

FLORIDA RETIREMENT SYSTEM PENSION PLAN TERMINATION AND REEMPLOYMENT AFTER RETIREMENT

Toll Free: 844-377-1888 Locally: 850-907-6500 Email: Retirement@dms.fl.gov

To begin receiving a retirement benefit, including the Deferred Retirement Option Program (DROP) payout, you must terminate all employment relationships with all FRS-participating employers. If you are dually employed with one or more FRS-participating employers, you must terminate from all positions, even if one of those positions is not an FRS-covered position. You must terminate from all positions that include, but are not limited to:

- full time work
- part time work
- other personal services (OPS)
- election poll work
- substitute teaching
- adjunct instructing
- contractual services
- third-party companies providing services to FRS-participating employers

You are subject to the following termination requirement and reemployment restriction in the first 12 calendar months from your service retirement effective date or following your DROP termination date:

TERMINATION REQUIREMENT: 1st through 6th calendar months

During the first six calendar months from your service retirement effective date or following your DROP termination date, you cannot provide services (through paid or unpaid arrangements) in any capacity to an FRS-participating employer. Providing services to an FRS-participating employer in any capacity during this six-calendar month period will cancel your retirement and you and your FRS-participating employer will be held jointly and severally liable for repayment of all retirement benefits received, which include any DROP accumulation or payout. This means that each party can be held fully responsible for the repayment of the total amount of retirement benefits. **There are no exceptions to the six-calendar month termination requirement.**

Examples of violations:

- You terminate from all FRS-participating employment on June 10 and apply to begin receiving your monthly retirement benefit in July. Your service retirement effective date is July 1, and your six-calendar month termination requirement is from July through December. You become employed part-time with an FRS-participating employer in September. This employment voids your retirement. Your retirement will be cancelled, and you and your employer will be held jointly and severally liable for repayment of any retirement benefits paid to you during that time.
- You are dually employed with two FRS-participating employers and are in DROP. You work for your primary employer in a regularly established position, and with your other employer as an adjunct, a non-reported position. You terminate employment with your primary employer and exit DROP on August 31. You receive your DROP payout and begin receiving your monthly retirement benefit in September. Your six-calendar month termination requirement is from September through February. You never terminated your other position, an adjunct with an FRS-participating employer. This employment voids your DROP. Your retirement will be cancelled, and you and your employer will be held jointly and severally liable for repayment of any retirement benefits paid to you, including your entire DROP payout.

FLORIDA RETIREMENT SYSTEM PENSION PLAN TERMINATION AND REEMPLOYMENT AFTER RETIREMENT

Toll Free: 844-377-1888 Locally: 850-907-6500 Email: Retirement@dms.fl.gov

REEMPLOYMENT RESTRICTION: 7th through 12th calendar months

During the 7th through 12th calendar months from your service retirement effective date or following your DROP termination date, you may provide services to an FRS-participating employer if, and only if, you suspend your monthly retirement benefits. If your benefits are not suspended, you and your employer will be held jointly and severally liable for repayment of all retirement benefits received during the months in which you provided services. An exception to the reemployment restriction is provided for retired law enforcement officers reemployed as school resource officers in accordance with section 121.091(9)(f), Florida Statutes.

Example of a suspension of benefits:

- You terminate from all FRS-participating employers on February 15 and apply to begin receiving your monthly retirement benefit in March. Your service retirement effective date is March 1. Your 7th calendar month of retirement is September and your 12th calendar month is February. You become reemployed with an FRS-participating employer in October. You notify the division of your reemployment in October and the division suspends your monthly retirement benefits from October through February. Your retirement benefits will resume in March.

If you provide services to an FRS-participating employer during the 7th through 12th calendar months from your service retirement effective date or following your DROP termination date, you must notify the division by submitting a [Form FR-23, Florida Retirement System Pension Plan Notification of Reemployment for Suspension of Retirement Benefits](#). You can obtain this form from our website, frs.myflorida.com, or by contacting the division using the information provided above.

Beginning with the 13th calendar month from your service retirement effective date or following your DROP termination date, there are no restrictions on working for an FRS-participating employer.

If you retired under the disability provisions of the FRS and become employed with any employer, whether public or private, your disability benefit will be discontinued. There are no reemployment exceptions for disability retirees.

For more information about the effects of reemployment on your retirement benefits, visit our website, frs.myflorida.com, where you can view our "[READY.SET.RETIRE.](#)" guide that further explains the FRS reemployment provisions.

If you have any further questions about reemployment after retirement, you may contact the division using the information provided above. When emailing the division, include your full name, the last four digits of your Social Security number, your date of birth, and contact information.