

# **EXIT GUIDE**

# **Exit Guide for Employees Leaving City of Norfolk Employment**

**2023**

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This Exiting Employee Information Guide has been assembled to assist you as you conclude your employment with the City of Norfolk. It provides you with information regarding benefits, final pay, retirement, and other important information. Each section has a Quick Reference Guide so that you know who to speak with if you have questions. PLEASE NOTE, IN MOST CASES THERE ARE TIME RESTRICTIONS TO MAKE CERTAIN BENEFIT ELECTIONS.

## Summary Checklist

Employee Considerations	Timeframe
<p><input type="checkbox"/> If considering retirement, congratulations! To learn about your options, start the process by considering the options here.</p>	<p><b>NERS Members:</b> Contact the Retirement Office at least 30 days but no greater than 90 days before your desired retirement date or desired entry date into the Deferred Retirement Option Program (DROP).</p> <p><b>VRS Members of Plan 1 or Plan 2:</b> Visit <a href="https://www.varetire.org/education/are-you-ready-to-retire">https://www.varetire.org/education/are-you-ready-to-retire</a> within 5 years of getting ready to retire to view a webinar. The webinar will guide you through important retirement decisions (such as when to retire and selecting a benefit payout option).</p> <p><b>VRS Members of the Hybrid Plan:</b> Visit <a href="https://www.varetirement.org/hybrid/milestones/getting-ready-to-retire.html">https://www.varetirement.org/hybrid/milestones/getting-ready-to-retire.html</a> as soon as you start considering retirement to view guides and instructional videos.</p>

<input type="checkbox"/> If retiring, complete application and paperwork	<p><b>NERS Members:</b> Required to meet with a Retirement staff member to complete and sign paperwork at least 30 days but no more than 90 days before you retire, per Norfolk City Code Sec. 37-61</p> <p><b>VRS Members:</b> Required to submit via <a href="http://myvrs.varetire.org">myvrs.varetire.org</a> at least 60 days but not more than four months (120 days) before you retire, per the Code of Virginia Title 51.1</p>
<input type="checkbox"/> Verify your current address in PeopleSoft Self-Service	<p>Before you separate employment with the City of Norfolk</p>
<input type="checkbox"/> Review final paycheck information via PeopleSoft Self-Service. If retiring, review your sick leave balance that will be included in your retirement benefit.	<p>Before you separate employment with the City of Norfolk</p> <p><b>Retiring NERS Members:</b> Review your sick leave balance that will be included in your retirement benefit calculation</p> <p><b>Retiring VRS Members:</b> Your sick leave balance is not included in your retirement benefit calculation</p>
<input type="checkbox"/> Apply for optional insurance continuation (Group Term Life, Accidental Death and Dismemberment, and Long-Term Disability)	<p>Within 30 days from your last date of coverage on a City plan</p>
<input type="checkbox"/> Elect City Medical/ Dental/ Vision/ FSA COBRA Coverage	<p>Follow instructions in your COBRA notification letter</p>
<input type="checkbox"/> Elect City retiree medical plan, if eligible	<p>Before your retirement date</p>

## Your Final Paycheck

### Leave Payout

Upon separation from City employment, regardless of reason or circumstance, employees will receive payment for all remaining annual\* and compensatory leave balances after verification that all absences prior to separation have been processed. Hours will be paid based upon the employee's current equivalent hourly rate. Employees will receive terminal leave payouts within two (2) pay periods of the last pay period worked.

Note

\*Subject to the Maximum Carryforward limit specified Leave Policy 4.1.

\*Annual leave will not count toward employee's credited service for pension purposes.

\*Any unused annual, compensatory or holiday leave balance will be paid out at the end of your DROP period. Unused annual, compensatory or holiday time may be paid directly to the member or contributed to your City Deferred Compensation Plan. Contact the Department of Finance Retirement Office or Payroll Division with questions.

<p><b>Sick Leave Conversion for Retiring Employees – NERS Eligible</b></p>	<p>Employees who are members of NERS that separate from City employment will not receive a sick leave payout. If you are retiring from City service as a NERS member (including if you are entering the Deferred Retirement Option Program - DROP), your remaining sick leave balance at the time of retirement and/or entrance in the DROP may be included in your City retirement allowance calculation. Employees who are vested in NERS may receive service credit for their remaining unused sick leave balance.</p>
<p><b>Sick Leave for Retiring Employees – VRS Eligible</b></p>	<p>Employees who are members of VRS that separate from City employment will not receive a sick leave payout. If you are retiring from City service as a VRS member, your sick leave balance is not included in your retirement allowance calculation. Employees who are vested in retirement will not receive service credit for their remaining unused sick leave balance.</p>
<p><b>Other Leave Types</b></p>	<p>There is no payout for other categories of unused leave.</p>
<p><b>Direct Deposit</b></p>	<p>Direct deposit will remain active until final payment including leave and benefits payout have been processed.</p> <p>If an employee’s direct deposit is inactive prior to leaving the City, the employee will receive a paper check in the mail to the address on file in PeopleSoft.</p> <p><b>*Verify your current address in PeopleSoft Self-Service*</b></p>

## Employee Considerations

<b>W-2</b>	<p>For the calendar year in which an employee separates from City employment, a W-2 report of taxable earnings will be placed in the mail by January 31<sup>st</sup> of the following year to the address on record in PeopleSoft.</p> <p>Employees who have separated from the City retain access to PeopleSoft for 45 days. Please use this timeframe to obtain copies of your final pay statements and your prior years W-2s using the instructions in this guide.</p> <p>Ensure that your address is correct in PeopleSoft Self-Service for timely receipt of your W-2. NOTE: The U.S. Postal Service will not forward W-2s.</p>
<p><input type="checkbox"/> If you participate in the City of Norfolk Voluntary Deferred Compensation Plan, the VRS Hybrid Plan, or a "457" and/or "401(a)" Plan (governmental, deferred compensation), refer to <a href="http://www.icmarc.org">www.icmarc.org</a> or call Mission Square Retirement (formerly ICMA-RC) Investor Services at 1-800-669-7400 for available options.</p>	
<b>How Do I....</b>	<b>Point of Contact</b>
<b>Get Answers Not Listed Here</b>	Finance-Payroll <a href="mailto:FINPayrollProcessors@norfolk.gov">FINPayrollProcessors@norfolk.gov</a>

## Your Benefits

**This section explains your options for continuing your City of Norfolk health care and optional insurance coverage after you leave City employment. PLEASE NOTE, IN MOST CASES THERE ARE TIME RESTRICTIONS TO MAKE THESE ELECTIONS.**

**This Guide is for employees who are leaving City employment, including retiring or exiting the DROP. This information does not apply to employees who are changing departments or taking a leave of absence.**

### Health Care Benefits

#### **Continuing Coverage Through COBRA**

#### **Medical, Dental, Vision and Health Care FSA Coverage**

Your medical, dental and vision coverage ends the last day of the month you separate from City employment. The following information will help you decide which benefits, if any, you want to keep after your employment ends. Some benefits can be continued by paying the premiums yourself.

#### **Continuation of Health Coverage (COBRA) Plans**

COBRA allows you or your dependents to buy continued medical, dental and vision coverage (or medical-only or dental/vision-only) when coverage through your City employment ends. Continuation of your Health Care Flexible Spending Account is also available (see page 9).

Upon termination of employment, you will receive a letter at your home address that explains COBRA coverage. If you continue coverage under COBRA, follow the instructions included with the COBRA information letter.

To ensure you receive COBRA information in a timely manner, **PLEASE MAKE SURE YOUR ADDRESS IS SHOWN CORRECTLY IN PEOPLESOFT OR ON YOUR LAST PAYCHECK.**



<p><b>Continuing Medical, Dental, Vision and Health Care FSA Coverage under COBRA</b></p>	<p>If you have not received a COBRA letter within 30 days of your last day, contact the Benefits Team at <a href="mailto:HRBenefits@norfolk.gov">HRBenefits@norfolk.gov</a>.</p>
<p><b>Medicare</b></p>	<p>You may be eligible for Medicare benefits depending on your age and your reason for leaving employment. For more information, call 1-800-MEDICARE or visit <a href="http://www.medicare.gov">www.medicare.gov</a>.</p>
<p><b>Coverage Through the Norfolk Employees Retirement System (NERS)</b></p>	<p>If you are eligible to retire, contact the HR Benefits Team <a href="mailto:HRBenefits@norfolk.gov">HRBenefits@norfolk.gov</a> for information about the City's retiree medical plans. In some cases, you can delay your enrollment in a City retiree medical plan if you are covered by a spouse who is still active in the City's insurance plan.</p>
<p><b>Coverage if Retiring as a Virginia Retirement System (VRS) Member</b></p>	<p>If you are eligible to retire, contact the City of Norfolk Department of Human Resources Benefits Team at <a href="mailto:HRBenefits@norfolk.gov">HRBenefits@norfolk.gov</a> for information regarding the City's retiree medical plans.</p>
<p><b>Optional Insurances and Other Benefits</b></p>	
<p><b>In some cases, you can continue or convert the optional insurance coverage you had as an active employee. It is your responsibility to arrange for conversion of optional insurance plans within the timeframe limits noted below. The City does not provide additional reminders or conversion opportunities.</b></p>	
<p><b>Accidental Death and Dismemberment (AD&amp;D)</b></p>	<p>If you separate from City service, you have 30 days to request conversion to an individual Life, Accidental Death and Dismemberment (AD&amp;D) policy. Contact Minnesota Life at 1-800-441-2258 for details.</p>

<p><b>Long-Term Disability (LTD)</b></p>	<p>If you separate from City service, you have 30 days to request conversion to a Long-term Disability (LTD) insurance policy. Contact The Hartford at (888) 277-4767 for details.</p>
<p><b>Group Term Life (GTL)</b></p>	<p>Your Basic Group Term Life (GTL) coverage and any supplemental coverage terminate on the last day of the calendar month in which you were employed. You may convert your group term life insurance to an individual policy, without evidence of insurability, if you apply in writing to Minnesota Life at 1-800-441-2258 and pay the first premium within 30 days of the date you lose City coverage.</p>
<p><b>Deferred Compensation Mission Square Retirement (formerly ICMA-RC)</b></p>	<p>If you participate in the City of Norfolk Voluntary Deferred Compensation Plan, a "457" and/or "401(a)" Plan (governmental, deferred compensation), refer to <a href="http://www.icmarc.org">www.icmarc.org</a> or call Mission Square Retirement at 1-800-669-7400 for available options.</p>
<p><b>Go Pass</b></p>	<p>The Go Pass is paid by the employee at a cost of \$225.00. If an employee has fully paid for the GO Pass the employee can continue to use the pass until June 30 of each year.</p>
<p><b>Employee Badges, Uniform, Keys, Equipment and Parking Pass</b></p>	<p>Turn in ALL your City issued items to your Supervisor, including your employee badges, uniform, keys, equipment and parking passes.</p>

<b>Benefits Checklist</b>	
<b>How Do I....</b>	<b>Point of Contact</b>
<b>Get Answers Not Listed Here</b>	Human Resources: <a href="mailto:HRHELP@norfolk.gov">HRHELP@norfolk.gov</a> Benefits: <a href="mailto:HRBENEFITS@norfolk.gov">HRBENEFITS@norfolk.gov</a>
<b>Inquire About My Health and Other Voluntary Benefits</b>	Anthem Health: <a href="http://www.anthem.com">www.anthem.com</a> Pharmacy Services: <a href="http://www.anthem.com">www.anthem.com</a> Dental: <a href="http://www.deltadentalva.com">www.deltadentalva.com</a> Vision: <a href="http://www.unicare.com">www.unicare.com</a> Flexible Spending Accounts: <a href="http://www.flex-admin.com">www.flex-admin.com</a> Health Savings Accounts: <a href="http://www.flex-admin.com">www.flex-admin.com</a> Legal Resources: <a href="http://www.legalresources.com">www.legalresources.com</a> COBRA and Direct Billing: 1-877-502-6272
<b>Inquire About My Life Insurance</b>	Securian Financial at 1-800-441-2258
<b>Deferred Compensation Mission Square Retirement</b>	Mackenzie Moss, Mission Square Retirement Plan Specialist: <a href="mailto:mmoss@icmarc.org">mmoss@icmarc.org</a> or Mission Square Retirement at 800-669-7400.

## Your Retirement Plan

<p><b>NERS Member - Vested</b></p>	<p>Norfolk Employees' Retirement System (NERS) members with the equivalent of five (5) or more years of creditable service are vested in the retirement system. You will be able to draw a monthly benefit once you reach normal service retirement age.</p> <p>For example, if you leave City employment when you are 40 years old, with 10 years of service, and your account is vested, you may be able to apply for a monthly pension when you reach the age of 60. Vested Service Retirement qualifications are in accordance with the provisions of City Code Chapter 37 in effect at the time of termination or resignation of City employment. Per Norfolk City Code, a vested member can never receive a refund of mandatory contributions. Additionally, a vested member cannot receive an early payout of monthly benefits or lump sum payment of retirement benefits. If your separation from City employment is a service retirement, you will need to contact the Retirement Office at least 30 days but no greater than 90 days in advance of your desired effective retirement date or desired entry date into the Deferred Retirement Option Program ("DROP") to discuss your eligibility and options. Per Norfolk City Code, you must meet with a Retirement Benefits Specialist and sign your retirement paperwork at least 30 days but no greater than 90 days before your desired retirement date or your DROP Entry Date.</p>
<p><b>NERS Member – Non-Vested</b></p>	<p>If you have less than the equivalent of five (5) years of creditable service, you are not vested and are not entitled to a future monthly benefit. If this is the case, you have the option to rollover your mandatory contributions to an eligible IRA account or you can receive a refund of your contributions. There are significant penalties and tax liabilities associated with withdrawal unless you rollover your contributions into another eligible IRA account. Retirement Office staff can provide you with information about your options. Once you have separated, contact the Retirement Office at (757) 664-4738 to complete the IRS 402(f) Refund of Contributions paperwork to withdraw your contributions plus interest. You can obtain the Refund of Contribution 402(f) form by visiting <a href="http://www.norfolk.gov/retirement">www.norfolk.gov/retirement</a> under the subtitle "Forms and Notices".</p>

<p><b>VRS Members – Vested and Non-Vested</b></p>	<p>If you participate in a Virginia Retirement System (VRS) retirement plan, or were hired on or after January 1, 2022, refer to <a href="https://www.varetire.org/">https://www.varetire.org/</a> or call the Customer Contact Center at 1-888-827-3847 for more information.</p> <p>If you participate in the VRS Hybrid Plan, please also contact ICMA-RC/Mission Square regarding your defined contributions at <a href="https://www.icmarc.org/">https://www.icmarc.org/</a> or call Mission Square Retirement Member Services at 1-800-669-7400.</p>
<p><b>1099-R</b></p>	<p>For the calendar year in which an employee retires or receives a payment from Retirement, a 1099-R report of taxable earnings will be placed in the mail by January 31<sup>st</sup> of the following year to the address on record in PeopleSoft.</p> <p>Ensure that your address is correct in PeopleSoft Self-Service for timely receipt of your 1099-R. NOTE: The U.S. Postal Service will not forward 1099-Rs.</p>

## Retirement Checklist

**Vested Members:**

**NERS Members:** If you have the equivalent of five (5) or more years of creditable service in NERS, you are a vested NERS member and are entitled to retirement benefits in the future upon meeting retirement eligibility requirements. You do not need to do anything else to qualify for a monthly benefit at your normal service retirement age. **PLEASE ENSURE YOUR ADDRESS AND CONTACT INFORMATION ARE UPDATED VIA PEOPLESOFT** for NERS to contact you regarding your future retirement benefit. You will need to contact the Retirement Office at (757) 664-4738 once you become eligible to receive your retirement benefit.

**VRS Members:** If you have the equivalent of five (5) or more years of creditable service in VRS, you are a vested VRS member and are entitled to retirement benefits in the future upon meeting retirement eligibility requirements. Refer to <https://www.varetire.org/> or call the VRS Customer Contact Center at 1-888-827-3847 once you become eligible to receive your retirement benefit.

**Non-vested members:**

**NERS Members:** If you do not have the equivalent of five (5) or more years of creditable service, you are not vested and cannot collect a NERS benefit. Once you have separated, contact the Retirement Office at (757) 664-4738 to complete the IRS 402(f) Refund of Contributions paperwork to withdraw your contributions plus interest. You can obtain the Refund of Contribution 402(f) form by visiting [www.norfolk.gov/retirement](http://www.norfolk.gov/retirement) under the subtitle "Forms and Notices".

**VRS Members:** If you do not have the equivalent of sixty (60) months (5 years) or more years of creditable service, you are not vested with VRS. If you leave your position before retirement, you can keep your funds with VRS. You will be considered a deferred member. You can also request a refund of your member contributions and interest. Taking a refund cancels your membership and eligibility for any future VRS benefits. Visit <https://myvrs.varetire.org/login/> to submit an online request for a refund.

**If you are retiring:**

**NERS Members:** Contact the Retirement Office at (757) 664-4738 or email NERS at [retirement@norfolk.gov](mailto:retirement@norfolk.gov) at least 30 days but no greater than 90 days before your desired retirement date or your DROP Entry Date. You can obtain the NERS "Pre-Retirement Check List" by visiting [www.norfolk.gov/retirement](http://www.norfolk.gov/retirement) under the subtitle "Pre-Retirement Frequently Asked Questions".

**VRS Members:** Contact VRS toll-free at 1-888-827-3847 or visit [myvrs.varetire.org](http://myvrs.varetire.org) at least 60 days but not greater than four months (120 days) before you retire. Visit [www.varetire.org](http://www.varetire.org) for pre-retirement guides specific to your VRS retirement plan, as well as required retirement forms.

## City Employment Verification

**Employment Verification**

Prospective employers may contact The Work Number to verify your employment and income. Give the person seeking your proof of employment the following information:

The Work Number Access Options:

[www.theworknumber.com](http://www.theworknumber.com)

1-800-367-5690

1. The City of Norfolk Employer Code: **28152**
2. Your Social Security Number

## Re-Hire

**Re-applying for Employment with the City**

You may reapply for City employment at any time. Current job openings are listed on the City's website <https://www.norfolk.gov/2173/Job-Listings>. If you are a NERS retiree and return to City employment in a position other than a retiree part-time position, your retirement benefits will be suspended while you are employed.

# PeopleSoft Self-Service Log-in Instructions

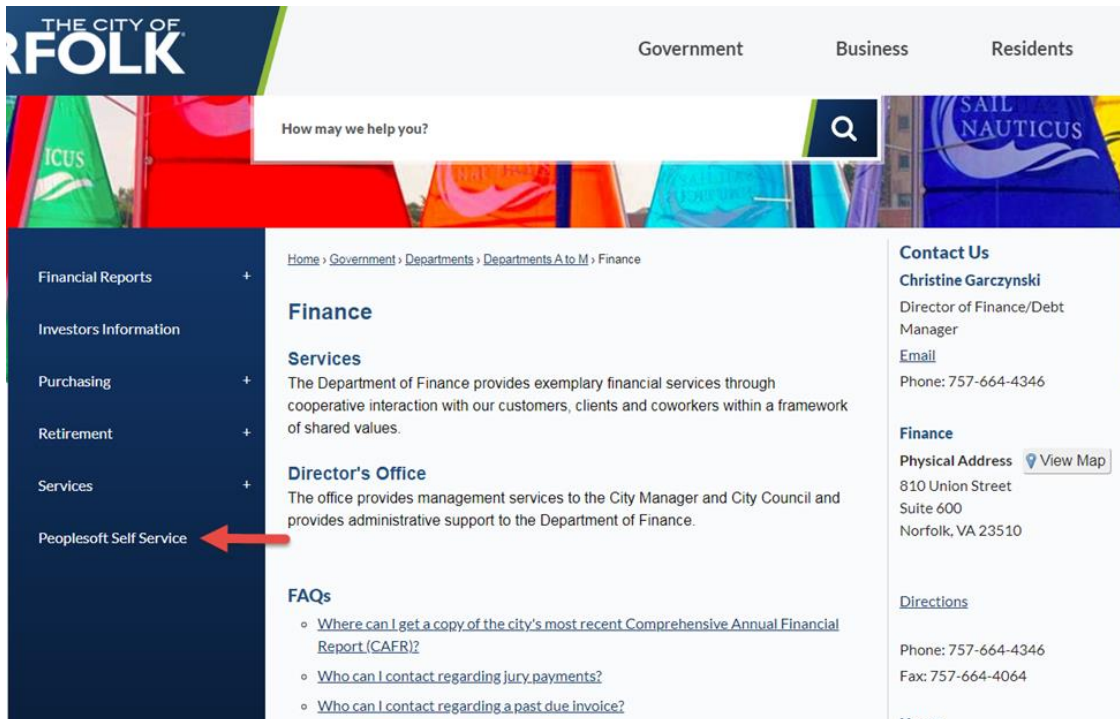
**\*The general audience of this document is for employees that have ended employment with the City. It is not intended for those individuals that perform day-to-day operations with the City.\***

**\*\*Please also note your access to PeopleSoft is available for only 45 days. \*\***

- 1. Using a web browser, preferable Google Chrome, go to [www.norfolk.gov/finance](http://www.norfolk.gov/finance).**



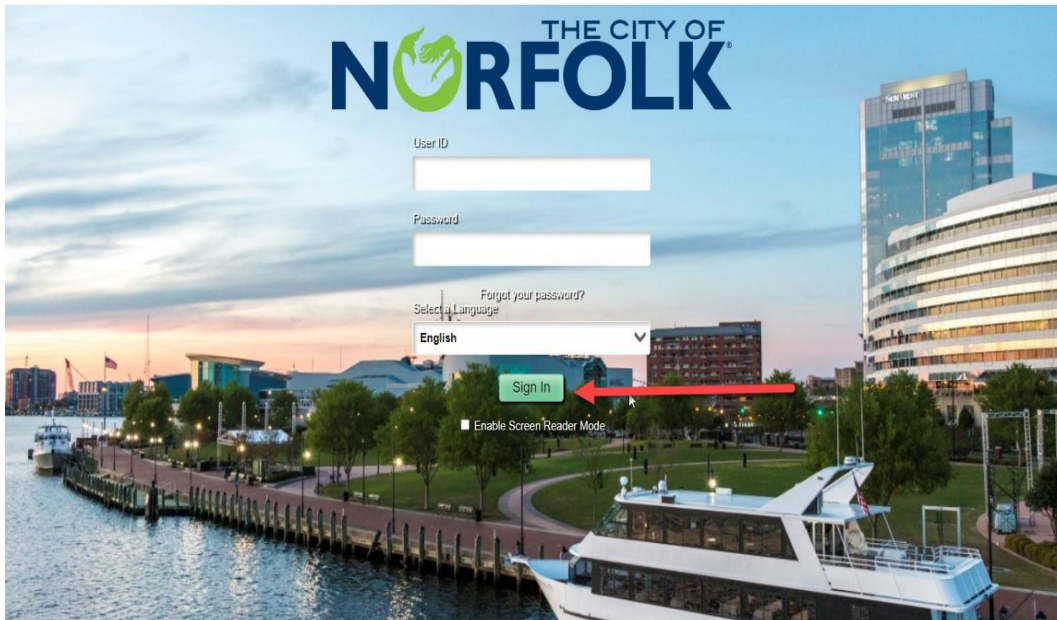
- 2. Click on the PeopleSoft Self Service link which is located on the left side of the page.**



- 3. At the log-in screen enter in your User ID and Password. Your Initial Password is the first 4 letters of your last name followed by the last 4 digits of**



your SSN, followed by an asterisk. Please note your password is case sensitive. For example, the log-in for employee John Smith would be Smit1234\* (assuming the last 4 of your SSN is 1234).



4. **Once you have entered your User ID and Password, click Sign In.**
5. **When you log in for the first time using these credentials, you will see the following screen below and be alerted that your password has expired. Click the "Click here to change your password." link.**



**6. You will then see the following screen which will prompt you to create a new password.**



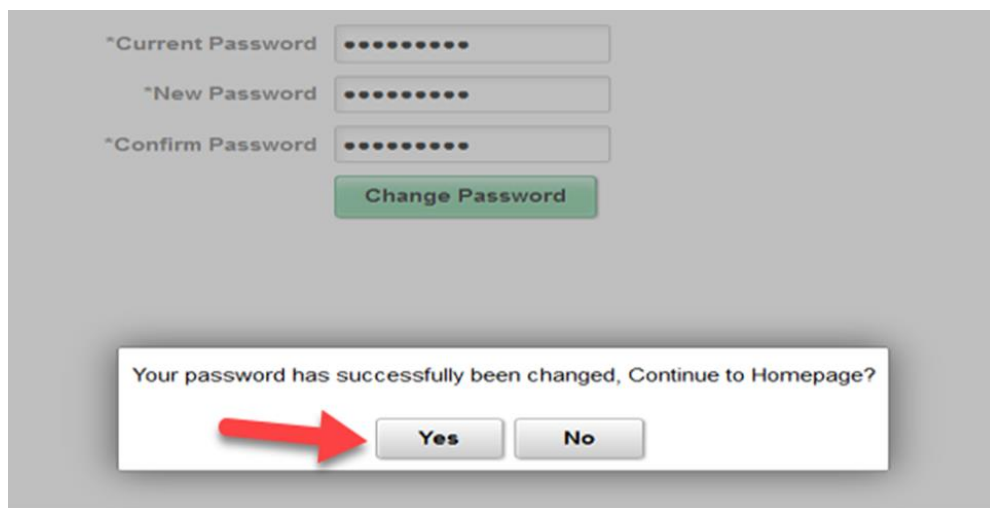
**7. Re-enter your Current password (1<sup>st</sup> four of your last name, last four SSN, and an asterisk).**

**8. Enter your New password.** It must be at least seven characters with one capital letter, one number and one special character (i.e., @, #, %, &, etc.). \*\*\*Remember your password is case sensitive.

**9.** Re-enter your New password in "Confirm Password:"

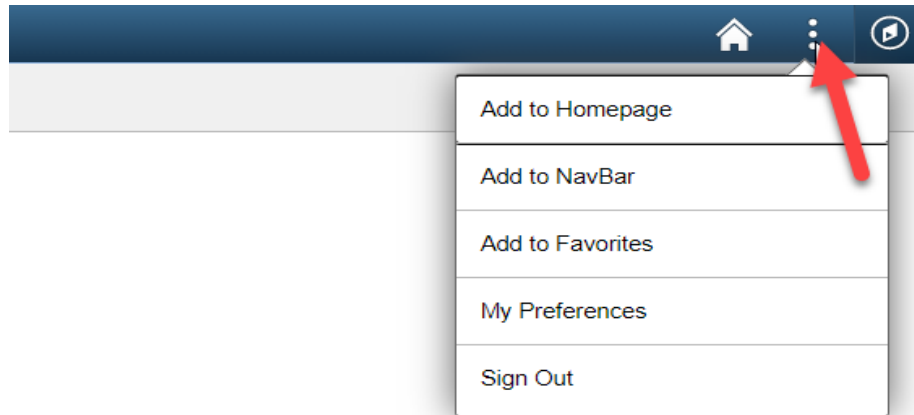
**10.** Click "Change Password"

**11.** If you were successful, you will see the following screen



**12.** Click Yes.

- 13.** To exit PeopleSoft, click the vertical ellipsis, and select "Sign Out" from the drop-down list.



- 14.** Congratulations! You have successfully logged into PeopleSoft and changed your password!

## In Closing

The City of Norfolk appreciates your contribution to the City and wishes you future success in all your endeavors.