

Exiting DROP

- If you work until your original DROP termination date, the Division of Retirement will mail you your DROP Termination Packet approximately 90 days prior to your last day of employment.
- If your employment ends prior to your original DROP termination date, it is important that you contact FRS at 1-844-377-1888 to request the DROP Termination Packet in a timely manner.

Exiting DROP Checklist:

- The Pinellas County Schools/Resignation/Retirement form must be completed stating “Retirement from DROP” and signed by you.
- The DROP Termination form (DP-TERM) must be completed and notarized. The Florida Retirement System will mail you a DP-TERM form.
- Complete the DP-TERM and PCS Resignation/Retirement form, then submit **both forms** to the Risk Management Retirement Team. (The Risk Management Retirement Team can be reached by phone at (727) 588-6214, or by email at risk-retirement@pcsb.org)
- You will be mailed a Retiree Insurance Benefits Packet.
- You have to terminate employment with all FRS employers. (i.e. - St. Petersburg College)

Frequently Asked Questions:

1. **When will I received my first retirement check?**
You will receive your first retirement check within two months following your retirement date.
2. **What happens to my 401(a) BENCOR account?** Your employer establishes your Plan account for you. This account remains as is until you apply for the distribution or rollover of funds to a qualified retirement plan based on your retirement date. Contact your local BENCOR representative at 813-449-4344 or at 1-866-246-9712. It is very important to log on to www.bencorplans.com to assign a beneficiary for your account once it has been funded.
3. **How do I continue my Pinellas County Insurance Plan?**
Risk Management will mail the Retiree Insurance Packet to you, Offering health, dental, vision, and life insurance coverage’s that were active at the time of your retirement. You have only 30 days from the end of the month in which you have retired to continue the insurance coverage’s.

4. How long does my active insurance coverage stay in force?

Your active insurance coverage terminates the last day of the month in which you terminate from DROP. For example: Termination date – June 4th, the coverage ends June 30th.

5. What other forms will I receive from FRS?

FRS Direct Deposit Form - Allows your pension to be direct deposited into your bank account. (**application at FRS Online**)

W-4 Withholding form - Adjust the income tax withholding from your pension check. (**Return to Florida Retirement System by fax**)

Health Insurance Subsidy - \$7.50 for every year of service, maximum amount of \$225, with the Florida Retirement System. The HIS will be added into your retirement check only after you complete the form. All three forms are sent to you by the Florida Retirement System and can be mailed back to FRS.

6. What are my options for the rollover of my DROP account?

Upon your termination of employment exiting DROP, you must elect one of the following methods of payment for the DROP benefit within 60 days of your DROP termination.

- Lump sum (accrued DROP benefits, plus interest, less 20% tax remitted to IRS.)
- Direct rollover (accrued DROP benefits, plus interest is rollover to a custodian of retirement plans of your choice.)
- Partial lump sum (a portion of the accrued DROP benefits less IRS tax are paid to retiree or surviving spouse. Remaining DROP benefits rollover to a custodian of retirement plans of your choice.)

7. Re-employment after termination from DROP?

Contact Florida Retirement System (FRS) at 1-844-377-1888 for further details.

There are no restrictions on employment with a private company, a **non**-FRS employer or an employer in another state.

PCS Risk Management Retirement Team Contact Information

588-6214, 588-6141, 588-6140

Fax 588-6182

BENCOR 813-449-4344 (local contact David Ellis)

866-296-9712

Florida Retirement System DROP Termination

1-844-377-1888



Vision:
100% Student Success

Mission:
"Educate and prepare each
student for college, career
and life."

ADMINISTRATION BUILDING

301 Fourth St. SW
P.O. Box 2942
Largo, FL 33779-2942
Ph. (727) 588-6000

**SCHOOL BOARD OF
PINELLAS COUNTY, FLORIDA**

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The PCS Retirement Team is here to assist you and will submit your application to the Florida Retirement System (FRS) on your behalf. We will make every attempt to provide you with accurate and reliable information. However, information provided should not be considered a substitute for the financial calculations and benefit plan inquiries available directly through FRS.

The Retirement Team will notify you through your PCS email when your application is processed. We recommend you confirm receipt of the application and completeness of information directly with FRS at 1-844-377-1888. Allow a minimum of 7 to 10 business days after receiving the Retirement Team's notification email to follow up with FRS on the status of your application.

PCS and Risk Management are not responsible for any errors or omissions, or for the results of your retirement process and information. This is between you, as the employee, and FRS, as the retirement plan sponsor.

The Risk Management and Insurance Retirement Team can be reached by phone at 727-588-6214.

PINELLAS COUNTY SCHOOLS
RESIGNATION/RETIREMENT FORM

FIRST AND LAST NAME: _____ EMPLOYEE ID: _____

SCHOOL/DEPARTMENT: _____ POSITION: _____

ADDRESS (CURRENT/FUTURE): _____
STREET ADDRESS CITY STATE ZIP

EMAIL ADDRESS: _____ CONTACT NUMBER: _____

DIRECTIONS: IF YOU ARE RESIGNING FROM DISTRICT, COMPLETE SECTION 1.
IF YOU ARE RETIRING FROM DISTRICT (FRS) COMPLETE SECTION 2.

SECTION 1: RESIGNATION FROM PCS DATE AND REASON

I HEREBY SELECT TO:

☐ **RESIGN** from employment with the Pinellas County School District effective at the end of the work day:

_____/_____/20____

EMPLOYEE SIGNATURE: _____ DATE: _____

SECTION A: ALL EMPLOYEES Provide the single most important **Resignation Reason**

- | | | |
|--|--|--|
| <input type="checkbox"/> RELOCATION | <input type="checkbox"/> UNABLE TO RETURN FROM LEAVE | <input type="checkbox"/> DISSATISFIED WITH JOB DUTIES |
| <input type="checkbox"/> GREATER JOB POTENTIAL | <input type="checkbox"/> HEALTH – NOT JOB RELATED | <input type="checkbox"/> DISSATISFIED WITH PAY |
| <input type="checkbox"/> CONTINUING EDUCATION | <input type="checkbox"/> HEALTH – JOB RELATED | <input type="checkbox"/> SUPERVISOR DISSATISFACTION |
| <input type="checkbox"/> MILITARY | <input type="checkbox"/> ON THE JOB STRESS | <input type="checkbox"/> LACK OF PROMOTIONAL OPPORTUNITY |
| <input type="checkbox"/> FAMILY RESPONSIBILITY (MARRIAGE, CHILD CARE, FAMILY CARE) | | |
| <input type="checkbox"/> RESIGN FROM CURRENT CONTRACT TO ACCEPT ANOTHER POSITION IN DISTRICT | | |

SECTION B: INSTRUCTIONAL/CERTIFIED ONLY

- ☐ TO ACCEPT ANOTHER EDUCATION JOB INSIDE THE FLORIDA SCHOOL SYSTEM
- ☐ TO ACCEPT ANOTHER EDUCATION JOB OUTSIDE THE FLORIDA SCHOOL SYSTEM
- ☐ LEAVING EDUCATION PROFESSION
- ☐ CERTIFICATION

SECTION 2: PCS RETIREMENT (FRS) DATE AND REASON

I HEREBY SELECT TO:

☐ **RETIRE** from employment with the Pinellas County School District effective at the end of the work day:

_____/_____/20____

Provide **Retirement Reason** below (FRS Only)*

- | | |
|--|---|
| <input type="checkbox"/> NORMAL RETIREMENT | <input type="checkbox"/> EARLY RETIREMENT |
| <input type="checkbox"/> RETIREMENT FROM DROP | <input type="checkbox"/> FRS DISABILITY |
| <input type="checkbox"/> RETIREMENT FROM INVESTMENT PLAN | |

*If you are retiring and have not completed the FRS application for retirement, contact Retirement, Risk Management at 727-588-6214.

EMPLOYEE SIGNATURE: _____ DATE: _____

VERBAL RESIGNATION RECEIVED: ADMINISTRATIVE USE BELOW

EMPLOYEE VERBALLY RESIGNED (EMAIL; PHONE CALL; VOICE OR TEXT MESSAGE)

ADMINISTRATOR SIGNATURE _____ DATE: _____

WITNESS SIGNATURE _____ DATE: _____

Sick/Vacation Leave: Sick leave is only paid out when you retire from PCS. Contact the Retirement Team for more information. Advanced sick leave is reversed if your resignation/retirement date is earlier than the end of the fiscal year. Vacation leave is paid out after your last paycheck when you resign or retire from PCS (Max of 60 days per F.S. 1012.65). Health insurance is terminated on the last day of the month in which you resign, retire, or are terminated. Contact Risk Management @ 727-588-6197 for questions.

Access pay/tax information after separation: <https://www.pcsb.org/Page/26169> Risk Management: <https://www.pcsb.org/benefits>

PCS values your opinion. An Exit Survey link will be sent after your separation date.



Pinellas County Schools would like to recognize our employees who retired during the 2024-2025 school year in a Virtual Retirement Memory Book and to say

Thank You!

Based on your years of service, we would also like to send you a \$25 - \$50 e-gift card to a restaurant or retailer of your choice. You must go online, select that you want the e-gift card and provide your personal email.

Retirement Memory Book Survey Submission Dates and Publishing Dates:

<u>Fall Retirement Dates:</u> Jul. 26th - Dec. 8th To be published mid-Dec. Submit Survey by: Dec. 1st	<u>Spring Retirement Dates:</u> Dec. 9th - May 18th To be published late-May Submit Survey by: May 5th	<u>Summer Retirement Dates:</u> May 19th - Jul 25th To be published mid-Aug. Submit Survey by: Jul. 20
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To Participate in Retirement Memory Book:

- Complete Retirement Survey using QR code or visit www.pcsb.org/retirement-survey.
- You may select "opt out" for the Retirement Memory Book and you will automatically receive the e-gift card.
- Can't complete the form virtually? Complete the questions on the back of this form and turn it into the Risk Management office or email to: risk-retirement@pcsb.org.
- Note: Your retirement date will determine which Virtual Retirement Memory Book your survey information will be in. Submit survey responses by the due dates listed above.



Questions? Call 727-588-6214

Thank you to our event sponsor:



First Name:

Last Name:

Personal Email Address:

1. What is your current position or previous position while employed with PCS? _____

2. Where is the physical location you worked at? _____

3. How many years of service do you have with PCS? _____

4. What is one of your favorite memories during your career?

5. What are you doing or looking forward to doing during your retirement? (one or two activities)

6. Would you like to be included in the 2024-2025 Virtual Retirement Memory Book? ☐ YES ☐ NO

Participation in the Virtual Retirement Memory Book is not required to receive the e-gift card

7. How would you like your name listed in the Retirement Memory Book? _____

8. Would you like to include a photo of yourself in the Retirement Memory Book? ☐ YES ☐ NO

If yes, email it to risk-retirement@pcsb.org. Do not send pictures with current or graduated students.

FREQUENTLY ASKED RETIREMENT QUESTIONS FOR PAYROLL

WHAT PERCENTAGE OF SICK TIME DO I GET PAID WHEN I RETIRE? The retirement percentage used to calculate the value of remaining sick time is based on years of service in Pinellas County Schools only per Board policy.

The current percentages are:

- 0-3 years – 35%
- 4-6 years – 40%
- 7-9 years – 45%
- 10-12 years – 50%
- 13-15 years – 75%
- 16-20 years – 85%
- 21-24 years – 95%
- 25 + years – 100%

HOW CAN I ESTIMATE WHAT MY SICK TIME IS WORTH?

The formula to estimate the value if your sick leave is:

Annual salary divided by contract days = daily rate of pay

Daily rate of pay times sick days remaining = total sick pay

Total sick pay times retirement percentage = sick pay value

For example: 10-month (198-day) teacher with an annual salary of \$50,000 who has 100 sick days remaining at retirement after working in Pinellas for 24 years.

\$50,000 divided by 198 days = \$252.53 daily rate

\$252.53 times 100 days = \$25,253 total sick pay

\$25,253 time 95% for 24 years = \$23,990.35 sick pay value transferred to Bencor

HOW DOES THE SICK TIME TRANSFER TO BENCOR WORK WHEN I AM IN DROP?

The same calculation above is done on June 30th each year you are in DROP except only a portion of your remaining sick days is valued and if the total is over \$2,500 it is transferred to Bencor each July. Employees in DROP will continue to earn sick leave and vacation, if applicable, while in DROP. If you leave DROP early your entire balance of sick leave at the time of separation will be valued and transferred to Bencor if greater than \$2,500. The percentage of sick days transferred each July while in DROP is:

- Year 1 – 20%
- Year 2 – 25%
- Year 3 – 33%
- Year 4 – 50%
- Year 5 – 100%

For example: 10-month (198-day) teacher with an annual salary of \$50,000 who has 100 sick days remaining at the end of the first year in DROP and has completed 27 years in Pinellas.

\$50,000 divided by 198 days = \$252.53 daily rate

100 days times 20% for 1 year in DROP = 20 days

\$252.53 times 20 days = \$5,050.60 total sick pay

\$5,050.60 time 95% for 24 years = \$4,798.07 sick pay value transferred to Bencor after year

1 Sick leave balance is reduced by 20 days

WHAT HAPPENS TO MY SICK TIME IF I LEAVE IN THE MIDDLE OF THE YEAR?

You are paid for all time you have earned. All employees are given 4 days up front and if you leave before the end of the year, we back out anything you have not earned. The following shows when you stop accruing...

MONTHS YOU WORK	WHEN YOU START & STOP ACCRUING
11.5 & 12 month	July – Feb, 4-day advance represents accrual for Mar - June
11 month	Aug – Feb, 4-day advance represents accrual for Mar - June
10 month	Aug – Jan, 4-day advance represents accrual for Feb - May
9 month	Aug – Dec, 4-day advance represents accrual for Jan - Apr

WHAT HAPPENS IF I HAVE MORE THAN 60 VACATION DAYS (for 12-month employees only)?

12-month employees may earn up to a maximum of 62 vacation days but we can only payout up to 60 days of vacation in an employee's career per Florida Statue. Any time earned above 60 days is use it or lose it. You may choose to have the value of up to 60 days transferred to Bencor when you enter DROP. The value of vacation leave transferred when entering DROP counts toward the highest 5 year AFC calculation. If 60 days was not transferred when entering DROP the difference between the days transferred and the 60 day maximum can be transferred when retiring from DROP. For example, you had 45 days transferred when entering DROP and earned another 20 vacation days while in DROP. We can only transfer 15 more days to Bencor at the end of DROP to equal the 60 day maximum and the 5 remaining days earned is use it or lose it.

60 days = 450 hours for 7.50 hours/day employees

60 days = 480 hours for 8.00 hours/day employees

62 days = 465 hours for 7.50 hours/day employees

62 days = 496 hours for 8.00 hours/day employees

HOW WILL MY PAY BE AFFECTED BECAUSE OF EQUALIZED PAY?

Equalized pay divides your annual salary by the number of checks paid in a school year so you receive the same pay when we are closed for Thanksgiving, winter break, spring break and other non-paid days during the school year. Depending on when you retire, we will calculate your final pay by comparing the pay you should receive for the days you worked with the equalized pay you received so far that school year. When you fill out your paperwork, it is best to contact payroll for more information.

WHAT DATE SHOULD I USE FOR RETIRMENT SO I DON'T OWE MONEY BACK?

Because we have equalized pay it is difficult to give an exact date. It is safe to say that if your retirement date is prior to winter break you will not have your last check adjusted for any overpayment.

DO I STILL GET PAID IN THE SUMMER IF I RETIRE ON THE 12 MONTH OPTION PLAN?

If your retirement date is on or after the last day of school then you will still receive your summer checks. If you want to be paid in a lump sum you need to contact Personnel to request the payout. All retirements prior to the end of school will receive a lump sum payout in their last paycheck.

WHEN CAN I EXPECT TO RECEIVE PAYMENT OF MY SICK/VACATION PAYOUT?

We will process your sick/vacation payout usually within two weeks of your retirement date. We have to make sure you didn't use any leave time in the last pay period before retirement. A letter with detailed calculations will be sent when we process the paperwork and send your money to Bencor or issue a check if the value is less than \$2500.

Welcome to the BENCOR Special Pay Plan

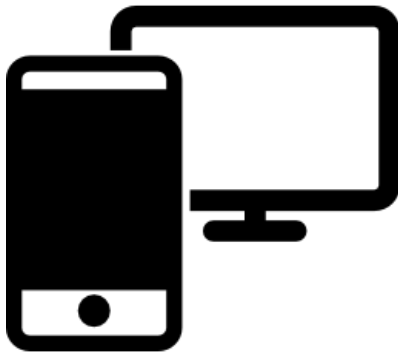
Pinellas County Schools provides the BENCOR Special Pay Plan as an important retirement benefit for all eligible employees. This letter provides general information about the plan and outlines available resources for you to get more detailed information.



Key Features of your Special Pay Plan

- All eligible employees are automatically enrolled in the program.
- Contributions of "special pay" are based on your accumulated sick, vacation or other leave/incentive pay.
- All contributions permanently save up to 7.65% in Social Security and Medicare taxes.
- Income taxes are deferred on contributions to the plan until you withdraw the money.
- Contributions are 100% vested to you.

Where Can You Get More Information?



1. Your Employer's Benefits Department

Access *Frequently Asked Questions* and plan videos through your employer's Retirement Services department website.

2. Online

www.bencorplans.com

Click on **Participant Login**, select your State, County and Employer then click on **Log In**.

For first time users, click on **New User** and follow the prompts.

For returning users, enter your User ID and Password, select Participant from the drop-down menu and **Login**.

3. BENCOR National Participant Service Center 866-296-9712

(M-F 9:00 a.m. - 6:00 pm ET)

4. Your local BENCOR Advisors: David Ellis 813-449-4344



Retiree Insurance Information

Employees who retire and receive a **state retirement check** at the time of separation from employment or currently participant in the **FRS Investment Plan** and completed **30 years** of service or have reached **59 ½ years of age with at least six years** of creditable service upon termination may participate in the retiree insurance program. Retirees may continue some of the insurances in effect at the time of their retirement except for Income Protection and AD&D.

Frequently Asked Questions

1. How do I pay for my Health, Vision and Life Insurances as a retiree?

You will make a payment to PCSB for the first month of coverage when you submit your enrollment form. Complete and return the **Florida Retirement System Insurance Payroll Authorization Forms**, there are two forms, one for Health code (245) and one for Life (322) and Vision (321) insurance. Premiums will be taken out of your pension check (premiums withheld from your FRS check are paying for the next month's premium.) If your pension check is not enough to have the health insurance premium deducted from it, you will make payments directly to PCS. **Investment Plan** – You will be billed from the Risk Management/Retirement department. A set of coupons will be mailed to you for the remainder of the calendar year. These coupons along with the the payment are due the 1st of each month. **If your annual premium amount is \$200.00 or less we require that you pay for the entire year's coverage.**

❖ For any of the coverage's below you have to assume the full cost of the monthly premiums.

- **HEALTH and Vision INSURANCE:**
You may continue the Health and Vision Insurance plan in effect at the time of your retirement, (Retirees are eligible to remove dependents from their plans at any time.) If you allow your coverage to terminate or you cancel your coverage when you retire, you cannot reenroll.
- **Dental Insurance:**
Humana Advantage Dental Plan - If you elect to enroll in this plan, Humana Advantage Dental will mail you a bill. **You will make payments directly to Humana Advantage Dental Plan.**
- **Met Life Dental Plan:**
Medcom is a third party administrator that will send enrollment and billing information to continue the Met Life Dental coverage that was in effect at the time of retirement.
- **Basic Board Term Life Insurance: No Cash Value**
You may continue the amount of your board term life insurance in effect at the time of your retirement. You also have the option of enrolling in a lesser amount of coverage, but once you elect a lesser amount, you may never increase it. **The minimum coverage amount you may elect is \$10,000.00.** You may also reduce the amount of your life insurance during the Annual Enrollment period (October).
***The premium cost increases in 5 year increments. The policy decreases in value at age 70 it is reduced to 65% of the policy value, age 75 it reduces to 45% of the original policy value, age 80 it reduces to 30% of the original policy value (It will not reduce any lower).**

- **Family Voluntary Term Life (VTL)** – (\$5,000.00) policy on Eligible dependents – Your enrollment forms will reflect this coverage if you are enrolled at the time of retirement. (If your Spouse is also a PCSB retiree enrolled in our life insurance program or an active PCSB employee you may not elect to continue Family Term Life on him/her. **You are responsible for notifying us of this information.**
- **Optional Term Life for Employee, Spouse and Child** – These policies are available to you as individual policies if you were enrolled on your retirement date. You will need to contact (1-813-879-2900 ex 0283) The Standard Life Insurance Company of America within 31 days of your retirement date. You will make payments directly to The Standard Life Insurance Company.

2. What happens to my health plan when I (retiree) turn 65 and I am eligible for Medicare?

You would enroll in Medicare Parts A and B and could purchase a supplemental plan of your choice, rather than continue in Pinellas County Schools' commercial plan.

(A) You may remain on your Pinellas County Schools Commercial plan.

If your spouse is not qualified for Medicare Parts B and is currently covered by your Retiree School Board plan, then your spouse's coverage will end when you leave the School Board plan. If your spouse is also a PCS benefit eligible retiree and therefore eligible to maintain his or her own insurance policy with PCS. Cobra is available for spouses when the retiree goes on Medicare.

(B) Enroll in Medicare Part B and apply for a Medicare Supplement. (SHINE – Free Medicare Counseling & Information 1-8000-963-5337).

(C) Veterans should also inquire about Veteran's Tri Care benefits.

You will continue to receive your **Health Insurance Subsidy** no matter what health insurance you obtain. **Medicare alone qualifies** as having Health Insurance for the Health Insurance Subsidy (HIS) that is added to your retirement check by the Florida Retirement System.

When you are eligible for Medicare you do not need to wait for annual enrollment to change your plan but you will need to notify our office so that the current deduction will be stopped.

For more information about insurance, retirement and the retirement process, please attend one of our retirement information events held throughout the year. Information on dates and times for these retirement events are available through Risk Management.

2025 Monthly Insurance Rates

Medical, Vision, and Life Insurance Payments: Your monthly rates will be deducted from your monthly FRS pension check. If you do not receive an FRS pension check, payment coupons will be sent to you. Please note, if your annual premiums total \$200 or less for dental or vision, you will need to make 1 annual payment.

Aetna Medical Plans	Retiree	Retiree + Spouse	Retiree + Children	Retiree + Family
Select Open Access	\$941.33	\$1,864.00	\$1,658.00	\$2,684.33
Choice Share Plan	\$959.67	\$1,902.33	\$1,694.67	\$2,757.67
CDHP + HRA	\$904.67	\$1,787.33	\$1,583.00	\$2,579.33
Basic Essential	\$838.00	\$1,657.33	\$1,474.67	\$2,384.33

Humana Dental Advantage 25 Plus Plan	Retiree	Retiree + 1	Retiree + Family
	\$23.22	\$39.27	\$57.12

MetLife Dental Plan	Retiree	Retiree + 1	Retiree + Family
	\$34.89	\$60.60	\$87.49

EyeMed Vision Care Plan	Retiree	Retiree + 1	Retiree + Family
	\$3.65	\$8.37	\$13.51

The Standard Life Insurance Rates (Board Life)

Age	Rate	Age	Rate
35-39	\$0.11	55-59	\$0.51
40-44	\$0.14	60-64	\$0.98
45-49	\$0.21	65-69	\$1.55
50-54	\$0.35	70+	\$2.27

The life insurance rates are per \$1,000 of coverage, based on your age as of January 1, and are subject to reduction at age 70.

The Standard Dependent Term Life

Dependent Rate	\$1.50 for \$5,000 of coverage
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Pinellas County Schools Web Site – www.PCSB.org

Florida Retirement System Contact Information

FRS WEB Site <https://myFRS.com>

FRS Online (for Your Calculations) <https://frs.fl.gov>

Florida Retirement System **844-377-1888**

BENCOR 1-866-296-9712

- **BENCOR Local Contact David Ellis - 813-449-4344**

Wex Health Inc. (COBRA) - 1-866-451-3399

Aetna

- Aetna Concierge Services (Pinellas County Schools Plan) **866-253-0599**
- Aetna Onsite Representative – **727-588-6367**

Humana Advantage Dental Plan (Direct Bill) (Group #548085) - 800-979-4760

MEDCOM (MetLife Dental Plan - Direct Bill) (Group #95682) - 800-523-7542

Eye Med Vision Advantage Plan (Group #9856857) - 888-203-7437

Employee Assistance Plan (EAP) - Resources for Living - 800-848-9392

SHINE - <https://floridashine.org>

- Free Medicare Counseling and Information – **800-963-5337**

MEDICARE PROVIDERS

- Humana Medicare HMO – Age 65 – **727-698-1123 or 517-6418**

Social Security – 800-772-1213

Voluntary Retirement Programs (Roth's, 403(b)'s and 457(b)'s)

- TSA Consulting Group – **1-888-796-3786**

Risk Management Contacts 588-6214, 588-6141, 588-6140 **risk-retirement@pcsb.org**

Risk Management Fax - 727-588-6182