



UNIVERSITY OF CENTRAL FLORIDA

RETIREMENT GUIDE

FRS INVESTMENT PLAN



STATE
UNIVERSITY
SYSTEM

RETIRING FROM UCF

Considering retirement is an important decision. Having the necessary retiree benefits information is a critical part of the decision-making process. This guide is intended to provide you with the relevant information concerning retirement from UCF and will enhance your understanding of the retirement process as well as the benefits offered to retirees.

In addition to reading through this guide, we recommend that you contact the UCF Human Resources Benefits Section at 407.823.2771 or Benefits@ucf.edu to schedule a meeting with a member of the Benefits team, who will guide you through the entire retirement process. We will help to make your transition easy and ensure that you retire with peace of mind.

CONTACT US

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12201 Research Parkway, Suite 200
Orlando, FL 32826



407-823-2771



Benefits@ucf.edu



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hr.ucf.edu

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Retiree Checklist

Verify Retirement Eligibility

- Refer to Page (4) to verify normal retirement age and retirement eligibility.

3-6 Months Before Retirement Date

- Make an appointment with the Human Resources Benefits Section

Note: The purpose of this appointment is to discuss your retirement date, complete all required paperwork, and answer any questions that you may have regarding insurance continuation, retiree benefits, etc.

Before Retirement Date

- Ensure your home address is up to date in the UCF Workday system. This will be used to send your last W-2 statement, and possibly other correspondence.

After Retirement Date

- Make an election to continue or cancel health and/or life insurance through People First within 60 days after your employment ends. If you do not, you will not be able to enroll at a later time as a retiree.
*Refer to Page (6)
- If electing to continue health and/or life insurance, send a personal check, money order, or cashier's check to People First for the first month of coverage.
*Refer to Page (8)
- Complete and return the Health Insurance Subsidy form to the Division of Retirement.
*Refer to Page (9)

Retirement Eligibility

Vesting Requirements

Vested means owning the contributions and earnings in the Investment Plan account. Employee contributions are immediately vested but an employee must complete one year of service to be vested in the employer contributions.

Eligibility to Retire from the FRS Investment Plan

Employees who meet normal retirement age are eligible to retire from the Investment Plan. The normal retirement age is the later of either the date you attain normal retirement under the provisions of the Pension Plan or the date you are vested under the Investment Plan. Special Risk employees (ex: Police Officers) have different criteria.

Normal Retirement Age for non-special risk employees hired **prior to July 1, 2011:**

- Age 62 or older and one or more years of FRS-covered service, **or**
- Any age and 30 or more years of FRS-covered service

Normal Retirement Age for non-special risk employees hired **after July 1, 2011:**

- Age 65 or older and one or more years of FRS-covered service, **or**
- Any age and 33 or more years of FRS-covered service

Normal Retirement Age for **Special Risk employees:**

- Age 55 or older and one or more years of FRS-covered service **or**
- Age 52 or older and 25 or more years of Special Risk and military service **or**
- Any age and 25 or more years of Special Risk service

How to Receive FRS Retirement Distributions

You will not be permitted to take a distribution and/or rollover from the Investment Plan while you are still employed in any capacity by an FRS employer, or knowingly expect to return to employment with an FRS employer in the near future.

The Investment Plan is a retirement plan and does not permit distributions by members due to hardships, unforeseeable emergencies, loans, medical expenses, educational expenses, the purchase of a principal residence, payments necessary to prevent eviction or foreclosure on a member's principal residence, or for any other reason prior to retirement.

According to the FRS Investment Plan's rules, you qualify for normal retirement upon reaching a certain combination of age and years of service (refer to Page 4).

Achieving normal retirement allows you to take a one-time payout of up to 10% of your Investment Plan account balance after being terminated for one (1) full calendar month. Otherwise, you have to wait until you have been terminated for three (3) full calendar months before you can take a payout.

Once you request a distribution or rollover from your Investment Plan account, you will be considered retired from the FRS. Your retirement is considered final when your distribution is either cashed or deposited.

As a participant of the Florida Retirement System (FRS) Investment Plan, you must call (866) 446-9377, Option 4, or log into the [Investment Plan Administrator](#) website to request a distribution and to designate the type of distribution you wish to take. There are several distribution options, please contact the Investment Plan Administrator for details.

Distributions paid to you directly may be subject to the mandatory 20% federal income tax withholding. If you are under age 59½ when you receive a distribution, there will be an additional 10% federal tax penalty on the taxable portion of your distribution. The 10% tax penalty may not apply if you meet one of the exceptions permitted under the Internal Revenue Code.

The Investment Plan Administrator will indicate whether state withholding will be deducted from your distribution.



Insurance Coverage after Retirement

As a retiree of the University of Central Florida, you are eligible to continue your state health insurance and basic life insurance benefits. **To be eligible to continue State Group health and life insurance as a retiree, you must be insured at the time of retirement, immediately request and receive a distribution, and must meet the normal retirement requirements of the FRS Investment Plan based on your original enrollment date and classification.**

Summary of options to continue your current coverage:

Coverage	Continuation Options
Health Insurance	Continue through COBRA for 18 months, Eligible Former Employees benefits <u>or</u> elect retiree coverage. Note: A lower cost Medicare Advantage health plan may be available to you. For more information, contact People First or visit the Medicare Advantage page of the MyBenefits website
Basic Life Insurance	Retirees have two options for life insurance: 1) \$2,500 coverage = \$5.32/month; or 2) \$10,000 coverage = \$21.26/month The value of the policy will never be reduced based on your age. Please note that Optional Life Insurance coverage is not available to retirees.
Dental & Vision	Continue through COBRA for 18 months or Eligible Former Employees benefits.
Other Supplemental Plans	If you are enrolled in any of the following supplemental plans, you may be eligible to continue your coverage by converting to an individual policy. Contact the insurance company for premium information. <ul style="list-style-type: none"> • AFLAC Cancer Insurance: 1-800 780-3100 • AFLAC Supplemental Hospital Insurance: 1-800 780-3100 • Colonial Accident/Disability Insurance: 1-800 325-4368 • New Era Hospital Income: 1-800 277-2300 • Life Insurance/Long Term Care (through Gabor Financial Solutions): 1-800 330-6115 <p>Note: Long Term Disability coverage will cease at termination.</p>
Health Savings Account (HSA)	You can make contributions until enrolled in Medicare, but the State will no longer contribute after you are enrolled in Medicare coverage.
Health Care Flexible Spending Account (FSA)	If you are currently participating in a Health Care FSA and wish to continue it through the end of the current calendar year, you will need to complete and submit the FSA Options When Employment Ends form . Note: UCF does not permit employees to have FSA balance paid from time off accrual payout as indicated by one of the options on the form.
Dependent Care Flexible Spending Account (FSA)	Ends with your last employee payroll deduction, but you can file claims that were incurred before your termination date.

Information You Should Receive in the Mail

COBRA Rights Information Packet

- Health: Federal law (COBRA) provides that insured employees and their covered dependent(s) may continue group health coverage for up to (18) months from the date employment ends or until they become covered under another group plan, whichever is first. People First is required to notify you of your COBRA rights.
- Supplemental Dental and Vision: The enrollment forms in your COBRA information packet have information about your current state dental and/or vision plans (if any). You can only continue your dental and/or vision plans under COBRA.

Eligible Former Employee (EFE) Health Benefits

- Former full-time salaried state employees who were enrolled in the State Group Insurance Program at the time of their separation, are eligible to continue state health insurance coverage after separation. Must make an election within twenty-four (24) months of separation and can continue coverage indefinitely. EFEs will receive a benefit statement in addition to the regular COBRA packet upon separation. More information can be found on the [myBenefits Eligible Former Employees webpage](#).

Retiree Enrollment Packet

- Your Benefits Statement: Shows your current insurance coverage with the State.
- Dependent Eligibility Certification Form: You must complete it if you cover dependents.
- New Retiree Health and Life Insurance Election Form: Use to continue or end your coverage.

Electing Continuation of Insurance

**This is only if you currently have insurance benefits.*

You must make an election to continue or cancel State Group health and life insurance through People First within 60 days after your employment ends. If you do not, you will not be able to enroll at a later time as a retiree.

The election can be made by:

1. Calling the People First Service Center 1-866-663-4735 the week following your last day of employment; or

2. Completing the continuation forms that People First will mail to your home 3 – 5 days following termination of employment.

Insurance Premiums

Current retiree health insurance premiums are located at the [MyBenefits website](#).

To continue state health and/or life as a retiree, you must send a personal check, money order, or cashier's check for the first month of coverage to:

*People First Service Center
PO Box 5437
Tallahassee, FL 32314-5437*

Make check payable to **Division of State Group Insurance (or DSGI) and write your People First ID on the memo line of the check.*

As a reminder, benefits are paid one month in advance. You can pay up to six months in advance, but you must pay by the 10th of the month for the next month's coverage. For example, payments for July coverage are due to People First by June 10th. If your payment is not received by the 10th, your coverage will be suspended for the next month and you will not be eligible for services until the full payment is received. If your payment is not received by the last day of the month in suspension, your coverage will be cancelled, and you will not be able to re-enroll. If you mail a form/check before your termination date is sent to People First, they are required to hold the form/check for one month. After that, the form/check will be returned to you.

You will receive information from the People First Service Center regarding the submission of premiums via direct pay.

For USPS, A&P, and 12-month Faculty

Benefits remain in effect through the end of the month following the month of termination. For example, if you terminate on February 20th, you will have benefits through midnight, March 31st.

For 9-Month Faculty

All 9-Month Faculty members enrolled in insurance (health and supplemental plans) have double deductions taken from their paychecks beginning with the first paycheck in February and ending with the first paycheck in May. The double deductions are necessary to pre-pay premiums for the months of June, July, August, and September. Consequently, if your termination date is between April 8th and August 31st, benefits will remain in effect through midnight, September 30th.

Health Insurance Subsidy

The Health Insurance Subsidy (HIS) is a monthly supplemental payment you may be eligible to receive if you have health insurance coverage in retirement. This monthly payment (which you must apply for) is calculated by multiplying your total years of service at retirement up to a maximum of 30 years by \$7.50. The HIS subsidy, which is paid monthly, is \$7.50 for each year of creditable service, with a minimum HIS of \$45 per month and a maximum HIS of \$225 per month.

HIS is only available after you have six years of service (if enrolled in the FRS prior to July 1, 2011) or eight years (if enrolled in the FRS on or after July 1, 2011).

The Division of Retirement mails a [Health Insurance Subsidy Certification Form](#) in your Retiree Packet. You must return a completed Form HIS-1 and certification of insurance coverage for the division to evaluate. If approved, retroactive payments are paid up to a maximum of six months or back to your effective retirement date, whichever is less.



The Health Insurance Subsidy Program is subject to legislative appropriation and funded through a separate contribution rate paid by Florida Retirement System participating employers. Therefore, it is not a guaranteed benefit. If there are not enough funds to pay full subsidy benefits to all participants, the Legislature may reduce or cancel future health insurance subsidy payments.

Contact the Division of Retirement if you have any questions or need to discuss your eligibility to receive the HIS. Call toll-free at 1-866-446-9377, Option 3 (TRS 711), or write to the Division of Retirement, Bureau of Retirement Calculations, PO Box 9000, Tallahassee, FL 32315-9000.

Social Security

How do I find out if I am eligible for Social Security benefits?

You can use the online Benefit Eligibility Screening Tool (BEST) to help identify all of the different Social Security programs for which you may be eligible. To access the tool, go to the [Social Security website](#) or call the Social Security Administration at 1-800-772-1213.

How can I apply for Social Security benefits?

There are multiple ways to apply:

- 1) Online: Use the [Social Security Retirement/Medicare Benefit Application](#) to apply.
- 2) Telephone: Call the Social Security Administration at 1-800-772-1213.
**Note: If you are deaf or hearing impaired, call 1-800-325-0778.*
- 3) In-Person: Make an appointment to visit your local [Social Security office locations](#).

When can I apply for Social Security benefits?

You must be at least 61 years and 9 months old to apply for Social Security benefits. If you are already age 62, you may be able to start your benefits in the month you apply. You should apply for benefits no more than four months before the date you want your benefits to start.

When will my Social Security benefits begin?

Benefits are paid the month after they are due. For example, if your benefits start in April, you will receive your first benefit payment in May.

What information will I need to supply when I apply for benefits?

The Social Security Administration may ask you to provide certain documents to show that you are eligible and to help them decide how much your benefits should be. The documents include but are not limited to your social security card, your original birth certificate (or other proof of birth), proof of U.S. citizenship (or lawful alien status if you were not born in the U.S.), a copy of your U.S. military service papers, and a copy of your W-2 form(s) and/or self-employment tax return from the previous year.

Medicare

What is Medicare?

Medicare is our country's health insurance program for people age 65 or older. The program helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care.

What types of Medicare are there?

- 1) **Part A** is hospitalization coverage free to eligible Medicare beneficiaries.
- 2) **Part B** is medical coverage that requires a monthly premium (taken from your Social Security check or paid by personal check).
- 3) **Part C** (Medicare Advantage Plan) is a type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all of your Part A and Part B benefits and often includes prescription drug coverage. You must be enrolled in Medicare Part B and you may also be required to send a monthly premium to the insurance company.
- 4) **Part D** is prescription drug coverage that may require a monthly premium (taken from your Social Security check or paid by personal check).

How can I enroll in Medicare?

Once you retire and become eligible for Medicare Part A and B (due to age (65) or disability), you should contact the Social Security Administration about your Medicare benefits. **Enrollment in Medicare is time sensitive, and you may be subject to substantial financial penalties if you fail to meet federal deadlines.** You can use the [Social Security Administration's online application](#) to sign up for Medicare.

What is the timeframe I have to apply for Medicare?

Your initial enrollment period in Part A and/or Part B is the three months before you turn 65 (64 years and 9 months) through the three months after you turn 65 (65 years and 3 months). If you do not sign up during your initial enrollment period, you can sign up between January 1 – March 31 each year. There may be a late enrollment penalty.

If you're covered under a group health plan based on current employment, you have a Special Enrollment Period to sign up for Part A and/or Part B at any time as long as you or your spouse (or family member if you're disabled) is working, and you're covered by a group health plan through the employer based on that work. If you enroll during a Special Enrollment Period, your Medicare coverage typically begins the month after Social Security gets your completed request. You can learn more information regarding the [Special Enrollment Period](#) on the Social Security website.

What are the basic costs of Medicare?

All price information for the different Medicare plans visit the [Medicare website](#).

Where can I get more information on Medicare and everything it has to offer?

Additional information on Medicare can be found online at the [Medicare website](#) or you can call Medicare at 1-800-633-4227.

If the SSA determines that you are Medicare eligible:

The State Group Insurance Program pays health insurance claims secondary to (after) Medicare, even if you do not sign up for or purchase Medicare Part B (Medical). This also applies to dependents on your plan who are eligible for Medicare. Failure to purchase Medicare Part B means you will have significant out-of-pocket expenses for Part B eligible services, because you will be required to pay the portion (approximately 80%) that Medicare would have paid. **If you choose to continue your State Group Insurance coverage once you are eligible for Medicare, you should elect your Part B coverage. Although Medicare does not require you to purchase Part B, it is in your financial interest to do so.**

For proper enrollment and claims processing, send copies of Medicare ID cards to People First as soon as you receive them from the SSA.

If the SSA determines you are not eligible for Medicare at age 65:

Send a copy of your Medicare ineligibility letter to People First to ensure your health insurance coverage continues without interruption.

Mailing Address: People First Service Center
P.O. Box 6830
Tallahassee, Florida 32314

Fax Number: 1-800- 422-3128

You will also be required to complete the [Request for Employment Information form](#), which includes a section (Section B) to be completed by your employer before it is submitted to the SSA. This form can be found on the Centers for Medicare & Medicaid Services website here. When you apply for Medicare, your state health insurance will become secondary to your Medicare coverage, but your prescription coverage will remain primary.

**Disclaimer: Because this information can sometimes change, we recommend you visit www.socialsecurity.gov for the latest information.*


Accrued Time Off Payment

Annual and sick time off payouts are processed on the second pay date following the last paycheck the employee received for regular wages. This allows the department sufficient time to verify that no overpayment has occurred, that all time off balances are accurate, and that all UCF property has been returned prior to a time off payout.

Employees will be paid for annual time off accruals up to the maximum of their employment classification. Time off accrual, maximums, and more information can be found on the [UCF HR Leave and Attendance website](#).

At the time of retirement, employees with ten continuous years of service with **UCF** will be paid a number of hours equal to one quarter of their post 1973 sick time off balance (not to exceed 480 hours).

Time off payouts will be paid via direct deposit into the same bank account(s) that you receive your regular paychecks. If you are currently contributing to the voluntary UCF 403(b) plan and/or a 457(b) through the Bureau of Deferred Compensation as of your last regular paycheck, your elected contribution will be taken from your time off payout.

 If you wish to defer an amount greater than your current contribution election to the voluntary UCF 403(b) plan and/or a 457(b) through the Bureau of Deferred Compensation from your time off payout, you must contact the Human Resources Benefits Section at Benefits@ucf.edu to complete a Time Off Payout Form prior to your last date of employment.

Time Off Transfers

UCF does not participate in a formal annual or sick time off transfer program with any agency, entity, or other organization. However, if the future employer grants additional leave hours at time of hire based upon the UCF balances, the employer should send an official note requesting the time off balance information directly to Payroll Services within two weeks of the separation date.



Other Retiree Benefits

All UCF retirees are eligible for:

- **UCF Email Accounts**

Access is removed upon separation date for employees who retire after August 2024.

- **Retiree ID (UCF Card Services)**

Available at no cost at the UCF Card Services office on campus. Please be advised that the card office needs 48 hours for their system to update retirement status in Workday.

- **Free Parking Privileges (in Faculty, Staff & Student parking areas)**

Choice of decal or hang tag through UCF Parking Services, unless you return to work in a full-time position. Contact [UCF Parking Services](#) at 407-823-5812 for additional information.

- **Use of the Employee Assistance Program (EAP)**

All EAP services are available during the first year of retirement. Health Advocate is the University's EAP provider and may be reached at 1-877-240-6863. The UCF registration code is BLMXAEJ.

- **UCF Library Privileges**

- **Use of Wellness Research Center**

For additional information, visit the [UCF Employee Gym website](#).

- **Discounted UCF Recreation & Wellness Center Membership**

For additional information, visit the [UCF Recreation & Wellness Center website](#).

- **Tuition Waiver**

Retirees who are 60+ years of age and a Florida resident may enroll in courses at UCF without payment of tuition, on a space available basis, subject to the provisions of Section 1009.26(3) or (4), Florida Statutes, and university policy. For more information, visit the [UCF Senior Citizen Audit Request page](#).

For Faculty Only:

- Faculty may be eligible for extended access to UCF email account if requested. Submit a request via a [ServiceNow ticket](#). At least one login must occur per year to maintain access. Each login extends account access for one additional year. For additional information and frequently asked questions, visit the [UCF IT Access & Security website](#).

- Listing in the UCF faculty and staff directory.
- Receipt of professional mail in the department or unit from which you retired.
- The title emeritus may be provided to retired faculty, or in anticipation of the retirement of a faculty member, effective upon full retirement from the university who have achieved a distinguished record of research, teaching and/or service during their academic careers. For additional information, reference the [Faculty Emeritus Status policy](#).

UCF Retirement Association

The UCF Retirement Association promotes fellowship, offers speakers on relevant issues at luncheon meetings, provides a quarterly newsletter, among other benefits. The Retirement Association also provides members with discounts at the UCF Bookstore and Computer Store. Annual dues are only \$20.00. For additional information visit the [UCF Retirement Association page](#).



LIFE at UCF

LIFE at UCF provides non-credit lifelong learning experiences for older adults aged 50 and over, within the context of a major university. It is unique among the more than 400 lifelong learning institutes nationwide, in that it is a privately incorporated 501(c)3 organization that is hosted by UCF. For more information about this benefit, its programs and how to join, visit the [Life at UCF page](#).



Reemployment after Retirement

After you retire, you may work for a private employer, any public employer **not covered** by the FRS, or in another state, without affecting your retirement benefit. Depending on your age, your Social Security benefit *may* be affected. Contact the Social Security Administration for specific information.

There are, however, certain reemployment limitations that affect employment with employers who participate in the FRS. The limitations on reemployment with FRS employers are as follows:

- If you return to work with an FRS employer in any capacity during the first six calendar months of your retirement or after your DROP termination date, you are not retired. Your retirement application is voided and you must repay all retirement benefits, including any funds accumulated during your DROP participation, to the FRS Trust Fund. You cannot become a “newly hired” employee until after you meet the definition of termination by remaining unemployed for six calendar months.
- Effective July 01, 2024, retirees of the FRS Pension Plan, FRS Investment Plan, or the State University System Optional Retirement Plan (SUSORP) will be eligible to return to FRS employment without restrictions after six months of retirement. The pause on FRS or SUSORP distributions for months seven through twelve has been removed.
- If you retire under the FRS disability provisions, you cannot be gainfully employed with any employer, public or private, and continue to receive disability benefits.

If you are reemployed with a participating employer, you will be required to sign a statement that your reemployment does not violate these provisions.

FRS Retirees may participate in post-retirement volunteer services to provide civic, charitable, and humanitarian services after the first six calendar months following their retirement. Prior to that, FRS Retirees may only participate provided that the services meet specific criteria.

For additional information, contact the FRS at 1-866-446-9377 or visit [FRS website](#).

Important Reminders

Special Life Insurance provisions for Total Disability: Waiver of Premium

Securian Financial may waive premiums if you are disabled before age 60. If you become disabled, call Securian Financial at (888) 826-2756 for more information on the Waiver of Premium Provisions.

Mailing Address

Keep your mailing address up to date in People First to receive Open Enrollment materials and other information timely.

Use the [People First Website](#)

To see your benefits information in People First, log in and go to Health & Insurance > My Benefits. To see your premium payments, go to Health & Insurance > Benefit Premium History and select the applicable month.

Authorization to Disclose Protected Health Information (PHI)

If you want to give People First or your insurance company permission to disclose PHI to an individual, you must submit an authorization form to each party. For example, if you want your spouse to be able to call People First to discuss your monthly premiums, you must send People First an [authorization form](#). Otherwise, representatives will be unable to talk to your spouse per Health Insurance Portability and Accountability Act of 1996 (HIPAA) guidelines. Call People First or your insurance company for more information.

Required Minimum Distribution (RMD)

Once you reach age 73 you are required by the IRS to take annual Required Minimum Distributions (RMDs) from your retirement accounts each year. This requirement applies to the FRS Investment Plan, the SUSORP (State University System Optional Retirement Program), voluntary 457(b), and 403(b) retirement plans.

The Investment Plan Administrator will calculate the RMD and notify the employee when they must start withdrawing a minimum amount as required by federal law.

Contact Information

MyFRS Financial Guidance Line:

- Toll-free 1-866-446-9377 (or Telecommunications Relay Service 711). Representatives are available Monday through Friday, except holidays:
- Ernst & Young (EY) (Options 1 & 2)
8 a.m. to 6 p.m. ET (7 a.m. to 5 p.m. Central time)
- Alight Solutions representatives (Option 4)
8 a.m. to 6 p.m. ET (7 a.m. to 5 p.m. Central time)
- Division of Retirement (Option 3) or call 1-844-377-1888
8 a.m. to 5 p.m. ET

Insurance

- People First Service Center: 1-866-663-4735 Monday through Friday between 8 a.m. to 6 p.m. ET, except holidays. **Note: You will be asked for your People First ID.*
- [State Group Insurance Benefits for Retirees](#)

Additional Resources

- [Department of Management Services Retiree website](#), which includes links to resources, and ORP forms.
- [FL SHINE](#) (Serving Health Insurance Needs of Elders) is an organization administered through the Florida Department of Elder Affairs that provides information and assistance in a range of healthcare and insurance related matters.
- [When Your FRS Employment Ends: For Investment Plan Members](#)
- [Make Your Money Last a Lifetime](#)
- [Rolling Out of the Investment Plan](#)