PREPARING FOR
NORMAL/EARLY/DEFERRED VESTED RETIREMENT

UNIFORMED

2018
This booklet is a summary of information for Fairfax County employees retiring on a Normal Service, Early Service or Deferred Vested Retirement. You can find more detailed information about these subjects in the Active Uniformed Retirement System Handbook and County Personnel Regulations and Policies. (The Fairfax County Code will govern in the event of any error in this booklet.)

**Fairfax County Retirement Systems**  
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Fairfax, VA  22033  
**703-279-8200**

1-800-333-1633  
fax 703-653-9543

[www.fairfaxcounty.gov/retirement/](http://www.fairfaxcounty.gov/retirement/)

This retirement handbook is for members of Fairfax County Uniformed Retirement System in Plans B, D or E. Plans A and C have been removed as there are no current active members.
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APPENDIX
I’m Almost Ready To Retire . . . Is Retirement Counseling Available? . .

Individual retirement counseling is available for employees who are within six months of planned retirement or DROP entry. Please do a Benefit Estimate through our website before your retirement counseling session. You may also ask for a personalized estimate of your retirement benefit when you are one year out from your retirement date. Please complete and submit a “Benefit Estimate Request” form and allow approximately 4 weeks for your estimate to be mailed to your home address. This form is available on the Retirement Systems website at www.fairfaxcounty.gov/retirement under the link for “Forms A-Z”.

To calculate your own estimated Normal Service, Early Service, Deferred Vested, or DROP benefit, please visit Web Member Services on the Retirement Systems website: www.fairfaxcounty.gov/retirement and click on Retirement Account. Establish an account by choosing a Username and Password. Here you can override benefit service hours and incomes to see different projections of benefits.

When Can I Retire? What Kind of Retirement Will I Be Eligible For?

To understand how your benefit is calculated, you need to understand the definition of the term Final Average Salary (FAS). Final Average Salary is the average of the highest consecutive 78 bi-weekly pay periods any time in your career with the County. Periods of Leave Without Pay (LWOP) for approved Family and Medical Leave will be ignored when calculating highest consecutive pay periods.

NORMAL RETIREMENT:

You will be eligible to retire on your 55th birthday if you have at least six years of service or when you have at least 25 years of service. Any sick leave you have at retirement will be counted as additional service for members in Plans B & D. Plan E members have a cap of 2,080 hours of sick leave that will count as retirement service credit. Full-time (80 hour per week) employees earn one month of credit for each 172 hours of sick leave. Part-time employees earn credit for their sick leave based on their scheduled hours. Prorated sick leave for 24-hour shift personnel will be first converted to what the employee would have earned if he or she had been an 8-hour shift employee. Leave Without Pay (LWOP) except for approved Family and Medical Leave does not count as creditable service. Part-time employees earn a full year of creditable service toward their retirement eligibility for each year they work their scheduled hours.

Your normal retirement benefit will be calculated as follows:

Plan B: 2.0% times your FAS (including sick leave but excluding all LWOP) times years of benefit service. The total is then increased by 3%.

In addition, members of Plan B who retire before age 62 may be eligible for a supplemental benefit called the Pre-62 Supplement. The amount you will receive depends on the date you were hired, and your age.
If you were hired on or after July 1, 1976 the basic amount of the supplement is a percentage of the primary Social Security benefit you would receive if you were age 65 at retirement. This percentage is determined by dividing your years of service with the County by 25 years (up to a maximum of 100%). This benefit is then increased by 3%.

The following chart shows the actual benefit a **Plan B** member will receive each month depending on his/her age.

<table>
<thead>
<tr>
<th>Age</th>
<th>Uniformed Plan B</th>
</tr>
</thead>
<tbody>
<tr>
<td>less than age 55</td>
<td>( \frac{1}{2} ) of Primary Social Security benefit</td>
</tr>
<tr>
<td>age 55 to age 62</td>
<td>full Primary Social Security benefit</td>
</tr>
<tr>
<td>age 62 and older</td>
<td>excess (if any) of full Primary Social Security benefit over the earliest Social Security benefit you are eligible to receive (age 62)</td>
</tr>
</tbody>
</table>

**Plans D & E:** 2.5% times your FAS times your service (including sick leave* but excluding all LWOP). The total is then increased by 3%.

*Maximum sick leave service credit used for calculating retirement benefit for plan E members is 2,080 hours.

**Pre-Social Security Benefit (Pre-SSB):**

**Plan B:** A second supplemental benefit is payable to members of Plan B who retire with a service retirement prior to the age at which they would be eligible for regular Social Security benefits. (See chart below.) This additional benefit will equal 0.2% of FAS per year of service, increased by 3%. This benefit will be payable until the month following attainment of the age of eligibility for an unreduced Social Security benefit.

**Plans D & E:** An additional benefit is payable to all members of Plans D & E who retire prior to the age at which they would be eligible for regular Social Security benefits. This additional benefit will be equal to 0.3% of FAS per year of service, increased by 3%. This benefit will be payable until the month following attainment of the age of eligibility for an unreduced Social Security benefit. (chart on next page)
## Social Security Eligibility

<table>
<thead>
<tr>
<th>Year of Birth</th>
<th>Year You Will Turn 62</th>
<th>Age for Full Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>1937 or earlier</td>
<td>1999 or earlier</td>
<td>65 years</td>
</tr>
<tr>
<td>1938</td>
<td>2000</td>
<td>65 years, 2 months</td>
</tr>
<tr>
<td>1939</td>
<td>2001</td>
<td>65 years, 4 months</td>
</tr>
<tr>
<td>1940</td>
<td>2002</td>
<td>65 years, 6 months</td>
</tr>
<tr>
<td>1941</td>
<td>2003</td>
<td>65 years, 8 months</td>
</tr>
<tr>
<td>1942</td>
<td>2004</td>
<td>65 years, 10 months</td>
</tr>
<tr>
<td>1943 - 1954</td>
<td>2005 - 2016</td>
<td>66 years</td>
</tr>
<tr>
<td>1955</td>
<td>2017</td>
<td>66 years, 2 months</td>
</tr>
<tr>
<td>1956</td>
<td>2018</td>
<td>66 years, 4 months</td>
</tr>
<tr>
<td>1957</td>
<td>2019</td>
<td>66 years, 6 months</td>
</tr>
<tr>
<td>1958</td>
<td>2020</td>
<td>66 years, 8 months</td>
</tr>
<tr>
<td>1959</td>
<td>2021</td>
<td>66 years, 10 months</td>
</tr>
<tr>
<td>1960 or later</td>
<td>2022 or later</td>
<td>67 years</td>
</tr>
</tbody>
</table>

Use the table above to determine your Pre-Social Security Benefit eligibility.

### EARLY RETIREMENT:
You are eligible to retire early once you have 20 years of creditable service. To figure your early retirement benefit, multiply the amount you receive under the normal retirement formula (including any supplemental benefits to which you are entitled) by an early retirement percentage. This percentage is based on your age, years of creditable service at retirement and Plan. These early retirement percentages can be found in the Uniformed Retirement System Handbook.

### DEFERRED VESTED RETIREMENT:
If you resign with at least five years of service and leave your contributions in the System, you may be eligible for a Deferred Vested Benefit. A deferred vested benefit is calculated in the same way as your normal retirement benefit (based on your salary and service with the County). You will begin to receive this benefit the month after you turn age 55. No supplemental benefits are payable to members taking a deferred vested benefit.

### Optional Spouse’s Benefit:
If you die, prior to retirement or DROP entry, and have at least 5 years of contributory service to the URS, and if your current legal spouse is designated as your sole Primary Beneficiary with the Retirement Systems office, your spouse may elect to receive 50% of the normal service retirement benefit you would have been eligible for, on the date of your death.

This spouse benefit does not include any Pre-SSB and your spouse must make this election within 180 days of your death. If your spouse does not elect this option, he or she will receive a refund of your accumulated contributions and interest. If you do not have a spouse, or did not choose to make your spouse your sole primary beneficiary, your designated beneficiary(ies).
or your estate will receive the balance of your retirement account, including any interest it has earned.

**Decisions You Must Make at Retirement**

**When Should I Retire or enter the DROP?** There is no mandatory retirement age, so you can continue working after you become eligible to retire.

You must be eligible for Normal Retirement to enter the DROP. You must give at least 60 days’ notice, by application, to enter the DROP and DROP entry is only applicable on the first day of a pay period. For a schedule of DROP entry dates and deadlines, please review the DROP Application Schedule on the Retirement Systems website at www.fairfaxcounty.gov/retirement.com

Just because you do not apply for retirement or DROP entry as soon as you are eligible, that does not mean that you cannot apply at any future date.

**Things to Consider**

There are several things you may want consider before deciding when during the course of the year you wish your retirement or DROP participation to become effective.

*Market Adjustments and Pay Increases:* You may wish to wait until after the effective date of a market adjustment or salary increase in order to have your FAS and annual leave/compensatory time payoff calculated at the highest possible salary or choose a date that will provide you with the highest possible prorated first year adjustment on your retirement benefit.

*Leave Implications:* You may wish to retire before your excess annual leave is converted to sick leave or excess compensatory time is lost in January OR, you may choose to wait until after excess annual leave is converted to sick leave, since some or all of your sick leave will count towards retirement service credit for retirement or DROP entry. **Please note:** Any sick leave earned during the DROP is use or lose; your retirement benefit will not be re-calculated at the end of the DROP.

*Tax Implications:* You may wish to choose a retirement date that allows your annual leave/compensatory time payoff to be paid after January 1 so that it will not be included as part of your taxable salary for your last year of employment.

*Deductions/Taxes:* You will also have to make decisions about any deductions or tax withholding you may wish to have taken from your retirement check. You may request that deductions for County group term life, dental and health insurance premiums, as well as contributions (if any) to your credit union be taken from your retirement benefits. In addition, federal and Virginia state income tax will be withheld at your request. If you are liable for another state’s taxes you will have to file estimated tax forms with that state.

**Should I Elect a Joint and Last Survivor Option?** If you retire on a normal or early retirement you may elect a Joint and Last Survivor Option which entitles your surviving spouse to receive all or a percentage (50%, 66⅔%, 75% or 100%) of your base retirement benefit (not
the Pre-Social Security Benefit) after your death. This benefit will continue, with annual 
COLAs, for your spouse’s lifetime. If you elect this option, your benefit will be reduced. The 
amount of reduction depends on the difference in age between you and your spouse. If your 
spouse should die before you, your benefit will be increased to what it would have been had 
you not elected the option. A member who elects a Joint and Last Survivor option at retirement 
is required to provide notice and proof of his or her spouse’s death before the retirement system 
will increase the amount of his or her retirement allowance. For more specific information about 
this option, contact the Retirement Systems office.

Other Questions

Can My Benefits Be Assigned, Attached or Garnished? No, except to the extent permit-
ted by Virginia law for spousal and/or child support or for Internal Revenue Service (IRS) tax 
levy or Chapter 13 bankruptcy court orders.

Will I Receive Cost-of-Living Adjustments (COLAs) as a Retiree? Yes. Retirees and 
DROP participants receive COLAs based on the lower of 4% or the Consumer Price Index 
increase for the Washington, D.C. area each year on July 1. COLAs are pro-rated in your first 
year of retirement and DROP participation.

Are My Benefits Taxed? Retirement benefits are generally taxable. Contributions you made 
prior to January 1, 1985, however, have already been taxed and are not taxable again. Accord-
ing to IRS regulations, a small portion of these already-taxed contributions will be included in 
each of your retirement payments. At the end of each year, you will be sent a IRS Form 1099-R 
showing the taxable and previously taxed benefits paid to you that year along with the amount 
of any taxes you have had withheld.

What Information Will I Need to Retire?

• A completed retirement application
• Copy of Birth Certificate or passport as proof of birth for you
• Copy of Birth Certificate or passport as proof of birth for your spouse**
• Copy of Marriage Certificate or Marriage License**
• Completed tax withholding forms*** (if applicable)
• Completed Direct Deposit Form.

**Required for Joint and Last Survivor Option only
***In the absence of completed forms, taxes will be withheld at the married with three exemptions rate for federal taxes 
(one exemption for Virginia state taxes)

What Happens If I Return to Work For Fairfax County After I Retire? If you are hired to a 
position under your former appointing authority covered by the Uniformed Retirement System, 
your benefits will cease and you must again become a contributing member of the System. In 
essence you must “unretire.” Then, when you re-apply for retirement, your new benefit will be 
the higher of either your previous benefit including applicable cost-of-living increases or a new 
benefit calculation which includes the creditable service and compensation received from the 
new position.
If you are hired to a position covered by one of the other Fairfax County Retirement Systems, you retain your annuity but are barred from joining the new System. In addition, your combined monthly salary and retirement benefits may not exceed 115% of the then current maximum monthly salary for a Deputy County Executive in the County’s Compensation Plan. If you exceed that cap, your retirement benefit will be reduced.

**Your First Retirement Payment**

Retirement benefits are paid once a month on the last business day of the month. Since your first payment will include all retirement benefits earned from your date of retirement, it is often larger than subsequent payments. For instance, if you retire September 10, you will receive your first retirement payment the last working day of October. The payment, however, will include your retirement annuity for October and the portion of September after you retired. Monthly benefit payment information can be found on the Retirement Systems website: www.fairfaxcounty.gov/retirement. Click on Retirement Account, establish an account by choosing a Username and Password. Go to “Benefit Payroll History” to see your pay advice.

**Direct Deposit**

All benefit payments are made via Direct Deposit. You may have your funds deposited in nearly any bank, savings and loan or credit union. To sign up for Direct Deposit, complete the Retirement Systems Direct Deposit Authorization Agreement. To change banks or account numbers, visit our website under “Forms A-Z” and download a blank Direct Deposit form. Once completed, please mail or fax the form to the Retirement Systems office.

**Beneficiary and Address Changes**

When you retire, you will be asked to name a beneficiary to receive the balance of your contributions should you die before they are exhausted. If you do not elect a spousal option, and want to change your beneficiary in the first few years after retirement, you must complete a Beneficiary Change form. If you move after you retire, please complete a Change of Address form. Both forms can be found under “Forms A-Z” on the Retirement Systems website, or you can request one be mailed to you by calling the Retirement Systems office at 703-279-8200 or 1-800-333-1633.

**PLEASE NOTE:** All beneficiary requests must be made in writing. **Notifying the Retirement Systems will not change your beneficiary for any other benefits.** Additionally, once you have been retired for 2-3 years, you no longer need to keep the Retirement Systems apprised of beneficiary changes as they may relate to your pension. To change beneficiary information such as insurance and deferred compensation, contact the Department of Human Resources, Benefits Division or the company providing the benefit directly.

**Other Information**

It is important for you to keep abreast of changes in the laws and provisions that could affect your retirement and other benefits. All information affecting your benefits can be found on the Retirement Systems website at www.fairfaxcounty.gov/retirement. By creating an account within Web Member Services, retirees can view their benefit payroll history, tax withholding, deductions and more. Retiree information in WMS is updated at the end each month. In addition, WMS provides a link to fairfaxNET so retirees can access Fairfax County news articles as well
as Benefits and Open Enrollment information. Information in fairfaxNET is CURRENT.

To visit Web Member Services, go to www.fairfaxcounty.gov/retirement and click on Retirement Account Log In in the left navigation bar. Establish an account by choosing a Username and Password. Log in and proceed.

**Leave Payoff**

When you retire, you are paid for your accumulated annual and compensatory leave. Sick leave is not paid, but is used in the calculation of your retirement benefit. Employees retiring from the county may elect to defer their annual leave and compensatory time payoff up to the annual limits into the deferred compensation plan. Please see the section on Deferred Compensation for more information.

There are several things to consider with regard to your leave payoff.

- **Social Security Benefits** – If you are eligible to receive Social Security benefits, your leave payoff could affect those benefits. This is because Social Security benefits are subject to an earnings cap and your leave payoff is considered earnings. We recommend that you contact the Department of Human Resources, Payroll Division regarding this matter.
- **Federal and State Tax Withholding** – Federal tax withholding is 25% on leave payoffs. State tax withholding is 5.75%.
- **Social Security and Medicare Tax Withholding** – If you receive your leave payoff before the end of the tax year in which you retire, and you have reached the maximum earnings subject to Social Security earnings for that tax year, you may not have Social Security tax withheld from your leave payoff. Medicare tax will be withheld.
- **Timing** – Routinely, your leave payoff is processed in the next applicable payroll period after all remaining base/normal/regular pay has been processed.

For information and assistance with regards to leave payoff, call the Department of Human Resources, Payroll Division at 703-324-3412.

**Miscellaneous Notes**

- If you plan to move when you retire, remember to notify your payroll clerk of your new address so you W-2 Form will not be delayed.
- All employees must complete appropriate agency paperwork before retiring. Ask your payroll clerk about this.

**Prohibition Regarding Future Employment Activities**

For one year after your employment with Fairfax County ends, you may not be involved in certain activities in your subsequent employment. You may not assist anyone (other than another governmental agency) with respect to any matter you participated in while in County service, if your participation as a County employee involved a decision, approval, or recommendation with respect to the matter. For more information or a copy of the policy, contact the Department of Human Resources.
Additional Information

HR Benefits
If you have a spouse who also retired from Fairfax County and had continuous health insurance coverage with the County, they may qualify for a health insurance subsidy after age 55. Please check with Dept. of Human Resources with questions.

For information and assistance with regards to leave payoff, health insurance, dental insurance, life insurance, call the Department of Human Resources, Payroll Division at 703-324-4917.

Deferment of Leave Payoff into Deferred Compensation Plan
Employees terminating or retiring from the county may elect to defer their annual leave and compensatory time payoff, up to the annual limits, into the deferred compensation plan. To do so, the employee must submit an enrollment form or a change form to the Department of Human Resources (DHR) in the month prior to the month that the leave payoff will be processed.

DHR generally processes annual and compensatory leave payoff in the pay period immediately following the pay period of your final paycheck.

Employees who do not submit a new form for their leave payoff will have the amount on record in FOCUS taken from their leave payoff. If you have questions about deferring your leave payoff amount to the plan, contact the Deferred Compensation Help Desk at 703-324-4995, TTY 703-222-7314.

LiveWell
The LiveWell Workforce Wellness Program focuses on improving employees’ and retirees’ health and well-being, while serving to curb rising healthcare costs. The LiveWell Program encourages retirees to stay active, educate themselves on various health topics, and take charge of their own health. Some of the ways LiveWell supports these goals is by providing:

- Reduced membership fees at Fairfax County RECenters
- Weight Watchers membership discounts and on-site meetings
- Free on-site Flu vaccination clinics
- Annual Employee Health and Fitness Day
- Administers MotivateMe Wellness Incentive Rewards program for participants in any of the County health plans.

For more information on LiveWell and a full list of upcoming LiveWell sponsored events, visit the LiveWell home page on FairfaxNet.

Fitness Center
Retirees are eligible to use the exercise equipment in the Fitness Center in the Government Center. Hours and cost are the same as for active employees. In addition, there are aerobics and other exercise classes offered at the Fitness Center for minimal fees. For more information, stop by the Fitness Center.
Social Security and Medicare

Social Security: Most retirees born before 1938 are eligible to receive unreduced Social Security retirement benefits at age 65 (increasing to age 67 for those born in 1960 or after). Reduced benefits are available as early as age 62). You may be eligible to receive those benefits based on your own earnings or on the earnings of your current or former spouse. In addition, Social Security provides benefits for those who are disabled and for surviving spouses and children. Surviving spouses (including divorced spouses) may be eligible to receive survivor benefits as early as age 60 or earlier if they are disabled or caring for eligible children. Social Security also provides Supplemental Security Income (SSI) benefits for those with low incomes and limited assets who are blind, disabled or over age 65.

For more information or to apply for benefits call Social Security at 1-800-772-1213. For retirement benefits, it's best to call up to three months before the month you plan to begin receiving benefits.

During the first calendar year in which you collect Social Security benefits you will be paid for each month in which your earnings do not exceed a limit based on your age. After the first year, if your annual earnings exceed certain limits, your benefits will be reduced. Therefore, if you retire late in one calendar year and you receive payment for your annual leave and compensatory time in the next calendar year, your benefits could be affected since your leave pay off may cause you to exceed your annual earnings cap. In that case you may request a letter from the Department of Human Resources, Payroll Division at 703-324-3339 that informs the Social Security Administration that the leave was earned in a prior year (see section on Leave Payoff).

Medicare: If you are age 65 or receive Social Security disability benefits you may be eligible for Medicare. (Fairfax County retirees covered by one of the County’s health insurance plans are not covered by an employer’s health plan but are in a retiree’s health plan.) Medicare has two parts. Part A is premium-free for most County retirees and pays for covered inpatient hospital care. Part B costs $104.90 each month for most people in 2014. Please check with Medicare directly for your expected cost as there are higher premiums for recipients in higher income brackets – i.e. $85,000 or more (or $170,000 or more for joint filers). The Part B amount is deducted from your Social Security check if you receive Social Security benefits, and covers doctors’ services, outpatient hospital care and other medical services. Those enrolled in one of the County health insurance plans as a retiree are required to sign up for both Part A and Part B Medicare when first eligible.

If you receive Social Security benefits, you will automatically be enrolled in Medicare when you become eligible. If you are not receiving Social Security benefits, you must contact the Social Security Administration at 1-800-772-1213 up to three months before the month in which you turn age 65 to sign up for Medicare. If you do not sign up for Medicare Part B when first eligible you may be assessed a penalty for each year that you are not enrolled. However, if you are over age 65 when you retire, you can avoid the penalty by requesting a form from Social Security Administration to be filled out by the Department of Human Resources, Benefits Division which informs Medicare that you were enrolled in an “employer's” health plan until the date of your retirement.
Medicare Part A pays most costs for inpatient hospital, skilled nursing facilities, home health and hospice care. Part B pays many of the costs for doctors’ services; outpatient hospital services; home health visits; diagnostic X-rays, laboratory and other tests; certain ambulance services; and some other medical services and supplies. Both Part A and B require you to pay deductibles and some portion of the cost of covered services. Currently, Medicare provides no coverage for prescription drugs, dental care, and long-term custodial or nursing home care.

Many companies offer supplemental “Medigap” policies to cover some or all of your “out-of-pocket” expenses that Medicare does not pay. Most provide little or no coverage for prescription drugs. Make sure you research any plan you consider participating with.

The County’s health insurance plans are not Medigap plans but still pay many of your out-of-pocket and prescription drug expenses. Generally, you will still be required to pay the same deductibles and co-payments for your medical care that you paid before you had Medicare but in most cases, your monthly premium costs are reduced significantly. Also, if you are covered by a County health insurance plan you may not be eligible to be covered by a Medigap plan.

Rules, premiums and information regarding Medicare and Social Security change yearly so please make sure to review current information directly from Medicare and Social Security. For additional information, you may want to contact Medicare for the publication entitled Medicare and You 2011 Handbook available from Medicare Publications, 1-800-MEDICARE (1-800-633-4227) or visit the Medicare website to review that publication and other resources they have available. You can access Social Security and Medicare information by visiting their websites at www.saa.gov and www.medicare.gov respectively.

Note: Medicare should not be confused with Medicaid. Medicaid is the health plan for low-income individuals with limited assets and is usually operated by State welfare or human service agencies.

Services for Older Adults and Volunteer Opportunities

Fairfax County has a reputation of being one of the best places in the country to find any type of service for the elderly. These include senior centers throughout the County where classes and activities are held; many publications geared to the needs of the elderly; home based care programs providing meals, regular visits and other care for the homebound; help with housing, medical forms, and other needs; as well as many opportunities for volunteering and recreation tailored to seniors.

The Fairfax Area Agency on Aging, publishes The Golden Gazette, a FREE 24-page monthly newspaper covering news to use for older adults in the Fairfax area. Each month, the Golden Gazette features senior center highlights, a community calendar, a gardening column and articles on important and timely health, legal, financial and consumer issues. The Golden Gazette is available in print, large print and electronic format. Visit www.fairfaxcounty.gov/dfs/olderadultservices/goldengazette.htm for information on how to subscribe.

The volunteer programs operated by the Area Agency on Aging (AAA) encompass many distinct aspects of service to the older population in the Fairfax area. Many of these programs
involve volunteers over the age of 18 in direct service with clients 60 years old and over. A wish list of volunteer opportunities working with older adults is available by calling the Volunteer Solutions Intake number at 703-324-5406; TTY 711.

Most communities are served by their own Area Agencies on Aging or other government agency providing similar services. Consult your phone directory for more information. The Fairfax County Department of Family Services has a Division that provides services to older adults and adults with disabilities. Information can be found at www.fairfaxcounty.gov/dfs/olderadultservices/. Family Services also offers a wide array of volunteer opportunities that provide you with the opportunity to make a difference in your community. You can find additional information at www.fairfaxcounty.gov/dfs/About/VolOps.htm.