

What Do I Need to Do to Retire?

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/Library/Employment-Volunteerism/docs/OpenEnrollment/2019/2019%20Guide%20to%20Retirement%20Benefits_FINAL.pdf)
 - ✓ Review the many resources available at myFRS.com
 - ✓ Take advantage of free Financial Planning and Counseling (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/presentation.html>)
 - ✓ Review the Group Life Portability Application (if under age 65 at time of retirement) (http://www.orangecountyfl.net/Portals/0/Resource%20Library/employment%20-%20volunteerism/BEN_Life%20Insurance%20Portability%20Application.pdf) or Group Life Conversion Application (over age 65 or alternative to under 65 Portability) (http://www.orangecountyfl.net/Portals/0/Resource%20Library/employment%20-%20volunteerism/BEN_Life%20Insurance%20Conversion%20Application.pdf)
2. Decide on your last day of work (last day as an active employee).
3. The majority of the Disability Retirement Application will be completed at your Retirement appointment, however, before your appointment, please have the following forms complete and bring them to your meeting:
 - Pension Plan (https://www.rol.frs.state.fl.us/forms/disability-packet_pp.pdf)
 - ✓ Form FR-13b, Physician's Report, must be completed by two different Florida-licensed physicians.
 - ✓ If you are married, have your spouse complete their portion of the SA-1, Spousal Acknowledgement Form if you plan to elect Option 1 or Option 2
 - ✓ A copy of your certified birth certificate (and your spouse's, if married). If you don't have a birth certificate, click the following for other options. (<https://www.rol.frs.state.fl.us/forms/bvr-1.pdf>)
 - ✓ Your state-issued ID or driver's license (for notary purposes).
 - ✓ A copy of the certified birth certificate and Social Security Number of your joint annuitant if you are selecting retirement Option 3 or 4.
 - ✓ A copy of your Marriage License if you are selecting option 3 or 4
 - ✓ Names, dates of birth, social security numbers, addresses and phone numbers of all beneficiaries to be listed.

Investment Plan (https://www.rol.frs.state.fl.us/forms/disability-packet_ip.pdf)

- ✓ Form FR-13b, Physician's Report, must be completed by two different Florida-licensed physicians.
- ✓ If you are married, have your spouse complete their portion of the SA-1, Spousal Acknowledgement Form if you plan to elect Option 1 or Option 2
- ✓ A copy of your certified birth certificate (and your spouse's, if married). If you don't have a birth certificate, click the following for other options. (<https://www.rol.frs.state.fl.us/forms/bvr-1.pdf>)
- ✓ Your state-issued ID or driver's license (for notary purposes).
- ✓ A copy of the certified birth certificate and Social Security Number of your joint annuitant if you are selecting retirement Option 3 or 4.
- ✓ A copy of your Marriage License if you are selecting option 3 or 4**
Names, dates of birth, social security numbers, addresses and phone numbers of all beneficiaries to be listed

At your retirement meeting, your HR representative will complete, sign, notarize and fax all required documentation to FRS.

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 866-446-9377 or disability@dms.MyFlorida.com.

4. Make an appointment with the Benefits Team by sending an email to 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
5. If you have completed and sent the information listed above to FRS, you don't need to bring anything with you to your appointment.
6. 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.
7. Notify your supervisor in writing of your retirement date.
8. 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.

*** 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 pass away before filing your option selection form (FRS-110 or PR-110) 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.*

After You Retire

FRS – Health Insurance Subsidy (HIS)

1. To determine your eligibility for the Health Insurance Subsidy (HIS), review the Health Insurance Subsidy section in the Guide to Retirement Benefits. (http://www.ocfl.net/Portals/0/Library/Employment-Volunteerism/docs/OpenEnrollment/2019/2019%20Guide%20to%20Retirement%20Benefits_FINAL.pdf)
2. Shortly before you receive your first pension benefit payment, FRS will mail you a HIS application for your completion. You will need to complete and return the application to FRS for processing. It may take one to three payment cycles to receive from FRS and this payment is included in your monthly benefit payment.

Orange County OPEB Health Insurance Subsidy

3. In order to be eligible to receive the Orange County OPEB Health Insurance Subsidy, you must first begin receiving the FRS HIS and meet the criteria outlined in the Health Insurance Subsidy section in the Guide to Retirement Benefits (http://www.ocfl.net/Portals/0/Library/Employment-Volunteerism/docs/OpenEnrollment/2019/2019%20Guide%20to%20Retirement%20Benefits_FINAL.pdf)
4. 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 **OCFL Benefits Department** at 450 E. South Street, Orlando, Florida 32801 and include 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
 - ✓ A completed Direct Deposit Form and voided check

The complete Orange County OPEB Health Insurance Subsidy packet can be found at:

<http://www.ocfl.net/Portals/0/Resource%20Library/employment%20-%20volunteerism/Orange%20County%20Subsidy%20Packet%202018.pdf>

5. Once we receive the County HIS form and the above items, HR will review and submit it to Accounts Payable for payment processing. Your County HIS benefits will begin the month following verification that you are receiving the HIS from FRS. The Orange County HIS payment are direct deposited on or after the 5th of each month.

If your application for disability retirement is DENIED

1. The following options are available to you:
2. 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.
3. 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.
4. You may apply for early retirement. If applying for early retirement, please follow the instructions on the early retirement checklist – either Pension or Investment.
5. You may defer regular retirement until you are of normal retirement age.