

Optional Retirement Plan and Local Retiree Eligibility

Optional Retirement Plan (ORP) Participants

State employees whose employing agencies participate in an Optional Retirement Plan (ORP) instead of the Virginia Retirement System (VRS) defined benefit plan may enroll in the State Retiree Health Benefits Program at the time of retirement if they meet all other eligibility criteria (See ***Retiree Fact Sheet #2, Eligibility, Enrollment and Plan Choices***) and have elected an immediate periodic benefit from their ORP. An example of an ORP vendor is the Teachers Insurance Annuity Association—College Retirement Equities Fund (TIAA/CREF), but eligible vendors will include all those qualified as an ORP.

Unlike VRS retirees, whose state health benefits are administered by VRS, ORP retirees continue to be administered by their pre-retirement agency Benefits Administrator. Benefits Administrators are responsible for processing enrollment forms that are submitted to make allowable mid-year event changes, open enrollment changes and address changes. They are also the resource for information regarding eligibility and program policy. However, questions regarding premium billing should be directed to the billing agent (Anthem Blue Cross and Blue Shield or Kaiser Permanente, as appropriate). Claims questions should be directed to the appropriate plan administrator. See your membership card or member handbook for telephone numbers and Web site addresses.

Local Retirees

Your agency Benefits Administrator can tell you if you fall under the category of a Local Retiree. In general, these are retirees in positions that have been transferred from state to local entities (or vice versa), but, based on contract or legislative provisions, have maintained eligibility for coverage under the State Retiree Health Benefits Program.

Like ORP retirees, Local Retirees' state health benefits will continue to be administered by their pre-retirement agency Benefits Administrator. Benefits Administrators are responsible for processing enrollment forms submitted to make allowable mid-year event changes, open enrollment changes and address changes. They are also the resource for information regarding eligibility and program policy. However, questions regarding premium billing should be directed to the billing agent (Anthem Blue Cross and Blue Shield or Kaiser Permanente, as appropriate). Claims questions should be directed to the appropriate plan administrator. See your membership card or member handbook for telephone numbers and Web site addresses.

Other than benefits administration, ORP and Local Retirees generally follow the same program provisions as VRS retiree participants. Additional subject-specific Retiree Fact Sheets are available from your Benefits Administrator or at the Department of Human Resource Management Web site (www.dhrm.virginia.gov).