

myVRS USER GUIDE

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Privacy Guarantee

We will never sell your information to anyone.

Your information is shared only with those authorized to administer benefits and services for VRS members, retirees and beneficiaries.

Summer 2014

WELCOME TO YOUR ONLINE MEMBER SERVICE



As a member of the Virginia Retirement System (VRS), you have access to your member information through *myVRS*, a secure online service available through the VRS Web site at www.varetire.org.

When you set up your *myVRS* online account, you can:

- View your member information such as service and compensation reported to VRS by your employer(s).
- Check the status of an application for service retirement, purchase of prior service or refund.
- Create retirement estimates of your defined benefit plan using your current information.
- Update your contact information.

WHO CAN USE myVRS?

The *myVRS* online system is available to the following active and deferred members:

- Members of the Virginia Retirement System (VRS), including teachers, state employees and employees of political subdivisions that participate in VRS.
- Members covered under special benefits for local law enforcement officers and full-time firefighters (LEOS/FIRE).
- Members of the State Police Officers' Retirement System (SPORS).
- Members of the Virginia Law Officers' Retirement System (VaLORS).

You are an **active member** if you are currently working in a VRS-covered position with a participating employer. You are a **deferred member** if you no longer work in a VRS-covered position but still have member contributions or service credit with VRS. You may be eligible for a retirement benefit if you meet age and service requirements.

myVRS is currently not available to members with previous or current service under the Judicial Retirement System (JRS). We look forward to providing services for these members in the future.

PROTECTING YOUR IDENTITY

SSL encryption and certificates from Verisign, Inc. are used to protect your myVRS online account. Before you can access your VRS information, your identity is verified through the account creation process.

Tips to protect your identity:

- Do not close your browser to log-out of myVRS. Always select "Log-Out" from the top right area of the page.
- Never send personal or confidential information through e-mail, even when you are logged into your online account. VRS will send only non-confidential replies.
- Avoid using the same password for myVRS that you use to access other secure systems, such as your online bank.
- Change your password regularly.
- Store printed copies of your online account securely.
- Never use publicly shared computers to access secure systems.



YOUR ONLINE ACCOUNT

Information in myVRS

The next several pages provide guidance on becoming a registered myVRS user, navigating your online account and using the Benefit Estimator and Retirement Planner.

Your myVRS online account displays information from your VRS record. It is updated monthly when your employer reports your compensation and service to VRS.

Your online account information includes:

- **Member contribution account and total service.** Member contributions you and/or your employer has made on your behalf, plus accrued interest, are held in your member contribution account. Your total service includes service earned while working in a VRS-covered position, prior service credit you may have purchased and/or other service credit you may have been granted.
- **Purchase of prior service information.** Prior service credit you have been certified to purchase as well as service you have purchased or are currently purchasing is displayed in your online account.
- **Compensation history.** Each month of compensation you have earned in your history of VRS-covered employment is displayed by fiscal year, which begins July 1 and concludes the following June 30.
- **Employment history.** Your history with VRS-participating employers since 1988 is displayed in your online account. If you have VRS-covered service with other employers before 1988, the amount will be included in the total service of the last employer listed in your employment history. All service with participating employers is included in your total service.
- **Basic group life insurance coverage for natural death.**

Online Help

myVRS Help ...

Select "myVRS Help," located at the bottom of each page of your online account, for links to:

- A downloadable version of the myVRS User Guide.
- Frequently Asked Questions (FAQs) and definitions for common terms.
- Privacy, security and other policies.
- Site requirements.

When you are logged in ...

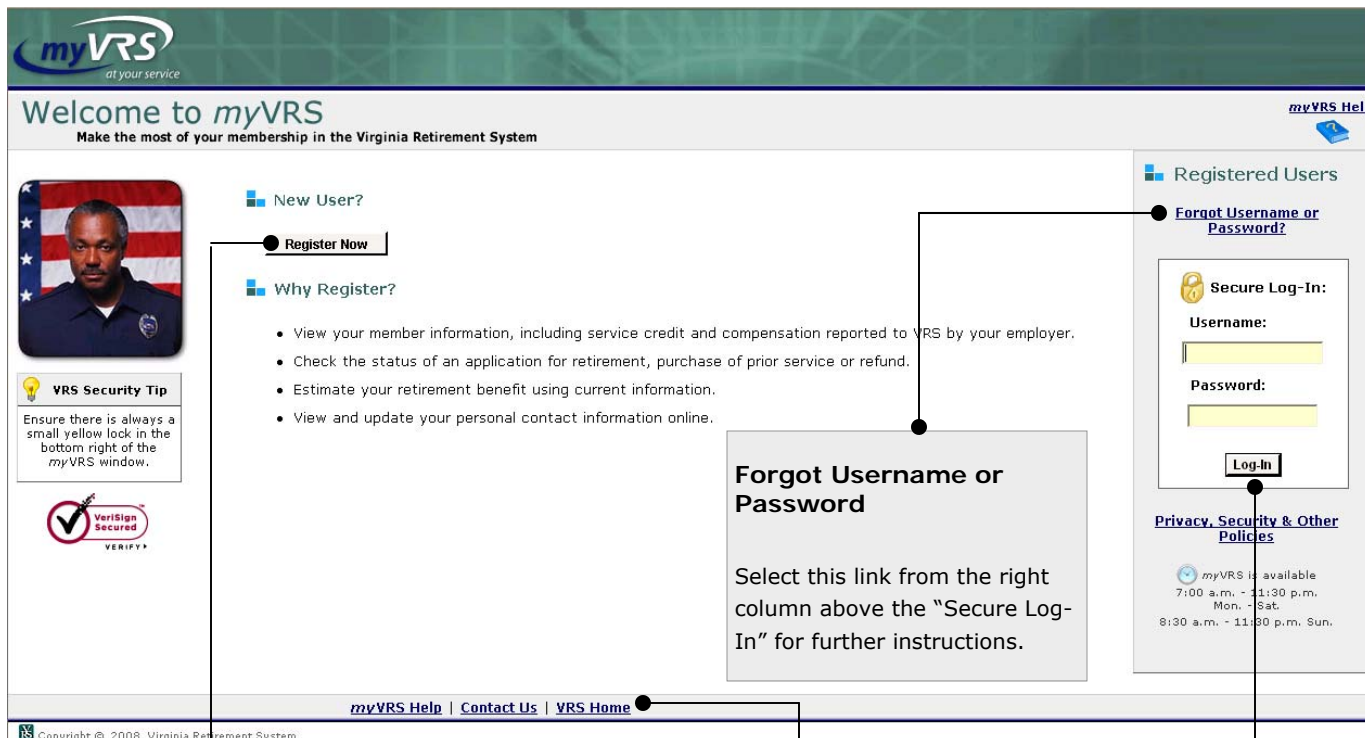
Look in the upper right corner of any page in your online account for links to:

Explain this Page. Open a separate window with information specific to the page you are viewing — without losing your place or being logged out.

Print this Page. Print any page in your online account.

Log-Out. Log out when you are finished to prevent others from accessing your information.

WELCOME PAGE



Create a myVRS Online Account

From the Welcome page, select **Register Now**. This will take you to the myVRS "User Agreement." If you select "Agree" after reading this information, you will begin the online account-creation process. Just follow the instructions from there.

Helpful Links

These links appear on every page of myVRS. Select **myVRS Help** for the Users Guide, FAQs and other information. Select **Contact Us** if you need assistance using myVRS. Select **VRS Home** to return to the homepage of the VRS Web site.

Log In

Once you create an online account, you are a registered user and can log-in at any time. Enter the username and password you set up when you created your account in the fields provided in the right column. Then select the **Log-In** button.

NAVIGATING myVRS

Log-Out

Always select "Log-Out" when you are finished. If you close your browser without logging out, the security of your myVRS online account could be compromised.



Explain this Page
 Print this Page
 Log-Out

- Open Requests
- Purchase of Prior Service Information
- Employment History
- Compensation History
- Service & Contributions
- Life Insurance
- Member Benefit Profile (MBP)**

Account Home
Benefit Estimator
Retirement Planner
Update Personal Profile

Online Account Summary

YOUR VRS DEFINED BENEFIT ACCOUNT SUMMARY
AS OF 12/31/2009

Your Service

Member of:	Plan 1
Membership Date:	03/01/2002
Total Service:	8 yrs 4 mos

Your Member Contributions

Total Funds in Your Member Contribution Account:	\$24,635.07
Taxable Contributions and Interest:	\$24,635.07
After-Tax Contributions:	\$0.00
Amount Available for Refund: (After leaving covered employment)	\$24,635.07

Your Projected Monthly Retirement Benefit

With an UNREDUCED Benefit		With a REDUCED Benefit	
Age at Retirement:	65 yrs 0 mos	Age at Retirement:	50 yrs 1 mos
Retirement Date:	08/01/2030	Retirement Date:	09/01/2015
Service at Retirement:	28 yrs 2 mos	Service at Retirement:	13 yrs 3 mos
Average Final Compensation (AFC):	\$60,696.72	Average Final Compensation (AFC):	\$60,696.72
Estimated Monthly Benefit:	\$2,421.97	Estimated Monthly Benefit:	\$341.51

YOUR VRS DEFINED CONTRIBUTION ACCOUNT SUMMARY
AS OF 12/31/2009

Your Account Balance

Total	\$ 104,232.47
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View Your Online Account Information

Each time you log into your online account, you come to your **Account Home**. This page provides highlights of your service, contributions and projected retirement information. From here, you can select from the links in the left column to view other pages in your online account.

View Your Defined Contribution Amount

If you contribute to the VRS Defined Contribution Plan, the account balance is listed each time you access the **Account Home**. This amount is also used in the **Retirement Planner**.

Create a Benefit Estimate and Update Your Personal Profile

Select from the tabs at the top of any page in your online account to use the **Benefit Estimator**, use the **Retirement Planner** or update the address and other information you entered in your **Personal Profile** when you registered for myVRS. Whenever you want to return to your **Account Home**, select the far left link.

Help While You Are Logged In

Select the far left link for **Explain this Page**. A separate window will open with information and definitions specific to the page you are viewing. You won't lose your place or be logged off. You also can print any page in your online account by selecting **Print this Page**.



CREATING AN ESTIMATE OF YOUR DEFINED BENEFIT PLAN

myVRS
at your service

Account Home | **Benefit Estimator** | Retirement Planner | Update Personal Profile

Explain this Page | Print this Page | Log-Out

Saved Estimates

Create a New Benefit Estimate

To explore your retirement options, use this tool to create different benefit estimates. Just answer the questions provided, selecting "Next" after each set.

Deferred Retirement
If you are an active member, this section will appear next. You can create an estimate based on deferring your retirement. See the Example in the box at right.

Benefit Payout Options
To create an estimate, you must select a benefit payout option from the drop-down menu. The options are Basic Benefit; Basic Benefit with Partial Lump-Sum Option Payment (PLOP); Survivor Option; Survivor Option with PLOP; and Advance Pension Option.

Retirement Date
Your projected unreduced retirement date is displayed in the first section of the Benefit Estimator. You can create an estimate based on this date or enter a different date in the fields provided. All retirements are effective the first of the month.

Deferred Retirement
Do you plan to leave VRS-covered employment before the retirement you selected above?
If yes, enter the date you plan to leave: Month [] ex: yy

Example: You wish to leave covered employment in January 2007, but not begin drawing your retirement benefit until July 2009.

Benefit Payout Options
Your retirement benefit is paid to you according to a payout option you select when you apply for retirement.
I would like an estimate based on:
Select Payout Option []

Prior Service Credit
Do you anticipate purchasing service in addition to any you may have already contracted to purchase?
Enter the number of months you may want to purchase: []

Prior Service Credit
If you have eligible prior service you have not yet contracted to purchase, you can create an estimate including this additional credit. Do not enter prior service you have purchased or are currently purchasing.

Cancel and Next
To discontinue creating an estimate, select "Cancel." This will delete the information you entered in the Benefit Estimator. To continue creating an estimate, select "Next."

Cancel | Next

[Purchase of Prior Service Actuarial Estimator](#)

CREATING AN ESTIMATE OF YOUR DEFINED BENEFIT PLAN



[Explain this Page](#) [Print this Page](#) [Log-Out](#)

- Account Home
- Benefit Estimator
- Retirement Planner
- Update Personal Profile

Saved Estimates

▶ Create New Estimate

Create Benefit Estimate

Selections So Far

Type of Estimate: Service
 Payout Option: Basic Benefit
 Retirement Date: 02/2011
 Age at Retirement: 58 yrs 10 mos

Your Selections So Far

The information you provided on the previous page is summarized in this area.

Average Final Compensation Options

Select one of the following AFC options:

- Use my current average final compensation of \$65,362.60
- Use an average final compensation that includes a increase in my compensation each year until I retire. Increase my compensation beginning next
- Use the average final compensation I enter

Need help figuring an AFC? Check this box.

Average Final Compensation Options

Your average final compensation (AFC) is one of the factors used to calculate your retirement benefit. To continue this estimate, **select one of the AFC options indicated in this section.**

AFC Calculator

If you would like to enter an AFC (see last option under AFC options) and **need assistance**, mark this box for the Average Final Compensation Calculator. After figuring your AFC, select "Accept." The amount will be automatically entered in the field provided with "Use the average final

[myVRS Help](#) | [Contact Us](#) | [VRS Home](#)

Back and Cancel

You can **change your selections** for this estimate by selecting "Back." **To discontinue** this estimate, select "Cancel." This will delete the information you entered in the Benefit Estimator.

View Estimate

If you create an estimate using the Basic Benefit Option or Basic Benefit with Partial Lump-Sum Option Payment (PLOP), **View Estimate** will appear at the bottom of this page. Selecting this button will give you the result. If you select the Survivor Option, Survivor with PLOP or Advance Pension Option, **Next** will appear, taking you to another page to provide additional information. "View Estimate" will appear at the bottom of this page.

REVIEWING, PRINTING AND SAVING DEFINED BENEFIT ESTIMATES

The screenshot shows the 'Review Estimate' page in the myVRS system. At the top, there is a navigation bar with 'Account Home', 'Benefit Estimator', 'Retirement Planner', and 'Update Personal Profile'. Below this, a 'Review Estimate' section contains a callout box explaining that selecting 'View Estimate' leads to this page, which summarizes the user's previous selections. The 'Selections Used to Calculate Estimate' section lists: Type of Estimate: Service; Payout Option: Basic Benefit; Retirement Date: 09/01/2031; Age at Retirement: 53 yrs 3 mos; Separation Date: AFC Used in Calculation: \$59,317.68 (with a link to 'AFC Details'); and Months used in Average Final Compensation (AFC): September 2028 to August 2031. Below this is the 'Benefit Information (before deductions, taxes and insurance)' section, which includes a 'Basic Benefit' callout box and a table showing a 'Monthly Benefit Estimate' of \$2,521.00. The 'Service Information' section includes a callout box and a table showing 'Current Service' (6 yrs 10 mos), 'Additional Estimated Service' (23 yrs 2 mos), and an 'Estimated Total Service' of 30 yrs. At the bottom, there are 'Back' and 'Print' buttons, and two callout boxes: 'Service Information' explaining the components of service credit (Current, Additional Estimated, Anticipated, and Estimated Total Service) and 'Benefit Information' explaining that the Basic Benefit amount is based on the user's selections and payout option.

? Explain this Page | Print this Page | Log-Out

Account Home
Benefit Estimator
Retirement Planner
Update Personal Profile

▶ Saved Estimates

Create New Estimate

Review Estimate

Review Estimate

When you select "View Estimate," you receive this page displaying the result. **Selections Used to Calculate Your Estimate** summarizes the information you entered in the previous pages.

Selections Used to Calculate Estimate

Type of Estimate: Service
Payout Option: Basic Benefit
Retirement Date: 09/01/2031
Age at Retirement: 53 yrs 3 mos
Separation Date:
AFC Used in Calculation: \$59,317.68 [AFC Details](#)
Months used in Average Final Compensation (AFC):
 September 2028 to August 2031

Disclaimer

The estimates you create are for your planning purposes. They are based on the information currently in your VRS record, the options you select in the Benefit Estimator and policies in effect at the time you create an estimate, and may not reflect your actual benefit. Your actual benefit will be determined when VRS receives your retirement application.

Benefit Information (before deductions, taxes and insurance)

Basic Benefit

Monthly Benefit Estimate:	\$2,521.00
----------------------------------	------------

Service Information

Current Service:	6 yrs 10 mos
Additional Estimated Service:	23 yrs 2 mos
Estimated Total Service: 30 yrs	

Back
Print

Service Information

This section provides a summary of the service credit used to create your estimate. **Current Service** shows your total service credit as of the date of this estimate. **Additional Estimated Service** shows the amount of service you will earn between the date of this estimate and the retirement date you selected, assuming you continue in VRS-covered employment. **Anticipated Service** will appear if you entered additional months of service in the "Prior Service Credit" field on the first page of the Benefit Estimator. **Estimated Total Service** shows the total amount of service used to create this estimate.

Benefit Information

A **Basic Benefit amount** based on your estimate selections will always appear in this section regardless of the benefit payout option you select. If you create an estimate with the Basic Benefit with Partial Lump-Sum Option Payment (PLOP), Survivor Option, Survivor with PLOP or Advance Pension Option, your Basic Benefit amount adjusted for this option will appear next.

YOUR SAVED ESTIMATES PAGE

Account Home **Benefit Estimator** **Retirement Planner** **Update Personal Profile**

Explain this Page Print this Page Log-Out

Saved Estimates

Your Saved Estimates

Your estimates are saved for 30 days from the date you create them. Mark one estimate to view and two estimates to compare. Print estimates from either the view or compare page.

Delete Compare View Estimate

Select	Estimate Date	Estimate Type	Retirement Date	Payout Option	Estimated Benefit	Saved By
<input type="checkbox"/>	08/11/2008	Service	9/2031	Survivor Option-90%	\$2,372.51	Member
<input type="checkbox"/>	08/11/2008	Service	9/2031	Basic Benefit	\$2,521.00	Member

Delete Compare View Estimate

[myVRS Help](#) | [Contact Us](#) | [VRS Home](#)

Navigating the Benefit Estimator

Select from the links in the **left column** of any page in the Benefit Estimator to create a new estimate or return to your Saved Estimates page.

Delete, Compare, View Estimates

Your Saved Estimates page shows a summary of the estimates you created and estimates your employer or VRS created for you. Mark the boxes in the left column to **delete, compare or view your estimates**. You may delete as many estimates at a time as you wish. You must select two estimates to compare. You can view only one estimate at a time. The "Compare" and "View Estimate" pages provide the same information displayed in "Review Estimate."

You can **print your list of saved estimates** by selecting "Print this Page" from the top right of the page. If you wish to **print a particular estimate**, mark the box for the estimate you would like to print, then select "View Estimate." From this page, select "Print this Page."



NOTE: Your estimates are saved for 30 days from the date you create them. Be sure to print any estimates you wish to save for more than 30 days.

USING THE RETIREMENT PLANNER

myVRS
at your service

[Explain this Page](#) [Print this Page](#) [Log-Out](#)

Account Home **Benefit Estimator** **Retirement Planner** **Update Personal Profile**

Saved Plans

[Create New Plan](#)

Helpful Resources

Disclaimer

The plans you create using the Retirement Planner are for your planning purposes only. They are based on your current VRS record, the information you enter and the policies in effect at the time you create your plan. Results from using this planner are estimates only and may not reflect your actual income and expenses in retirement.

The Retirement Planner estimates your potential income and expenses as of the first month of your retirement. It does not factor in changes that may occur during retirement.

You can choose from two views.

Quick Plan: A Quick Plan creates an estimate using your VRS information and certain general assumptions based on the retirement date you enter. Or,

Detailed Plan: A Detailed Plan gives you the flexibility to enter personal financial information, along with your VRS information, to produce a financial view more tailored to you.

For more information on the assumptions used to calculate your results, select "Explain this Page" located at the top of each page.

[Finish Your Incomplete 08/11/2008 Plan](#) [Start New Plan](#)

[myVRS Help](#) | [Contact Us](#) | [VRS Home](#)

Create a Retirement Plan

To begin using the Retirement Planner, you may select **Start New Plan** or choose to finish an incomplete plan that you started previously.

Plan for Your Retirement

The Retirement Planner is a tool you can use to get an idea of how your finances will look at retirement. You will enter information or verify certain assumptions in categories such as health insurance, taxes, living expenses, etc.

USING THE RETIREMENT PLANNER

The screenshot shows the myVRS Retirement Planner interface. At the top, there is a navigation bar with four main sections: Account Home, Benefit Estimator, Retirement Planner (which is highlighted), and Update Personal Profile. Below the navigation bar, there are utility links: Explain this Page, Print this Page, and Log-Out. The main content area is divided into a left sidebar with 'Saved Plans' (including 'Create New Plan') and 'Helpful Resources', and a main content area. The main content area features a 'Retirement Date' section with three radio button options: 09/2031 (At age 53 yrs 3 mos, your unreduced VRS benefit), 08/2028 (At age 50 yrs 2 mos, your reduced VRS benefit), and a 'Use this retirement date:' field with a month dropdown and a year input field. Below this is a checkbox for 'Include Spouse or Other Individual'. Two large buttons are present: 'View Quick Plan' and 'Create Detailed Plan'. Each button has a corresponding text box explaining the option. The 'View Quick Plan' box states: 'View a plan based on the retirement date you selected, your VRS information and general assumptions about retirement income and expenses.' The 'Create Detailed Plan' box states: 'Create your own detailed plan of retirement income and expenses. You may need financial information such as tax-deferred savings and Social Security statements.' At the bottom of the page, there are links for 'myVRS Help', 'Contact Us', and 'VRS Home'.

Quick Plan

The **Quick Plan** path allows you to see a snapshot of your finances, without having to enter any additional information. The Quick Plan uses your current VRS information and makes basic assumptions to project your income and expenses. Select the **View Quick Plan** link to view the assumptions on the Quick Plan Results page.

Detailed Plan

The **Detailed Plan** allows you to customize your information to receive a more accurate picture of your retirement. The Detailed Plan includes a number of steps you must complete before you view your projected retirement amounts. Select the **Create Detailed Plan** link to begin the first step.

USING THE RETIREMENT PLANNER

Detailed Plan - Retirement Savings

Retirement Savings Plans				
Plan Name	Pre-Tax Funds	After-Tax Funds	Total Funds	Annual Pre-Tax Contributions
VRS Defined Contribution Plans - Balance as of March 2008				
Commonwealth Compensation				
401(a) Cash				

Options to Consider				
	Use this strategy	Pre-Retirement Investment Return	Projected Balance at August 2015	Monthly Payment Beginning August 2015
Conservative	<input type="radio"/>	5%	\$249,785.08	\$960.67
Moderate	<input type="radio"/>	7%	\$277,339.47	\$1,066.65
Aggressive	<input type="radio"/>	9%	\$307,496.28	\$1,182.63
Custom Strategy	<input checked="" type="radio"/>	10%	\$402,467.21	\$1,547.89

- 1 VRS Benefit
- 2 Retirement Savings
- 3 Social Security
- 4 Other Income
- 5 Health Insurance
- 6 Living Expenses
- 7 Income Taxes
- 8 Results

Detailed Plan - VRS Benefit

Options to Consider	
	Unreduced VRS Benefit
Retirement Date	09/01/2008
Retirement Type	Service
Age at Retirement	58 yrs 7 mos
Service	
Estimated Monthly Benefit	
Additional funds you may receive depending on eligi	
<input checked="" type="checkbox"/> Hazardous Duty Supplement	
<input checked="" type="checkbox"/> Health Insurance Credit	

Detailed Plan Steps

In the detailed plan, you are guided through eight steps. In each step you will make selections based on a retirement date you choose. myVRS assumptions are applied. On some pages you can enter your own figures.

Detailed Plan - Health Insurance

Health Insurance Options

1. Choose your health insurance membership type:

- Single
- You and one dependent
- You and two or more dependents

2. Choose one of the following options:

<input checked="" type="radio"/> Cost of single coverage	Projected Monthly Premium \$357.16
<input type="radio"/> Enter another amount	\$ <input type="text" value="0.00"/>

USING THE RETIREMENT PLANNER

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Account Home | Benefit Estimator | **Retirement Planner** | Update Personal Profile

[VRS Benefit](#) |
 [Retirement Savings](#) |
 [Social Security](#) |
 [Other Income](#) |
 [Health Insurance](#) |
 [Living Expenses](#) |
 [Income Taxes](#) |
 8 Results

Detailed Plan Results For Retirement Date: 09/01/2031

Plan Results Graph

The graph compares your monthly income with your monthly expenses, allowing you to see where adjustments may need to be made.

Plan Results Summary

The chart below the graph displays a different view of your finances and compares the amounts in both current and future dollars. Income and expense sources are listed separately.

Save Your Plan

Save your plan to review later or use this plan to build other plans without having to reenter information.

Disclaimer

The plans you create using the Retirement Planner are for your planning purposes only. They are based on your current VRS record, the information you enter and the policies in effect at the time you create your plan. Results from using this planner are estimates only and may not reflect your actual income and expenses in retirement.

Income Sources	Current Dollars	Future Dollars
VRS Benefit	\$2,641.00	\$5,095.41
Tax-Deferred Savings	\$662.66	\$1,307.82
Social Security	\$0.00	\$0.00
Other Income	\$500.00	\$986.79
Estimated Monthly Income	\$3,803.66	\$7,390.02

Expense Sources	Current Dollars	Future Dollars
Health Insurance	\$962.53	\$1,902.98
Basic Living Expenses	\$815.00	\$1,608.47
Income Taxes	\$870.00	\$1,717.02
Estimated Monthly Expenses	\$2,647.53	\$5,228.47

Print Plan Details

Back | Save Plan as: | Save Plan

[myVRS Help](#) | [Contact Us](#) | [VRS Home](#)

VRS BENEFITS AT-A-GLANCE

Your Benefits

- Monthly defined benefit.
- Commonwealth of Virginia Deferred Compensation Plan and Cash Match if offered by your employer.
- Basic Group Life Insurance; eligibility to elect Optional Group Life Insurance.
- Short-term and long-term disability and long-term care for state employees; disability retirement for other VRS-covered employees.
- Health insurance credit when you retire if you qualify.

Value of Your Retirement Benefit

Your VRS retirement benefit is a lifetime, monthly benefit based on a formula that includes your age at retirement, your service credit and your average final compensation (AFC).

Your service credit is the total amount of service you have earned while working in a VRS-covered position as well as prior service credit you may have purchased and/or other service you may have been granted.

For Plan 1 members vested before January 1, 2013, your average final compensation (AFC) is the average of the 36 consecutive months of highest creditable compensation in your history of VRS-covered

employment. For Plan 2 members, Plan 1 members not vested by January 1, 2013 and hybrid plan members, your AFC is the average of the 60 consecutive months of highest creditable compensation.

Your defined benefit plan monthly benefit is financed from your member contributions, contributions from employers that participate in VRS and investment earnings on all contributions.

Increasing your Retirement Benefit

You may be able to increase your retirement benefit or retire earlier by purchasing prior service credit. Eligible prior service includes certain types of leave, federal or public service with other government agencies, active duty military service, non-ported service and VRS refunded or non-covered service.

You also can increase your retirement savings by participating in the Commonwealth of Virginia's Deferred Compensation Plan and Cash Match Plan. Check with your employer to see if you are eligible for these plans.

More Information

For more information about your VRS benefits, purchase of prior service, deferred compensation and retiring from VRS, visit the VRS Web site at www.varetire.org, consult the current *Handbook for Members* or contact your human resource office.



Need help using myVRS? Call VRS toll free at 1-888-VARETIR (827-3847) from 8:30 a.m. to 5:00 p.m., Monday through Friday, or e-mail VRS at myvrs@varetire.org. You will receive a reply within two business days. **IMPORTANT E-MAIL NOTICE:** Do not send personal or confidential information, such as your Social Security number, through e-mail even when you are logged into your myVRS online account. VRS will send only non-confidential replies.