



# Retirement Checklist for Legacy Members

Use this checklist to guide your planning one year prior to your retirement



## 12 Months

Before Retirement

### Choose your retirement date

You may retire on the **first day** of any month during the calendar year. Most 10-month contract employees finish the school year in June and retire July 1.

#### GATHER PERSONAL DOCUMENTS:

- Birth certificate, REAL ID, Virginia driver's license, government-issued identification card, or passport (an expired passport is fine; a DD214 is also sufficient if you have had military service)
- DD214 military discharge form (if applying for military service credit)
- Spouse's proof of birth, marriage certificate, and Social Security card (if you're choosing a survivor option)

#### REVIEW ERFC AND VRS MEMBER HANDBOOKS:

- Read "[Planning for Your ERFC Retirement](http://tinyurl.com/2d3btcun)" Chapter 9 of the Legacy Handbook (<http://tinyurl.com/2d3btcun>)
- Review [VRS Plan 1 and 2](http://tinyurl.com/4du64pvd) (<http://tinyurl.com/4du64pvd>)

#### YOU HAVE SOME IMPORTANT BENEFITS DECISIONS TO MAKE:

1. FCPS healthcare coverage in retirement questions? If you have had it for 5 years preceding retirement or are currently enrolled and have 15 years of benefits-eligible service, you can continue coverage! Contact the FCPS Benefits office at 571-423-3200 for insurance questions.
2. Enrolled in FCPS insurance? Are you or your spouse age 65 at your retirement? If so, you must be enrolled in Medicare part A and B effective on your retirement date. For more information, please use the following link: [FCPS Retirement](https://www.fcps.edu/about-fcps/employees/retirees) (<https://www.fcps.edu/about-fcps/employees/retirees>).
3. To continue VRS Optional Group Life Insurance Program if you've had it for 5 years preceding retirement, please call 1-800-441-2258.

## 9 Months

Before Retirement

### Create a Retirement Estimate

Visit [ERFCDirect](http://www.ercf.direct) ([www.ercf.direct](http://www.ercf.direct)) to create estimates for your prospective retirement date(s).

#### NEED ADDITIONAL HELP? CHECK OUT THIS VIDEO:

- [How to Run Your ERFC Legacy Retirement Estimate](https://tinyurl.com/mr3rb2pe) (<https://tinyurl.com/mr3rb2pe>)

# 9 Months

Before Retirement

## THINGS TO REMEMBER:

- Log in to your ERFCDirect** ([www.erfc.direct](http://www.erfc.direct)) and **myVRS** (<https://myvrs.varetire.org/login/>) accounts to calculate your own benefit estimates. If you're a 10-month employee, wait until after you receive your September paycheck to run your estimates.
- You're entitled to a maximum of three years' credited service for your U.S. military service, at no cost, regardless of when you served in the military. To receive credit, submit a copy of your DD214 and the **Military Service Credit Application** (Form ERFC-6 at <https://tinyurl.com/2yybvys>).
- Meet with your financial/tax advisor (optional): Now is a good time to meet with your finance professional to discuss your retirement income and expenses, including taxes.

## YOU HAVE SOME IMPORTANT SURVIVOR AND PAYOUT OPTION DECISIONS TO MAKE:

Will you select a survivor option for your monthly benefit? Which benefit payment type will you choose: standard (two-tiered) or level lifetime? Standard payment type reduces at social security age; level lifetime does not. Refer to your estimate and to the link in your retirement packet cover letter for details about these choices. Also, consider if you want a partial lump sum (Option D).

# 6 Months

Before Retirement

## Submit your HR-2 form in [FCPS StaffConnect](#)

Once your **Retirement from FCPS (HR-2) form** submission in [FCPS StaffConnect](#) (<https://tinyurl.com/ykh67zpj>) is approved, you'll receive an email from ERFC telling you to log in to **ERFCDirect** ([www.erfc.direct](http://www.erfc.direct)) to begin your online retirement application. You'll also be assigned an ERFC retirement specialist.

### **Unused sick-leave hours automatically convert to retirement service credit:**

This will increase the amount of your payable benefits. If you are age 55 or older at the time you retire, your unused sick leave may be used to meet the 25-year service requirement for full ERFC benefits.

## 3 Months

Before Retirement

### Complete and submit the ERFC/VRS retirement applications

- Your ERFC online retirement application is in your [ERFCDirect account](#) ([www.erfc.direct](http://www.erfc.direct)) under **Online Forms** on the left or in the **Retirement Eligibility** box at the top.
- For VRS, click "[How to Complete Your Retirement Application](#)" (<http://tinyurl.com/49xsffbc>).

**Please Note:** If you're retiring at the end of a school year, processing your retirement application may take longer since many members retire at that time.

VRS requires that your completed retirement paperwork arrive at their offices in Richmond **60-90 days ahead** of your retirement date.

### Schedule an appointment for help with your ERFC online retirement application (optional)

- Call us Monday through Friday from 8 a.m. to 4:30 p.m. at 703-426-3900 to schedule an appointment with your assigned retirement specialist.

## Retirement Day



### Collect your first paycheck as a retiree!

Retirees are paid on the last bank day of the month from ERFC and the first of the month from VRS (if the first falls on a weekend or holiday, the payment will be deposited on the last business day of the preceding month).

July 1 and August 1 retirees won't see deductions for dental or medical premiums until September.

#### Contact us with any questions



#### OFFICE

3110 Fairview Park Drive, Suite 300  
Falls Church, VA 22042-4525  
Open M-F from 8 a.m. to 4:30 p.m.

Walk-ins are welcome, but members with scheduled appointments will be given priority.

#### PHONE

703-426-3900

#### EMAIL

[ERFCRetirement@fcps.edu](mailto:ERFCRetirement@fcps.edu)

#### WEBSITE

[erfcension.org](http://erfcension.org)