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Retirement

Keyword for this page: Retirement

Welcome to the new streamlined retirement services. We know your time is valuable, so please take a moment to review the **Frequently Asked Questions (FAQ)** and informative resources below that are available to you directly from the **Florida Retirement System (FRS)**.



If you have not done so already, you are encouraged to designate your retirement plan beneficiary. Pension Plan Members complete the [BEN-001](#) form. Investment Plan Members complete the [IPBEN-1 #15](#) form. DROP members may change their beneficiary by completing the [FST-12](#) form. Beneficiaries may be eligible for a refund of employee contributions (since July 1, 2011) in the event of the member's death. Over 5,000 District employees have not designated a retirement plan beneficiary. Call the MyFRS Financial Guidance Line at 1-866-446-9377 for more details.

As a Florida public employer the Polk County School Board offers two retirement plan options:

- [FRS Pension Plan](#)

Defined Benefit Plan - An employer-sponsored retirement plan under which members are promised a continuing benefit at retirement if they meet certain age and/or service requirements. The benefit amount is determined by formula, normally based on the members' earnings, length of service, and service value.

- [FRS Investment Plan](#)

Defined Contribution Plan - An employer-sponsored retirement plan under which contributions are made by the employer, employee, or both, to individual member accounts to generate funds for distribution to the member at retirement (termination). Contribution amounts are determined by Florida Statute and are usually a set percentage of the employee's salary. Investments are generally directed by the employee, among investment products offered by the plan. The benefit amount at retirement (termination) is the sum that accumulates in the member's account, based on contributions made and investment earnings/losses. It is the member's responsibility to ensure that sufficient funds are raised to provide for adequate retirement income.

Free Financial Planning Resource

The FRS provides all Pension Plan and Investment Plan members with free access to Ernst & Young financial planners. Your Ernst & Young financial planner does not sell any investment or insurance products. They are there to serve as your personal retirement and financial advocate; available to answer any retirement and financial questions you may have. *For more information see FAQ #8 below.*

Frequently Asked Questions (FAQ)

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1. When am I eligible to claim full retirement benefits from the FRS Pension Plan?

Normal Retirement (FRS Pension Plan) for employees hired before July 1, 2011:

- a. When an employee has 30 years of service credit as a member of the FRS Pension Plan; or,
- b. When an employee is age 62 and is vested with at least six (6) years of service credit in the FRS Pension Plan.

Normal Retirement (FRS Pension Plan) for employees hired on and after July 1, 2011:

- a. When an employee has 33 years of service credit as a member of the FRS Pension Plan; or,
- b. When an employee is age 65 and is vested with at least eight (8) years of service credit in the FRS Pension Plan.

Early Retirement (FRS Pension Plan)





Any date prior to normal retirement eligibility is considered "early retirement." The employee will have a 5% reduction in benefit per year based on the number of service years under age 62 (or age 65 for employees hired on/after July 1, 2011).

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2. I have decided to retire. Which forms do I need to apply for regular service retirement (non-DROP) in the FRS Pension Plan?

1. First view the [FRS Quick Clips](#) on "Retirement Without DROP" and "Benefit Payout Options" for specific information.
2. Create your [Online Services Account](#) to access your personal retirement account information including service history and service credit information, salary data, and beneficiary information. You can calculate benefit estimates based on various scenarios,

and view and print your Member Annual Statements (MAS) as they become available.

3. Next view the [Preparing to Retire](#)  Informational Booklet for more details. The FRS Retiree [Frequently Asked Questions](#)  will provide additional helpful information.
4. Notify your immediate supervisor/principal in writing of your intention to retire (letter of retirement), your last work day, and your retirement effective date. Your separation/retirement date is your last day on payroll with the District. Your *effective* date of retirement is the first day you are no longer employed with the District.
5. **Important:** Before you retire, ensure that your address on your last payroll direct deposit (goldenrod) receipt is correct so your retirement benefit will reach you. To correct your address, before you retire visit the [MyPolkSchools Portal](#) , log in,  then click on the "Employee Self-Service" link. For additional assistance visit the [Help Desk](#).
6. Information regarding your eligibility to continue the District's health insurance plan and any optional supplemental insurance will be mailed by the Business Services Division's [Risk Management and Insurance Dept](#) after you notify your worksite supervisor.

School Board Policy **3.007 EMPLOYEE BENEFITS:**

- I. Health/Life Insurance:
 - E. Retirees: Employees who retired according to the following Florida Retirement System (FRS) definitions are given the option of continuing the School Board group health and life insurance.
 1. Under the FRS Pension Plan, a "retiree" must have at least 6 years of service, be over 42 years of age, and be receiving a monthly retirement benefit.
 2. Under the FRS Investment Plan, a "retiree" must have at least 6 years of service, have reached the minimum retirement age under the Internal Revenue Code (currently 59 1/2), or be deemed disabled by either Social Security or FRS.
- 7. Available sick and/or vacation leave with a payout value of more than \$2,500.00 will be transferred into a [BENCOR Special Pay Plan](#)  account. BENCOR is an automatic benefit which pays you for your unused sick leave when you separate from service or exit out of DROP. You may contact the [BENCOR retirement consultants](#)  for additional information regarding how to access your BENCOR account approximately 45 days after retirement. ***You are under no obligation to leave your money with BENCOR. The funds are yours to transfer or request distribution after the BENCOR account is set up for you.***
- 8. Read the [After You Retire](#)  informational brochure that informs FRS Pension Plan members of the process for applying for retirement benefits. After your first "paper" retirement benefit check, the following [information](#)  will be mailed by FRS:
 - [Health Insurance Subsidy \(HIS\) Application](#)  - The amount of the subsidy is based on your total service credit at retirement. The formula is \$5 multiplied by your total years of service with the minimum monthly subsidy payment being \$30 and the maximum monthly subsidy payment being \$150 (e.g., 30 years X \$5/year = \$150). It is your responsibility to apply for the HIS;
 - [Direct Deposit](#)  through FRS payroll;
 - [Withholding Certificate](#)  for Pension Payments.
- 9. Print the 9-page Regular Service Retirement (FRS Pension Plan) Forms packet below. Applications for service retirement may be submitted up to six months before your retirement effective date. After completing the FRS forms:
 - a) Have your signature notarized on forms FR-11, FR-11o, and SA-1,** (and also your spouse's on the SA-1 Spousal Acknowledgement form if you selected benefit payout Options 3 or 4),
 - b) Provide a clear photocopy (not original) of your birth certificate** (and your spouse's birth certificate if you select benefit payout Options 3 or 4),
 - c) Make copies of your forms** before sending to the Retirement Office for Employer Certification,
 - d) Send original completed notarized forms FR-11, FR-11o, and SA-1 and copies of birth certificate(s) via District Courier (Route E) or mail:** Human Resource Services Division, ATTN: Retirement Office, HRS Building B, 1907 South Floral Avenue, Bartow, FL 33830.

- [Regular Retirement \(FRS Pension Plan\) Forms Packet](#)  (9 pages)

Optional: Only complete the additional Beneficiary Designation [Form FST-12](#) if you plan to designate **more than one** primary beneficiary (indicated by percentage).

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3. What is the Deferred Retirement Option Program (DROP)?

Note: Effective for new participants enrolling in DROP on and after July 1, 2011, the new annual interest rate on DROP accounts is 1.3%.

As an FRS Pension Plan member eligible for regular service retirement (see Question #1 above), you may be eligible to participate in the DROP if you are not ready to stop working. *Note: FRS Investment Plan members are not eligible to participate in DROP.*

The retirement system calculates your benefits as if you were actually going to retire, but holds your monthly retirement benefit in a separate interest earning account while you continue working. The benefits accumulate, and when you do stop working (retire), you receive the accumulated DROP amount, **in addition to** receiving your monthly retirement benefit. Read more at the [FRS DROP webpage](#).

Create your [Online Services Account](#) to access retirement information including your service credit, salary history, and current beneficiary information. You can also calculate a DROP Accumulation estimate based on a DROP entry month of your choice.

When you apply to retire and enroll in DROP, you must state a separation date. The [DROP Calendar](#) allows you to easily determine your maximum DROP termination date (last day of month), based on your DROP begin date (assuming that you have 60 months of DROP eligibility*). Using this calendar will help you avoid selecting an invalid DROP termination date.

** Some non-instructional members may be eligible for fewer months in DROP due to a "late start." For more information, see the latest version of the [DROP Brochure](#).*

If you decide not to access your [FRS Online Services Account](#), manually calculate an estimate of your DROP Accumulation [here](#).

Vacation Leave - Employees on a 12-month work schedule have the option to contribute a limited amount of accrued vacation leave toward their DROP annual salary calculation.

BENCOR and Sick Leave - BENCOR is an automatic benefit for new DROP participants entering after July 1, 2008 which pays you for your unused sick leave when you separate from service or exit out of DROP/retire. Every year after your anniversary date of entering DROP, a [percentage](#) of the pre-DROP payout balance of your pre-DROP sick leave is rolled over into a tax deferred [BENCOR Special Pay Plan](#) account. You may contact the [BENCOR retirement consultants](#) for access to your BENCOR account approximately 45 days after retirement. **You are under no obligation to leave your money with BENCOR. The funds are yours to transfer or request distribution after the BENCOR account is set up.**

View the DROP [Frequently Asked Questions](#) for additional helpful information.

Can I defer or postpone enrolling in the Deferred Retirement Option Program (DROP)?

Eligible employees may defer or postpone the date of DROP entry after completion of 30 years of service based upon the exceptions listed below. You must elect to join DROP within 12 months beginning with the month you reach your maximum deferral date. During this 12-month period, your total allowable DROP participation **decreases** by one month for each month you delay your decision. If you do not begin DROP participation within this 12-month period you lose your right to participate in DROP unless you are employed in a K-12 instructional position eligible for unlimited DROP deferral (see Deferral Exceptions below).

DROP Deferral Exceptions:

If you have reached one of the milestones for normal retirement eligibility (either age 62 or 30 years of service credit), you may be able to defer DROP election as described below if you meet one of the following criteria:

- A Pension Plan member who reaches his/her normal retirement date based on 30 or more years of service **before age 57 may defer** his/her DROP election. He/she may elect to enter DROP anytime from the member's initial eligibility date (either age 62 or 30 years of service credit) through the month he/she attains age 57 and participate for a

full 60 months. (The member could also make the deferred DROP election at any time during the 12 months after the month in which he/she reaches age 57 but his/her participation period would be shortened accordingly.)


- If you are employed as K-12 Instructional Personnel (not Pre-K) as defined in s. s. 1012.01(2)(a)-(e), F.S.16. (see below) at the time of your initial 60-month DROP participation, you may indefinitely postpone the DROP election after reaching your normal retirement date and still participate in DROP for a full 60 months, regardless of the date you begin DROP.

s. 1012.01(2), F.S.16. INSTRUCTIONAL PERSONNEL.--"Instructional personnel" means any K-12 staff member whose function includes the provision of direct instructional services to students. Instructional personnel also includes K-12 personnel whose functions provide direct support in the learning process of students. Included in the classification of instructional personnel are the following K-12 personnel:

(a) Classroom teachers.

(b) Student personnel services.-- Included in this classification are guidance counselors, social workers, career specialists, and school psychologists.

(c) Librarians/media specialists.





(d) Other instructional staff.-- Included in this classification are primary specialists, learning resource specialists, instructional trainers, adjunct educators certified pursuant to s. 1012.57 , and similar positions.

(e) Education paraprofessionals.

If you decide to postpone DROP participation because you qualify for a deferral exception, you do not need to notify FRS that you plan to defer your DROP participation. However, to maximize your time in DROP, you must apply promptly before your deferral exception date occurs. FRS will accept your application up to six months in advance of your planned DROP entry date.

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4. Which forms do I need to apply for the FRS Pension Plan Deferred Retirement Option Program (DROP)?

1. First view the two [FRS Quick Clips](#)  on "DROP Retirement" and "Benefit Payout Options" for specific information.
2. Read the [DROP Informational Brochure](#)  for more details.
3. When you apply to retire and enroll in DROP, you must state a separation/termination or exit date. The [DROP Calendar](#)  allows you to easily determine your maximum DROP termination date (last day of month), based on your DROP begin date (first day of month) assuming that you have 60 months of DROP eligibility*. Using this calendar will help you avoid selecting an invalid DROP termination date on your forms. **Some members may be eligible for fewer months in DROP due to their non-instructional status. For more information, read the [DROP Brochure](#).* 
4. Print the 12-page DROP Enrollment Forms Packet below.

a) Have your signature notarized on forms DP-ELE, DP-11, FRS-11o, and SA-1 (also, if you select benefit payout Options 3 or 4, your spouse's signature on the SA-1 Spousal Acknowledgement form),

b) Provide a clear photocopy (not original) of your birth certificate (and if you select benefit Options 3 or 4, your spouse's/joint annuitant's birth certificate),

c) Make copies of your forms DP-ELE, DP-11, FRS-11o, and SA-1 before sending to the Retirement Office for Employer Certification,

d) Send original completed notarized forms DP-ELE, DP-11, FRS-11o, and SA-1 and clear copies of birth certificate(s) via District Courier (Route E) or mail: Human Resource Services Division, ATTN: Retirement Office, HRS Building B, 1907 South Floral Avenue, Bartow, FL 33830

- [DROP Enrollment Forms Packet](#)  (12 pages)

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5. I am already in DROP-- How much money is in my

DROP account? How do I change my beneficiary? What happens at the end of my DROP participation?

How much money is in my DROP account?

As a participant in the DROP, you are considered a retired member by FRS so your Employer's Retirement Office cannot view your DROP Account. By creating your [Online Services Account](#) you will see information specific to your individual DROP account, such as your DROP accrual amount projected through your DROP end date, and the monthly benefit you would receive after retirement.

How do I change my beneficiary?

To change your beneficiary designation, first view the FRS QuickClip video "[Beneficiary Designation](#)," complete a [form FST-12](#), and then fax the notarized form to the FRS Bureau of Retirement Calculations at (850) 410-2195. You may also change your beneficiary via your [Online Services Account](#).

What happens at the end of my five-year DROP participation?

To claim your Monthly Retirement Benefit and DROP Accumulation:

1. **DROP Exit Packet** - About 90 days before your scheduled DROP exit date, you will receive a termination packet in the mail from the FRS DROP Termination Unit. If you do not receive your packet, contact the Unit at 1-877-738-3767. Read the "[Preparing to Terminate DROP](#)" pamphlet for specific details.
2. **DROP Accrual Money** - To distribute your DROP Accrual money, the DROP Payout (DP-PAYT) form should be completed and returned to FRS at the address provided in the packet by you (or your financial institution processing a rollover of DROP funds). See Frequently Asked Question #8 below. You have 60 days from your DROP exit date to decide.
3. **Monthly Retirement Benefit** - To initiate your monthly retirement benefit check, the original DROP Termination Notification (DP-TERM) form should be notarized (keep a copy for your records) and sent for employer certification to:
PCSB Retirement Office, Human Resource Services, Courier Route E
4. **First Monthly Benefit** - Along with your first monthly FRS retirement "paper" check, the following will be mailed by FRS:
 - [Direct Deposit](#) application through FRS;
 - [Withholding Certificate](#) for Pension payments;
 - [Health Insurance Subsidy \(HIS\)](#) - The amount of the subsidy is based on your total service credit at retirement. The formula is \$5 multiplied by your total years of service with the maximum monthly subsidy payment being \$150 (e.g., 30 years X \$5/year = \$150). It is your responsibility to apply for the HIS. For assistance with insurance options after retirement contact Kathy Faulkner in the Risk Management/Insurance Department at (863) 519-3858, ext. 2225.

5. **Sick Leave and BENCOR** - If you entered DROP **after July 1, 2008** then you may have a [BENCOR Special Pay Plan](#) account. You may contact the [BENCOR retirement consultants](#) for access to your BENCOR account approximately 45 days after retirement.

If you entered DROP **before July 1, 2008** then any available sick and/or vacation leave with a payout valued in excess of \$2,500.00 will be transferred into a [BENCOR Special Pay Plan](#) account. You may contact the [BENCOR retirement consultants](#) for additional information regarding how to access your BENCOR account approximately 45 days after retirement. **You are under no obligation to leave your money with BENCOR. The funds are yours to transfer or request distribution after the BENCOR account is set up.**

When you exit DROP you must also retire from Polk County Schools:

1. Send a signed letter of retirement to your supervisor/principal noting your intention to retire, the date of your last actual workday, and your DROP termination/retirement date. Your retirement effective date would be the day **after** your DROP termination date.
2. **Important:** Before you retire, ensure that your address on your last payroll direct deposit (goldenrod) receipt is correct so your retirement benefit will reach you. To

correct your address before you retire, visit the [MyPolkSchools Portal](#), log in, then click on the "Employee Self-Service" link. For additional assistance visit the [Help Desk webpage](#).

- Information regarding continuation of the District's health insurance plan and supplemental insurance will be mailed to you by the Business Services Division [Risk Management and Insurance Dept](#) after you notify your supervisor/principal.
- If you joined DROP after July 1, 2008 then you may have a BENCOR Special Pay Plan Account for the payout value of your accrued Sick Leave. BENCOR is an automatic benefit for DROP participants (new after July 1, 2008) which pays you for your unused sick leave when you exit out of DROP. Every year on your anniversary date while in DROP, a [percentage](#) of the pre-DROP payout balance of your accrued sick leave was rolled over into a tax deferred [BENCOR Special Pay Plan](#) account. You may contact the [BENCOR retirement consultants](#) for distribution information approximately 45 days after your retirement (DROP exit) date. **You are under no obligation to leave your money with BENCOR. The funds are yours to transfer or request distribution after the BENCOR account is set up.**

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6. I am already in DROP but want to end my participation early and retire before the end of the five years, who do I notify?

By creating your [Online Services Account](#) you will see information specific to your individual DROP account, such as your DROP begin and end dates, your DROP accrual amount projected through your DROP end date, and the monthly benefit you would receive upon termination of employment.

Read the "[Preparing to Terminate DROP](#)" information.

If you wish to end your DROP participation and stop working/retire earlier than your original end date, contact the PCSB Retirement Office at Retirement-AllStaff@polk-fl.net. The FRS DROP Termination Unit will be notified and a DROP Termination packet will be mailed to your address approximately 90 days before your *new* DROP exit/retirement date.

After you receive your DROP exit packet from FRS, follow the steps provided in FAQ #5 above, "What happens at the end of my DROP participation?"

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7. How do I find out what my monthly FRS Pension Plan benefit check would be if I retired, or how much money is in my FRS Investment Plan account?

FRS Pension Plan


If you are a member of the FRS Pension Plan, by creating an [Online Services Account](#) you can access your personal retirement account information including service history and service credit information, salary data, and beneficiary information. You can calculate benefit estimates based on various scenarios, and view and print your Member Annual Statements (MAS) as they become available.

FRS Pension Plan members should visit the [FL Division of Retirement](#) website which provides information about the Plan. Visit the [Employee Page](#) to view and print Retirement [Forms](#) and [Guides](#). View the informative FRS video [Quick Clips](#) which allow members to watch short presentations explaining various FRS Pension Plan topics. [Contact the FRS Division of Retirement directly](#).

FRS Investment Plan

Investment Plan members may visit the [MyFRS](#) website, which is a cooperative website of the Department of Management Services and the Florida State Board of Administration. It is part of the MyFRS Financial Guidance Program and offers online planning models and [Retirement 101](#) to help employees eligible for membership in the FRS to choose between the FRS Pension Plan and the FRS Investment Plan. The website also provides access to [resources](#) and [forms](#) available under both plans. See FAQ #8 below for additional MyFRS contact information.


Former employees who wish to request verification of their Investment Plan termination date


may contact the PCSB Retirement Office at Retirement-AllStaff@polk-fl.net .


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8. I'm considering retirement but not sure what options I have for investing my Pension Plan DROP account payout, or my Investment Plan earnings, who can I call?

The FRS provides all Pension Plan and Investment Plan members with free access to Ernst & Young financial planners. Your Ernst & Young financial planner does not sell any investment or insurance products. They are there to serve as your personal retirement and financial advocate; available to answer any retirement and financial questions you may have.


On the Phone  - Call the toll-free MyFRS Financial Guidance Line at 1-866-446-9377, Option 2 (TRS 711), Monday through Friday from 9 am - 8 pm EST. — The MyFRS Financial Guidance Line is staffed by an award-winning financial planning team at Ernst & Young and retirement counselors from the Division of Retirement-ready to take your call and offer you knowledgeable, personalized assistance.

Over the Web  - The MyFRS.com Web site offers valuable resources, financial data, educational information, and easy access to state-of-the-art services such as the ADVISOR SERVICE, CHOICE SERVICE and the 2ND CHOICE SERVICE (for considering your 2nd Election).

Schedule an Appointment Online  - Speak to an Ernst & Young financial planner when it is convenient for you. Our online MyFRS Financial Guidance Line Appointment System allows you to select the date and time that best work for your schedule.


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9. Can I switch FRS retirement plans?

Yes. All members have a **one-time 2nd Election**  that they can use only once during their FRS career to switch to the other FRS retirement plan, providing they are actively employed by Polk County Schools and earning retirement service credit at the time of the switch. Before making any changes in your FRS retirement plan, see Question #8 above to contact the MyFRS Financial Guidance Line for additional counsel.

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10. How do I purchase years of service credit while on a leave of absence, from out-of-state, or military service?

To obtain an official estimate of the amount due to purchase years of service credit, first complete an **FR-9 Information Request**  and attach the appropriate form(s) referenced below for the type(s) of service credit requested. After completing the member/employee section of the appropriate FRS forms, make copies before sending to the Retirement Office. **After completion of the Employer information, the forms will be faxed to FRS by the Retirement Office.** FRS will provide the estimate within 4-6 weeks. Send original completed forms via District Courier (Route E) or mail to:



Human Resource Services Division
ATTN: Retirement Office, HRS Building B

1915 South Floral Avenue
Bartow, FL 33830

Leave of Absence

Complete the **form FR-28**  and attach to the **FR-9**  Information Request.

In-State or Out-of-State Service



Requirements for purchasing your in-state or out-of-state service (includes federal and non-wartime military service) are listed on the **form FR-30** . Upon receipt of the FR-30 from your former pension system, FRS will audit your retirement account and advise you of the cost to claim your in-state or out-of-state service. Also submit the **FR-9**  Information Request.

Refunded Service

You must be reemployed in a position covered for retirement for one continuous year.

Complete the [FR-9](#)  Information Request.

Military Service

Requirements for purchasing military service can be found on the [form MF-1](#) . If you are not eligible to claim your military as active wartime service or as a leave of absence you may be eligible to claim the service as out-of-state service. Attach a copy of your discharge papers (DD-214 or equivalent) for each period of military service you wish to claim. Also submit the [FR-9 Information Request](#) .

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11. How do I apply for Disability Retirement Benefits?

The Florida Retirement System (FRS) provides two types of disability retirement benefits:

Regular and In-line-of-duty:

Regular Disability

Disability arising from an illness or injury due to natural causes, or an accident not related to the member's covered employment is known as "regular disability." To qualify for regular disability, you must meet one of the following service requirements:

- Must have completed at least **8** years of creditable service; or
- If your hire date was before July 1, 1980, and you had less than five years of creditable service before July 1, 1980, you must currently have at least five years of creditable service and may not have attained fully insured status under the Federal Social Security Act.

In-Line-of-Duty Disability

Special disability provisions apply in the case of an illness or injury that arises out of, and during the performance of, duties required by the employer during regular or irregular work hours - or "in-line-of-duty disability." A member of the FRS Pension Plan or FRS Investment Plan is eligible for in-line-of-duty disability benefits from the first day of employment in a regularly established position.

Two physicians must attest that you are totally and permanently disabled due to an on-the-job injury or illness, and you must provide FRS with a copy of the Notice of Injury, as filed with Workers' Compensation. Approval for Social Security Disability or Workers' Compensation does not automatically qualify you for an FRS disability retirement benefit.

For either type of disability retirement above, it must be documented that:

1. Your medical condition occurred or became symptomatic during the time you were employed in an employee/employer relationship with your employer;
2. You were totally and permanently disabled at the time you terminated employment; and
3. You have not been employed with any other employer after such termination.

You are responsible for having all forms completed by the physicians (2) and submitted to the Retirement Office. Failure to thoroughly complete all items may delay the processing of your application. The review process takes approximately **60-90 days** from the date your complete application is submitted. The two-page FR13a/Statement of Disability by Employer form will be completed by District staff after being notified of your intention to apply. Questions concerning Disability retirement benefits should be directed to the FRS Disability Determination Section at the number provided on the forms.

Make copies and send the original completed and notarized Disability Application forms via District Courier (Route E) or mail to:

Human Resource Services Division
ATTN: Retirement Office, Building B
1915 South Floral Avenue
Bartow, FL 33830

The forms will be verified and faxed to FRS for processing.

- [Disability Retirement \(Pension Plan\) Forms Packet](#)  (12 pages)
- [Disability Retirement \(Investment Plan\) Forms Packet](#)  (12 pages)

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12. I am retired from Polk County Schools and would like to reapply for rehire with the District. What steps do I take?

First, view the Reemployment after Retirement [FRS Quick Clip](#) and read the [Working After Retirement](#) brochure for an explanation of the reemployment limitations for FRS Pension Plan and FRS Investment Plan retirees.

Attention Investment Plan Members: If you have received money or taken a distribution of any amount from your FRS Investment Plan account at any age, you are considered "retired" and are subject to re-employment limitations.

Retirement on or after July 1, 2010

All Polk County School District employees who retired **on or after July 1, 2010** must remain [separated from the District for six \(6\) full months](#) after their retirement date before they are eligible to reapply for rehire. If you are rehired after the mandatory 6-month waiting period you will be required to [certify](#) that your reemployment does not violate these restrictions and you must also **suspend** your monthly retirement benefit during the 7th - 12th months following your retirement date by completing [Form FR-23](#). Please contact the FRS Bureau of Retirement Calculations at 1-888-738-2252 for more information regarding your employment eligibility after retirement.

Retirement before July 1, 2010

FRS retirees whose DROP termination dates or regular (non-DROP) retirement dates are [prior to July 1, 2010](#) may become reemployed by the District, within certain limitations, and may also be eligible to receive a retirement benefit in the same month as a salary or wage payment. During the 2nd - 12th months after the effective retirement date or DROP termination date, your retirement benefits will be suspended **unless** your employment qualifies under an exception to reemployment restrictions. Please contact the FRS Bureau of Retirement Calculations at 1-888-738-2252 for more information regarding your employment eligibility after retirement.

After one year has elapsed from your retirement effective date, you may be reemployed by an FRS employer and receive both salary and FRS retirement benefits simultaneously, without restriction.

Make a copy to keep and send the original completed FR-23 Suspension of Retirement Benefits form via District Courier Service (Route E) or mail to:

Human Resource Services Division
ATTN: Retirement Office
Building B, 1915 South Floral Avenue
Bartow, FL 33830

The form will be verified and faxed directly to FRS for processing.

How Do I Reapply for Employment?

If you meet the eligibility requirements to reapply for rehire after retirement, please complete a new [Online Employment Application](#).

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13. I am retired from Polk County Schools and would like to volunteer for the District. What steps do I take?

Please read the FRS [News Release](#) regarding volunteer services after retirement.

Retiring?



Become a Volunteer in Polk Schools

- ◆ Flexible scheduling
- ◆ Choice of location
- ◆ Allowable retirement activity

Before retirement:

- ◆ Submit online volunteer application at <https://volunteer.polk-fl.net>

After retirement:



- ◆ Pay \$25 for a Florida Department of Law Enforcement background check.

For more information, contact:
Community Involvement
863.534.0636


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14. How do I change my retirement beneficiary information?

Pension Plan Members


- Active (working) employees complete the form [BEN-001](#) . Fax completed form to the FRS Bureau of Enrollments and Contributions at 1-850-410-2196.
- Retirees or DROP participants complete the form [FST-12](#) . Fax completed and notarized form to the FRS Retired Payroll Section at 1-850-410-2193.

Investment Plan Members

- Complete the [Investment Plan Beneficiary Designation](#)  form. Mail your completed form to: FRS Investment Plan Administrator, PO Box 785027, Orlando, FL 32878-5027 OR Fax your completed form to: 1-888-310-5559, Attention: FRS Investment Plan Administrator. Do not mail hard copy if faxing the form.



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15. I recently retired, how do I notify the District of a change in my mailing address?

Complete the [change of address](#)  form and return it to the Human Resource Services Division.

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16. Where do I find information on state legislation affecting retirement benefits?

To help you understand the changes that have taken place, FRS has created a [2012 Retirement Legislation](#)  page at www.MyFRS.com. If you have any questions please call the [MyFRS Financial Guidance Line](#)  at 1-866-446-9377, Option 2

Pension Reform Lawsuit

Effective July 1, 2011, the District was required to deduct a 3% employee retirement contribution. DROP participants are not required to contribute since they are considered "retirees" by FRS.

On March 6, 2012, the Circuit Court of the Second Judicial Circuit issued an order striking down Chapter 2011-68, Laws of Florida, as applied to individuals hired before July 1, 2011. This law required employees in the Florida Retirement System to contribute 3% of their salary towards their retirements and reduced the cost-of-living adjustment for benefits earned on or after July 1, 2011. The trial court's decision has been appealed to the appropriate Florida appellate court, which results in an immediate stay of the order. Accordingly, while the stay remains in effect, no changes to benefits or deductions are being made.

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17. How do I contact the Social Security Administration?

To help you plan for retirement, each year the US Social Security Administration (SSA) mails personal Social Security Statements, which provide an estimate of the monthly benefit amounts employees and their families may qualify for now and in the future. Choosing the month you start to receive benefits is an important decision. SSA representatives will be glad to discuss it with you and answer any questions you may have.

The Social Security Automated Telephone Service is 1-800-772-1213. Many [services](#)  are also provided online at www.socialsecurity.gov .

By calling 1-800-772-1213, you can use the SSA automated telephone services to get recorded information and conduct some business 24 hours a day. If you cannot handle your business through SSA automated services, you can speak to a Social Security representative between 7 a.m. and 7 p.m. Monday through Friday. Generally, you'll have a shorter wait time if you call during the week after Tuesday. If you are deaf or hard of hearing, call our toll-free TTY number, 1-800-325-0778, between 7 a.m. and 7 p.m. Monday through Friday.

Polk County Social Security Office Administration Offices

- 550 Commerce Drive, Lakeland, FL 33813, 1-800-772-1213
- 1395 Havendale Blvd, NW, Winter Haven, FL 33881, 1-800-772-1213

FRS provides [Helpful Links](#)  for retirees on its Retiree webpage.

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Additional Information

[View More Frequently Asked Questions About Retirement](#) 