

What Do I Need to Do to Retire?

Pension Plan Early Retirement

Under the Florida Retirement System (FRS) Pension Plan, early retirement can be taken instead of normal retirement if you are vested and within 20 years of your normal retirement age. Your benefit is reduced by 5 percent for each year you are under your normal retirement age.

1. Learn more about retiring from Orange County and the FRS:
 - ✓ Review the Orange County [Guide to Retirement Benefits](#). Here you will be able to see the current retirement rates for retiree coverage.
[2026 Guide to Retirement Benefits](#)
***Please note retiree coverage election will need to be made at the time of retirement meeting**
 - ✓ 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)
 - ✓ Watch the FRS Retirement video
(<https://www.myfrs.com/Videos/Understanding%20Your%20Benefits%20Under%20the%20Pension%20Plan.mp4>)
 - ✓ Read the FRS Ready.Set.Retire Booklet https://frs.fl.gov/forms/ready_set_retire.pdf
 - ✓ Review the Group Life Portability Application (if under age 65 at time of retirement)
(http://www.standard.com/eforms/9178_60days.pdf) or Group Life Conversion Application (over age 65 or alternative to under 65 Portability) (https://www.standard.com/eforms/9563_60days.pdf)
2. Decide on your last day of work (last day as an active employee).
3. Three months before you retire, call the FRS at **844-377-1888**, Option 4, or send an email to retirement@dms.myflorida.com, to request an estimate/calculation of your benefit. If you are married you will need to request your calculations for Options 1-4, otherwise, you will need them for Options 1-2. Please call FRS as soon as possible as they can take 4-6 weeks to produce your calculations.
4. You may fill out, print, and bring the Service Retirement Forms packet found here (**DO NOT SIGN OR SUBMIT TO FRS PRIOR TO YOUR RETIREMENT MEETING**): <https://frs.fl.gov/forms/Service-Packet.pdf>
 - ✓ FR-11, FRS Pension Plan Application for Service Retirement
 - ✓ FRS-110, Florida Retirement System Pension Plan Option Selection for FRS Members
 - ✓ SA-1, Florida Retirement System Pension Plan Spousal Acknowledgement Form
 - ✓ Please either type or clearly print the required information onto the forms but **do not sign** them until your Retirement Meeting

5. If you participate in the County's Deferred Compensation 457(b) Plan, review the link www.Vanguard.com - Retirement Plan Participants and contact Vanguard at 800-523-1188 (Group Plan: 078082) to discuss your distribution options. You will have access to your funds 2-3 weeks following your Leave Payout after retiring.
6. Two months before your retirement date and after receiving your retirement calculations, contact the Benefits Team by sending an email to benefits@ocfl.net. Please include in the email: Request for a Pension Retirement Appointment, your employee ID, your last day as an active employee, and your telephone number. We typically meet 4-6 weeks prior to your final day.
7. Bring the following items to your appointment:
 - ✓ Your calculation/estimate from the FRS
 - ✓ The completed forms are in the Service Retirement Forms packet (item 5, above). *You must complete form SA-1 even if you are not married and are not selecting retirement option 1 or 2. If you are married and selecting Option 1 or 2, please have your **spouse** complete/notarize the SA-1 as well.*

A copy of your certified birth certificate (and your spouse's, if married). If you don't have a birth certificate, click the following for other options. [BVR 1 \(fl.gov\)](http://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.
8. You can expect the following at your retirement appointment:
 - ✓ Your Benefits representative will review your completed forms from the service retirement packet and fax them to FRS after the meeting is completed.
 - ✓ Enrollment in retiree health benefits, if you are eligible.
 - ✓ 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.
 9. Notify your supervisor in writing of your retirement date.

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 it
 - ✓ 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.