

What Do I Need to Do to Retire?

Disability Retirement

The Florida Retirement System (FRS) provides disability coverage in order to provide a source of income to eligible members of the FRS Pension Plan and FRS Investment Plan who become totally and permanently disabled and are unable to work.

1. Learn more about retiring from Orange County and the FRS:
 - ✓ Review the Orange County [Guide to Retirement Benefits 2026 Guide to Retirement Benefits](#)
 - ✓ Review the many resources available at myFRS.com
 - ✓ Take advantage of free [Financial Planning and Counseling](#) (http://www.myfrs.com/portal/server.pt/community/financial_planning_counseling/249)
 - ✓ Read the [FRS Disability Benefits Member Guide](#) (<https://frs.fl.gov/forms/disability.pdf>)
 - ✓ Review the [Group Life Conversion Application](#) (those applying for Disability Retirement are only eligible to convert their life insurance) (https://www.standard.com/eforms/9563_60days.pdf)
2. Decide on your last day of work (last day as an active employee).
3. The majority of the Disability Retirement Application will be completed at your Retirement appointment, however, before your appointment, please have the following forms completed and bring them to your meeting:

Pension Plan (https://frs.fl.gov/forms/disability-packet_pp.pdf)

- ✓ Form FR-13b, Physician's Report, must be completed by two different Florida-licensed physicians.
- ✓ If you are married, have your spouse complete their portion of the SA-1, Spousal Acknowledgement Form if you plan to elect Option 1 or Option 2
- ✓ A copy of your certified birth certificate. If you don't have a birth certificate, click the following for other options. ([BVR 1 \(fl.gov\)](http://BVR1.fl.gov))
- ✓ Your state-issued ID or driver's license (for notary purposes).
- ✓ A copy of the certified birth certificate and Social Security Number of your joint annuitant if you are selecting retirement Option 3 or 4.
- ✓ A copy of your Marriage License if you are selecting option 3 or 4
- ✓ Names, dates of birth, social security numbers, addresses, and phone numbers of all beneficiaries to be listed.

**** Although you may wait until you have an estimate of benefits before selecting an option, the FRS suggests that you complete your option selection form as soon as possible. If you were to pass away before filing your option selection form (FRS-11o or PR-11o) and you had no qualified joint annuitant, under Florida law your selection would default to Option 1, providing no continuing benefit to your beneficiary. You may change your option selection at any time until you are retired but your retirement option may not be changed once your benefit payment is cashed or deposited.**

Investment Plan - https://frs.fl.gov/forms/disability-packet_ip.pdf

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

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

For answers to your questions about eligibility for disability benefits, the filing of the application for disability retirement, and the disability retirement process, please contact the Disability Determination Section at 844-377-1888 or disability@dms.MyFlorida.com.

4. Make an appointment with the Benefits Team by sending an email to benefits@ocfl.net. Please include in the email: "Request for a Disability Retirement Appointment." Include your employee ID, your last day as an active employee, and your telephone number.
5. If you have completed and sent the information listed above to FRS, please bring all submitted documentation with you to your appointment.
6. You can expect the following at your retirement appointment:
 - ✓ If you are eligible, you may enroll in retiree health benefits if you decide to continue your coverage.
 - ✓ Your Benefits representative will review the continuation of life insurance information.
 - ✓ Your Benefits representative will address any questions you may have regarding this type of retirement.
 - ✓ Your Benefits representative will give you a copy of all signed documents for your records.
7. Notify your supervisor in writing of your retirement date.
8. If you participate in the County's Deferred Compensation 457(b) Plan, review the link [www.Vanguard.com - Retirement Plan Participants](http://www.Vanguard.com-RetirementPlanParticipants) and contact Vanguard at 800-523-1188 (Group Plan: 078082) to discuss your distribution options.

After You Retire

FRS – Health Insurance Subsidy (HIS)

1. To determine your eligibility for the Health Insurance Subsidy (HIS), review the Health Insurance Subsidy section in the [Guide to Retirement Benefits](#). [2026 Guide to Retirement Benefits](#)
2. Shortly before you receive your first pension benefit payment, FRS will mail you a HIS application for your completion. You will need to complete and return the application to FRS for processing. The benefits team can assist you with your application if you continue your coverage as a retiree under Orange County's coverage. It may take one to three payment cycles to receive from FRS and this payment is included in your monthly benefit payment.

Orange County OPEB Health Insurance Subsidy

3. In order to be eligible to receive the Orange County OPEB Health Insurance Subsidy, you must first begin receiving the FRS HIS and meet the criteria outlined in the Health Insurance Subsidy section in the [Guide to Retirement Benefits](#) [2026 Guide to Retirement Benefits](#)
4. After you receive your first HIS payment from FRS, Orange County Benefits will send you via email the [Orange County OPEB Health Insurance Subsidy](#) application. You will need to print, complete the application, and mail it to **OCFL Benefits Department** at 450 E. South Street, Orlando, Florida 32801 and include the following:
 - ✓ The completed top portion of the Orange County OPEB Health Insurance Subsidy Form signed and dated
 - ✓ A completed and signed W-9 Form
 - ✓ A completed Direct Deposit Form and voided check (if your direct deposit information has changed)
 - ✓ A copy of your Statement of Retirement Benefit Payments from FRS that shows your first subsidy payment. The Orange County HIS is not retroactive unless you provide HR with the FRS Statement of Retirement Benefits that shows your first payment by FRS including a retro payment, if applicable.
5. Once benefits receive the County HIS completed application, HR will review and submit it to Accounts Payable for payment processing. Your County HIS benefits will begin the month following verification that you are receiving the HIS from FRS. The Orange County HIS payment is direct deposited on or after the 5th of each month. Your retro payment will be paid separately if you are to receive a retro subsidy payment from Orange County.

If your application for disability retirement is DENIED

1. The following options are available to you:

2. You have 21 days to challenge the intended denial. Please review the appeals process in the FRS Disability Benefits Member Guide - <https://frs.fl.gov/forms/disability.pdf> for information on appealing the denial.
3. You may apply for normal retirement, if eligible. If applying for normal retirement, please follow the instructions on the normal retirement checklist – either Pension or Investment.
4. You may apply for early retirement. If applying for early retirement, please follow the instructions on the early retirement checklist – either Pension or Investment.
5. You may defer regular retirement until you are of normal retirement age.