



# What Do I Need to Do to Retire?

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## Disability Retirement

The Florida Retirement System (FRS) provides disability coverage in order to provide a source of income to eligible members of the FRS Pension Plan and FRS Investment Plan who become totally and permanently disabled and are unable to work.

1. Learn more about retiring from Orange County and the FRS:
  - ✓ Review the Orange County Guide to Retirement Benefits (<http://www.orangecountyfl.net/Portals/0/resource%20library/Employment%20-%20Volunteerism/2016%20Guide%20to%20Retirement%20Benefits.pdf>)
  - ✓ Review the many resources available at [myFRS.com](http://myFRS.com)
  - ✓ Take advantage of free Financial Planning and Counseling ([http://www.myfrs.com/portal/server.pt/community/financial\\_planning\\_counseling/249](http://www.myfrs.com/portal/server.pt/community/financial_planning_counseling/249))
  - ✓ Read the FRS Disability Benefits Member Guide (<https://www.rol.frs.state.fl.us/forms/disability.pdf>)
  - ✓ Review the FRS retirement video, The Benefit Payment Options and decide on your retirement option (<https://www.rol.frs.state.fl.us/flash/clip3/player.html>)
  - ✓ Review the Group Life Portability Application (if under age 65 at time of retirement) (<http://www.standard.com/eforms/9178.pdf>)
2. You are responsible for ensuring the following forms in the FRS Disability Retirement Forms Packet are completed and submitted to FRS:
  - ✓ Pension Plan ([https://www.rol.frs.state.fl.us/forms/disability-packet\\_pp.pdf](https://www.rol.frs.state.fl.us/forms/disability-packet_pp.pdf))
    - ✓ Contact your HR representative to complete the Statement of Disability by Employer (Form FR-13a)
    - ✓ Form FR-13b, Physician's Report, must be completed by two different Florida-licensed physicians.
    - ✓ You must complete Form FRS-11o, Option Selection for FRS Members
    - ✓ You must complete Form SA-1, Spousal Acknowledgement Form
    - ✓ A copy of your certified birth certificate. If you don't have a birth certificate, click [this link](#) for other options. (<https://www.rol.frs.state.fl.us/forms/bvr-1.pdf>) If you select Option 3 or 4, you must also submit the birth certificate of your beneficiary/joint annuitant.
  - ✓ Investment Plan ([https://www.rol.frs.state.fl.us/forms/disability-packet\\_ip.pdf](https://www.rol.frs.state.fl.us/forms/disability-packet_ip.pdf))
    - ✓ Contact your HR representative to complete the Statement of Disability by Employer (Form PR-13a)
    - ✓ Form FR-13b, Physician's Report, must be completed by two different Florida-licensed physicians.
    - ✓ You must complete Form PR-11o, Optional Selection for Disability Retirement
    - ✓ You must complete Form SA-2, Spousal Acknowledgement Form for Disability Retirement

- ✓ A copy of your certified birth certificate. If you don't have a birth certificate, click [this link](#) for other options. (<https://www.rol.frs.state.fl.us/forms/bvr-1.pdf>) If you select Option 3 or 4, you must also submit the birth certificate of your beneficiary/joint annuitant.

Although you may wait until you have an estimate of benefits before selecting an option, the FRS suggests that you complete your option selection form as soon as possible. If you were to die before filing your option selection form (FRS-11o or PR-11o) and you had no qualified joint annuitant, under Florida law your selection would default to Option 1, providing no continuing benefit to your beneficiary. You may change your option selection at any time until you are retired but your retirement option may not be changed once your benefit payment is cashed or deposited.

Submit the required forms and documentation to the Florida Retirement System, Disability Determination Section, PO Box 9000, Tallahassee, Florida 32315. For answers to your questions about eligibility for disability benefits, the filing of the application for disability retirement and the disability retirement process, please contact the Disability Determination Section at 877-738-3725 or [disability@dms.MyFlorida.com](mailto:disability@dms.MyFlorida.com).

### **If your application for disability retirement is APPROVED**

1. Make an appointment with Central HR by sending an email to [benefits@ocfl.net](mailto:benefits@ocfl.net). Please include in the subject line: "Request for a Disability Retirement Appointment." Include your employee ID, your last day as an active employee, your retirement date (if different), if you will be continuing your County life insurance, and your telephone number. *Later this year, the processing appointment will be conducted by an HR representative within your department.*
2. If you have completed and sent the information listed above to FRS, you don't need to bring anything with you to your appointment.
3. You can expect the following at your retirement appointment:
  - ✓ If you are eligible, you may enroll in retiree health benefits if you decide to continue your coverage.
  - ✓ HR representative will review the continuation of life insurance information.
  - ✓ HR representative will address any questions you may have regarding this type of retirement.
  - ✓ HR representative will give you a copy of all signed documents for your records.
4. Notify your supervisor in writing of your retirement date.
5. If you participate in the County's Deferred Compensation 457(b) Plan, review the [Vanguard information](#) and contact Vanguard at 800-523-1188 (Group Plan: 078082) to discuss your distribution options.

### **After You Retire**

1. To determine your eligibility for the Health Insurance Subsidy, review the Health Insurance Subsidy section in the [Guide to Retirement Benefits](#). (<http://www.orangecountyfl.net/Portals/0/resource%20library/employment%20-%20volunteerism/retirement/2015%20Guide%20to%20Retirement%20Benefits.pdf?timestamp=1436960524819>)
2. After you receive your first pension benefit payment, FRS will mail you a Health Insurance Subsidy (HIS) application for your completion. You will need to complete and return the application to FRS for processing.

3. After you receive your first HIS payment from FRS, print a copy of the Orange County OPEB Health Insurance Subsidy Enrollment/Change Form (copy attached for ISS), complete the top portion of the form, sign and date it, and mail it to Central HR at PO Box 1393, Orlando, Florida 32801 with the following:
  - ✓ A copy of your Statement of Retirement Benefit Payments from FRS that shows your first subsidy payment. The Orange County HIS is not retroactive, unless you provide HR with the FRS Statement of Retirement Benefits that shows you received an HIS retro payment from FRS.
  - ✓ A completed and signed Form W-9 (<http://www.irs.gov/pub/irs-pdf/fw9.pdf>)
  - ✓ A completed Direct Deposit Form and voided check (copy attached for ISS)
4. Once we receive the County HIS form and the above items, HR will sign the form and forward to Payroll for processing. Your County HIS benefits will begin the month following verification that you are receiving the HIS from FRS. The Orange County HIS checks are mailed on the first Monday of each month from the Comptroller's Office.

### **If your application for disability retirement is DENIED**

The following options are available to you:

- ✓ You have 21 days to challenge the intended denial. Please review the appeals process in the FRS Disability Benefits Member Guide (<https://www.rol.frs.state.fl.us/forms/disability.pdf>) for information on appealing the denial.
- ✓ You may apply for normal retirement, if eligible. If applying for normal retirement, please follow the instructions on the normal retirement checklist – either Pension or Investment.
- ✓ You may apply for early retirement. If applying for early retirement, please follow the instructions on the early retirement checklist – either Pension or Investment.
- ✓ You may defer regular retirement until you are of normal retirement age.