

Retirement Planning Resources for VSTRS and VMERS Members

Accessing pertinent, accurate and timely information about the Vermont State Teachers' Retirement System (VSTRS) and the Vermont Municipal Retirement System (VMERS) is critically important when you are planning for retirement.

Below are links to information for school employees – teachers, administrators and Educational Support Professionals – provided by the [Vermont State Treasurer's Office](#) for VSTRS and VMERS.

We strongly recommend that you consult these sites and speak with the professional retirement specialists at the Treasurer's office when you are preparing for retirement.

Vermont State Teachers' Retirement System (VSTRS)

1. For a general introduction to VSTRS:

<http://www.vermonttreasurer.gov/retirement/teachers-vstrs>

2. For information about specific group retirement plans offered by VSTRS:

- Group A: <http://www.vermonttreasurer.gov/retirement/teachers-group-a>
- Group C: <http://www.vermonttreasurer.gov/retirement/teachers-group-c>
- 403(b) Plan: <http://www.vermonttreasurer.gov/retirement/deferred-compensation>

3. To learn about changes to VSTRS that went into effect on July 2, 2010:

<http://www.vermonttreasurer.gov/sites/treasurer/files/pdf/retireTeacher/misc/010 - Act 74 - Informational Mailing - final.pdf>

4. To access VSTRS Group Health Insurance Rates (these are updated annually):

<http://www.vermonttreasurer.gov/retirement/vstrs-health-insurance>

5. To access VSTRS Newsletters:

<http://www.vermonttreasurer.gov/retirement/vstrs-newsletters>

6. To learn about the Retiree Dental program:

<http://www.vermonttreasurer.gov/retirement/retiree-dental-insurance>

7. To access retirement system forms:

<http://www.vermonttreasurer.gov/retirement/forms>

Vermont Municipal Employees' Retirement System (VMERS)

1. For a general introduction to VMERS:

<http://www.vermonttreasurer.gov/retirement/municipal-vmers>

2. For information on specific group retirement plans offered by VMERS and how they compare to each other:

<http://www.vermonttreasurer.gov/retirement/muni-group-plans>

<http://www.vermonttreasurer.gov/retirement/muni-group-comparisons>

3. For information on VMERS' health savings plan:

<http://www.vermonttreasurer.gov/retirement/Muni-RHS>

4. For information on VMERS' Defined Contribution Plan:

<http://www.vermonttreasurer.gov/retirement/muni-defined-contribution>

5. To access VMERS' newsletters:

<http://www.vermonttreasurer.gov/retirement/muni-newsletters>

6. To learn about the Retiree Dental program:

<http://www.vermonttreasurer.gov/retirement/retiree-dental-insurance>

7. To access retirement system forms:

<http://www.vermonttreasurer.gov/retirement/forms>

Helpful Links for Medicare-Eligible Retirees

1. [Social Security](#): 1-800-772-1213
2. [Medicare](#): 1-800-633-4227
3. [Medicare Handbook](#) (this is an invaluable resource for individuals unfamiliar with Medicare)
 - Sign-ups & premium cost on pg. 25
 - What is/isn't covered on pgs. 35-66
 - Medigap information on pgs. 91-96
4. [Medicare Part B Cost](#)
5. [Medicare Coverage](#)
6. [Medicare Cost at a Glance](#)

7. **Medicare Supplement & Part D** [Plan Finder](#)

Important: At present, teachers and administrators who elect retiree health plans from VSTRS that have **Rx benefits** embedded in them do NOT need to purchase a separate Plan D. If you are on Medicare and do NOT have supplemental or carve-out coverage with Rx benefits, you will find the link above useful.

8. **For VSTRS Members - BC/BS** [VEHI Carve-out Plans](#)

How to Contact the Treasurer's Office

In Person

The State Treasurer's Office is located on the fourth floor at 109 State Street in downtown Montpelier, Vermont. We are open from 7:45 AM to 4:30 PM, Monday through Friday.

[Map of 109 State Street](#)

Mailing Address

Office of the State Treasurer
109 State Street, Floor 4

Montpelier, VT 05609-6200

Phone Numbers

The office can be reached from 7:45 a.m. to 4:30 p.m., Monday through Friday, at:

- (802) 828-2301
- (800) 642-3191 (Vermont only)
- TTY: (800) 253-0191

Retirement Questions: (802) 828-2305

E-Mail Address

General delivery [e-mail address](#) for the Treasurer's Office.