, VA 24018	For information on continuing these benefits contact Lisa Vanwickler 434-953-5091



*North End Center, Suite 2300
300 Turner Street NW
Blacksburg, VA 24061*

540-231-9331

hr.vt.edu