

EXIT GUIDE

Exit Guide for Employees Leaving City of Norfolk Employment

2025

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>NERS Members: Contact the Retirement Office at least 30 days but no greater than 90 days before your desired retirement date</p> <p>VRS Members of Plan 1 or Plan 2: Visit https://www.varetire.org/education/are-you-ready-to-retire within 5 years of getting ready to retire to view a webinar, which will guide you through important retirement decisions (such as when to retire and selecting a benefit payout option)</p> <p>VRS Members of the Hybrid Plan: Visit https://www.vareirement.org/hybrid/milestones/getting-ready-to-retire.html as soon as you start considering retirement to view guides and instructional videos</p>
<p><input type="checkbox"/> If retiring, complete application and paperwork</p>	<p>NERS Members: 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 Chapter 37, Section 61</p> <p>VRS Members: Required to submit via myvrs.varetire.org 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"/> Elect City retiree benefit plans, if eligible	For detailed information on retiree benefits and eligibility, please visit: https://www.norfolkhealthcareconsortium.com/732/Retiree-Benefits-Information-2025 Make sure to notify the Norfolk Healthcare Consortium prior to your retirement date to ensure a smooth transition
<input type="checkbox"/> Verify your current address, email and phone information in PeopleSoft Self-Service	Before you leave
<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	Before you leave Retiring NERS Members: Review your sick leave balance that will be included in your retirement benefit calculation Retiring VRS Members: Your sick leave balance is not included in your retirement benefit calculation
<input type="checkbox"/> Apply for optional insurance continuation (Group Term Life, Accidental Death and Dismemberment, and Long-Term Disability)	Within 30 days from your last date of coverage on a City plan
<input type="checkbox"/> Elect City Medical / Dental / Vision / FSA COBRA Coverage	Follow instructions in your COBRA notification letter

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Your Final Paycheck

Leave Payout	<p>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.</p> <p>Employees may choose to allocate all or a portion of their terminal leave payouts to their deferred compensation retirement savings plan.</p> <p>For more information, please contact retirement@norfolk.gov.</p> <p>Note:</p> <ul style="list-style-type: none">* Subject to the Maximum Carryforward limit specified Leave Policy 4.1.* Annual leave will not count toward employee's credited service for pension purposes.
Sick Leave Conversion for Retiring Employees – NERS Eligible	<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, your remaining sick leave balance at the time of separation may be included in your City retirement allowance calculation. Vested NERS members may receive service credit for their remaining unused sick leave balance for retirement allowance calculation purposes. Unused accrued sick leave cannot be used to meet the NERS vesting or retirement requirement.</p>
Sick Leave for Retiring Employees – VRS Eligible	<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>

Other Leaves	There is no payout for other categories of unused leave.
Direct Deposit	<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>*Verify your current address in PeopleSoft Self-Service*</p>
Final W-2	<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 31st of the following year to the address on file 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 year's W-2s by following 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>
How Do I....	Point of Contact
Get Answers Not Listed Here	Finance-Payroll FINPayrollProcessors@norfolk.gov

Employee Considerations

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. This information does not apply to employees who are changing departments or taking a leave of absence.

Health Care Benefits

<p>Continuing Coverage Through COBRA</p> <p>Medical, Dental, Vision and Health Care FSA Coverage</p>	<p>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.</p> <p>Continuation of Health Coverage (COBRA) Plans</p> <p>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.</p> <p>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.</p> <p>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> <p>If you have not received a COBRA letter within 30 days of your last day, contact the Norfolk Healthcare Consortium at HRBenefits@norfolk.gov or 757-664-4486 (Select Option 1).</p>
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Medicare	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 www.medicare.gov .
Retiree Medical, Dental, and Vision Coverage through the Norfolk Healthcare Consortium	<p>If you are eligible to retire as a NERS or VRS retiree, contact the Norfolk Healthcare Consortium at HRBenefits@norfolk.gov or 757-664-4486 (select Option 1) for information about the Norfolk Healthcare Consortium retiree healthcare plans.</p> <p>In some cases, you can delay your enrollment in a Norfolk Healthcare Consortium retiree medical plan if you are covered by a spouse who is still active in one of the Norfolk Healthcare Consortium healthcare plans.</p>

Optional Insurances and Other Benefits	
Accidental Death and Dismemberment (AD&D)	If you separate from City service, you have 30 days to request conversion to an individual Life, Accidental Death and Dismemberment (AD&D) policy. Contact Securian at 1-800-441-2258 for details.
Long-Term Disability (LTD) through The Hartford	If you separate from City service as a direct result of a disability that is covered as a claim under The Hartford LTD plan, your claim will continue without your needing to pay a premium (waiver of premium) provided The Hartford continues to approve your LTD claim under the terms of the LTD plan. There is no opportunity to convert to individual disability coverage. Contact The Hartford at 888-277-4767 for details.
Long Term Disability (LTD) through Virginia Retirement System (VRS)/Virginia Local Disability Program (VLDP)	If you separate from City as a direct result of a disability that is covered under the VRS/VLDP LTD plan, your claim will continue to be paid, provided Alight continues to approve your LTD claim under the terms of the LTD plan. There is no opportunity to convert to individual disability coverage. You will also continue to be covered by Retiree Life Insurance while your LTD claim continues. Contact Alight at 1-877-928-7021 for details.
Basic Group Term Life (GTL)	Your Basic GTL coverage and any supplemental coverage terminate on the last day of the calendar month in which you were employed, unless you meet the terms of the group basic life insurance plan. You may convert your group term life insurance to an individual policy, without evidence of insurability, if you apply in writing to Securian at 1-800-441-2258 and <u>pay the first premium within 30 days of the date</u> you lose City coverage.

Optional Life Insurance	<p>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 30-day timeframe.</p> <p>Contact Seurian at 1-800-441-2258 for details.</p>
Deferred Compensation MissionSquare Retirement	<p>If you participate in the City of Norfolk's Voluntary Deferred Compensation Plan, or a "457" and/or "401(a)" Plan (governmental, deferred compensation), refer to missionsq.org or call MissionSquare Retirement at 1-800-669-7400 for available options. You are not required to withdraw or rollover your contributions out of your MissionSquare accounts at the time of retirement or end of employment.</p>
VRS Defined Contribution Plans (Hybrid)	<p>If you participate in the VRS Hybrid Plan (record keeper Voya Financial), refer to https://dcp.varetire.org/.</p> <p>Contact Voya at 1-877-327-5261 for available options.</p>
Go Pass	<p>The Go Pass is paid by the employee at a cost of \$225.00. If an employee terminating employment has fully paid for the GO Pass they can continue to use the pass until June 30 of each year.</p>
Employee Badges, Uniform, Keys, Equipment and Parking Pass	<p>Turn in ALL your City issued items to your Supervisor, including your employee badges, uniform, keys, equipment and parking passes.</p>

Benefits Checklist	
How Do I....	Point of Contact
Get Answers Not Listed Here	Human Resources: HRHELP@norfolk.gov Norfolk Healthcare Consortium Benefits: HRBENEFITS@norfolk.gov
Inquire About My Health and Other Voluntary Benefits	Anthem Health Insurance: 1-833-988-2030 Pharmacy Services: 1-833-988-2030 Delta Dental: 1-800-237-6060 Blue View Vision: 1-833-988-2030 Flexible Spending Accounts: 757-340-4567 Health Savings Accounts: 1-866-346-5800 Legal Resources/ID Theft: 1-800-728-5768 COBRA and Direct Billing: 757-340-4567 Disability through The Hartford: 1-888-301-5615 Disability through VRS/VLDP (Alight): 1-877-928-7021
Inquire About My Life Insurance	Securian Financial at 1-800-441-2258
Inquire About My Voluntary Deferred Compensation Plan	Mackenzie Moss, MissionSquare Retirement Plan Specialist: mmoss@missionsq.org MissionSquare Retirement: 1-800-669-7400

Your Retirement Plan

NERS Member - Vested	<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 requirements are in accordance with the provisions of City Code Chapter 37 in effect at the time of termination or resignation of City employment.</p> <p>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 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.</p>
NERS Member - Non-Vested	<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 the Retirement webpage located on City of Norfolk, Virginia, Official Website under the subtitle "NERS Forms and Notices" at https://www.norfolk.gov/5502/NERS-Forms-Notices.</p>

VRS Members – Vested and Non-Vested	<p>https://www.varetire.org/</p> <p>or</p> <p>https://dcp.varetire.org/</p>
1099-R	<p>For the calendar year in which an employee becomes a NERS retiree, a 1099-R report of taxable earnings will be placed in the mail by January 31st 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 form.</p> <p>VRS retirees' information is not maintained in PeopleSoft. VRS retirees must access their personal MyVRS account via https://myvrs.varetire.org/login/ to update their address on record.</p> <p>NOTE: The U.S. Postal Service will not forward 1099-Rs.</p>

Retirement Checklist

If you are retiring:

NERS Members: Contact the Retirement Office at 757-664-4738 or email NERS at retirement@norfolk.gov at least 30 days but no greater than 90 days before your desired retirement date. You can obtain the NERS "Pre-Retirement Check List" by visiting <https://www.norfolk.gov/5503/NERS-Pre-Retirement-Information> under the subtitle "NERS Pre-Retirement Information".

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

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. **VRS MEMBERS' CONTACT INFORMATION IS NOT MAINTAINED IN PEOPLESOFT.** VRS members must access their personal MyVRS account via <https://myvrs.varetire.org/login/> to update their address on file. 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 are not entitled to a future 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 or rollover your contributions plus interest. You can obtain the Refund of Contribution 402(f) form by visiting <https://www.norfolk.gov/5502/NERS-Forms-Notices> under the subtitle "Forms and Notices".

VRS Members: If you have the equivalent of five (5) or more years of creditable service (vested) or you have less than five (5) years of creditable service (not vested) and leave your employment, you can keep your account balance with VRS. You will be considered a deferred member.

Alternatively, you can request a refund of your member contributions and interest, regardless of whether you are vested or not, but you will forfeit a future VRS retirement benefit.

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.

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

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 located at <https://www.norfolk.gov/5516/Careersolk.gov/2173/Job-Listings>.

If you are a NERS or a VRS 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

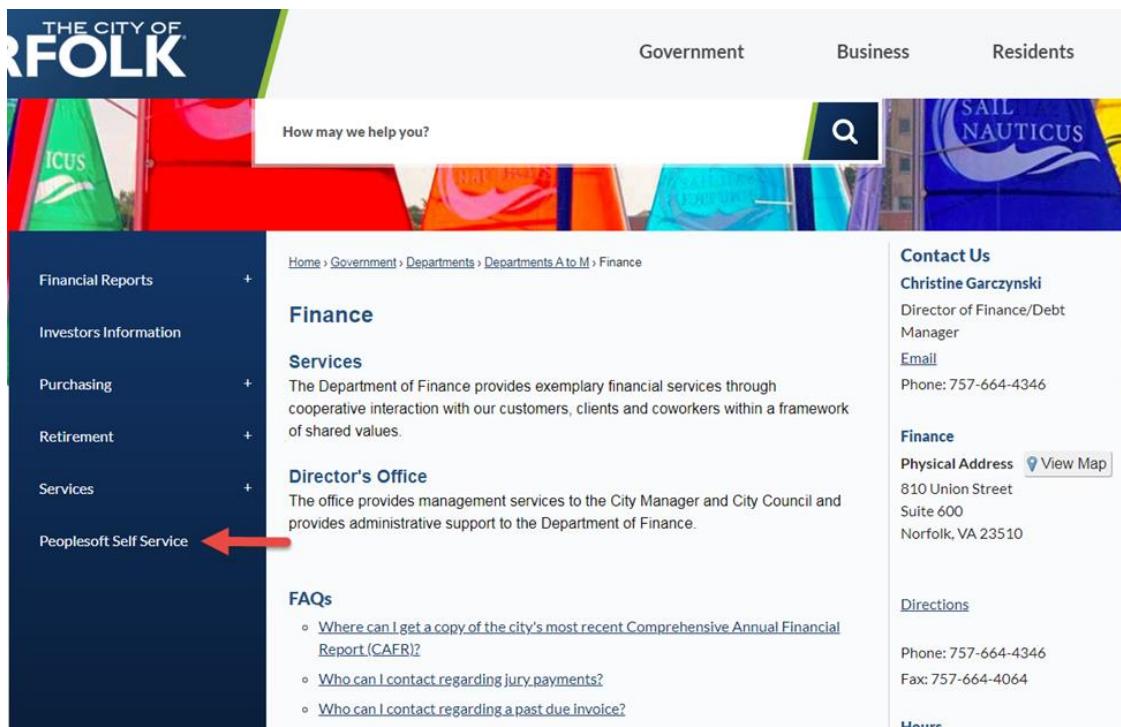
The general audience of this document is for employees that have ended employment with the City. It is not intended for those individuals that perform day-to-day operations with the City.

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

1. Using a web browser, preferably Google Chrome, navigate to www.norfolk.gov/finance.

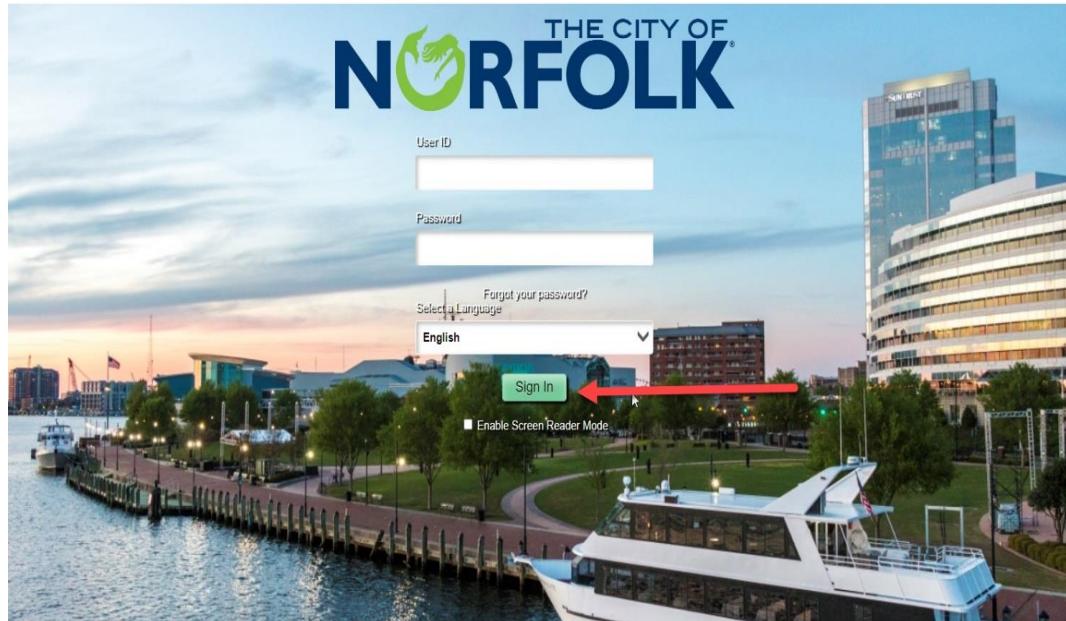


2. Click on the PeopleSoft Self Service link which is located on the left side of the page.



The screenshot shows the City of Norfolk website. The header includes the city logo, a search bar, and links for Government, Business, and Residents. The main content area shows the 'Finance' department page. On the left, a sidebar menu lists 'Financial Reports', 'Investors Information', 'Purchasing', 'Retirement', 'Services', and 'PeopleSoft Self Service'. A red arrow points to the 'PeopleSoft Self Service' link. The right sidebar contains contact information for the Director of Finance and details for the 'Finance' department, including a physical address and directions.

- 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.**

User ID 012345

Description Name, Employee

*Current Password

*New Password

*Confirm Password

Change Password

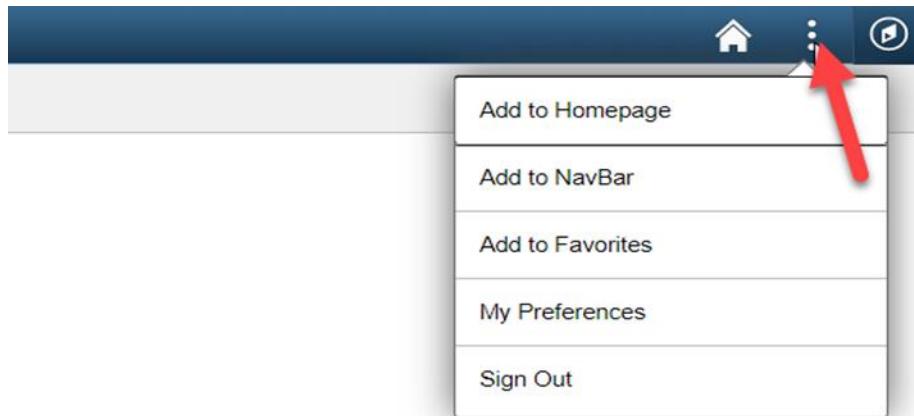
- 7. Re-enter your Current password (1st four of your last name, last four SSN, and an asterisk).**
- 8. Enter your New password.** Your new password must contain the following:
- One (1) lower case letter
 - One (1) upper case letter
 - One (1) number
 - One (1) special character (@, #, %, &, etc.)
 - A minimum of ten (10) characters
 - A maximum of thirty-two (32) characters
 - 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.

APPENDIX



NOTICE TO WORKERS

Unemployment Insurance (UI) benefits are available to workers who are unemployed and who meet the requirements of Virginia UI eligibility laws. You may file a UI claim in the first week that employment stops, or work hours are reduced.

YOU MAY APPLY FOR UNEMPLOYMENT INSURANCE BENEFITS IF:

- You are totally unemployed.
- You are working reduced wages or hours.

YOU WILL NEED TO PROVIDE:

- Your full legal name
- Your Social Security Number
- Your authorization to work (if you are not a US Citizen or resident)

IF TOTALLY UNEMPLOYED, ON A TEMPORARY LAYOFF, OR IF WORKING REDUCED HOURS:

The first week you are unemployed, register for work, and file a claim for benefits. You can file your claim online at www.vec.virginia.gov or by calling our Customer Contact Center at 1-866-832-2363. Register for work online at www.vawc.virginia.gov.

TO BE ELIGIBLE FOR BENEFITS, THE LAW REQUIRES THAT YOU:

- File a claim with the Virginia Employment Commission.
- Have earned sufficient wages from employers who are subject to the Virginia Unemployment Compensation Act or any other State within your Base Period.
- Must be unemployed through no fault of your own.
- Must be able and available for work and actively searching for work.
- Continue to report as instructed by the Virginia Employment Commission.

You cannot be paid unemployment benefits until you have filed your claim and have met all eligibility requirements. You should file your claim as soon as you become unemployed, or your hours are reduced. If you have any questions about your rights and responsibilities under the Virginia Unemployment Compensation Act, visit website www.vec.virginia.gov or call our Customer Contact Center at 1-866-832-2363.

THE LAW REQUIRES EMPLOYERS TO POST THIS NOTICE IN A PLACE VISIBLE TO ALL WORKERS.

EFFECTIVE MARCH 14, 2024, EMPLOYERS MUST ALSO PROVIDE A COPY OF THIS NOTICE TO EACH WORKER AT THE TIME OF SEPARATION FROM EMPLOYMENT (42 USC, §1103 (h)(2)).

An Equal Opportunity Employer/Program

Auxiliary aids and services are available upon request to individuals with disabilities.

Please call 1-866-832-2363 or email translation@vec.virginia.gov for Language Access/Assistance.

This notice is available in Spanish.

Direct requests to:
Employer Accounts
P.O. Box 26441
Richmond, VA 23261-6441

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