

**Florida Retirement System Pension Plan
Option Selection for Disability Retirement**

PO BOX 9000 Tallahassee, FL 32315-9000
Local Phone: 850-907-6500 Toll Free: 844-377-1888 FAX: 850-410-2010

To apply for disability retirement, you must submit the following forms:

Form PR-13, Investment Plan Application for Disability Retirement--To apply for disability retirement benefits, you must provide the Division of Retirement with a properly signed and completed disability application. Since your effective retirement date is primarily determined by the date the Division receives your disability application, you may send your application to us before the other forms are completed. Effective retirement dates are established as follows:

If you are no longer employed, and your disability application is not received within thirty days of your termination date, your effective retirement date will be the first day of the month following the date we receive your application.

If your disability application is received within thirty days of your termination date, your effective retirement date will be the first day of the month following your termination date.

If you are currently employed (in a Florida Retirement System (FRS)-covered position), your effective retirement date will be the first day of the month following the date we receive your disability application or the first day of the month following the last month for which salary is reported or creditable service is granted.

Form FR-13a, Statement of Disability by Employer--This form must be completed and signed by the designated person in your personnel office.

Form FR-13b, Physician's Report--As proof of disability, Statute 121.091(4) requires two different Florida licensed physicians who have treated you for your disabling condition to attest to your total and permanent disability.

If you are approved for disability benefits, the total balance in your Investment Plan (IP) account will be transferred to the FRS Trust Fund, and you will be placed back in the FRS Pension Plan (PP). You are not eligible for disability benefits if you previously received a distribution from your IP account. Once you receive any distribution from your IP account, you are considered to have retired from the FRS (Exception: Mandatory Distribution of a De Minimis Account). If you return to FRS employment in the future, you will be considered a renewed member, and renewed members are not eligible for disability.

The FRS provides two types of disability retirement benefits: In-line-of-duty and regular. You are covered for in-line-of-duty disability retirement from your first day of employment. If your injury or illness arose out of and in the actual performance of your job duties, you may apply for in-line-of-duty disability benefits. Your physicians must attest you are totally and permanently disabled due to an on-the-job injury or illness and you must provide us with a copy of the Notice of Injury as filed with Workers' Compensation. You must have eight years of creditable service to be eligible for regular disability retirement.

To qualify for disability retirement benefits provided for by the FRS, a member must be totally and permanently disabled from performing useful and efficient service as an officer or an employee upon termination from FRS covered employment as required by Section 121.091(4), Florida Statutes. Approval for Social Security disability or Workers' Compensation does not automatically qualify you for disability retirement benefits under the FRS. The unavailability of an employment position that you are physically and mentally capable of performing will not be considered as proof of total and permanent disability.

It must be documented that:

1. Your medical condition occurred or became symptomatic during the time you were employed in an employee/employer relationship with your employer;
2. You were totally and permanently disabled at the time you terminated FRS covered employment; and
3. You have not been employed with any other employer after such termination.

You are responsible for having all forms completed by the proper persons and submitted to the Division of Retirement. Questions concerning the filing of this application may be directed to the Disability Determination Section. The Administrator is authorized by law to make investigations and to require additional information, as needed, to reach a decision on your application. Failure to thoroughly complete all items may result in a delay in your claim. You may obtain the forms by calling the Disability Determination Section at the Division of Retirement or by e-mailing Disability@dms.myflorida.com.

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If approved for disability retirement, all of the following are required before your name can be added to the retired payroll:

1. To receive a disability retirement benefit, you must terminate all employment with all FRS and non-FRS employers.
2. Please designate your beneficiary on the attached PR-13, *Investment Plan Application for Disability Retirement*. All previous beneficiary designations are null and void.
3. A properly completed Form PR-11o, *Investment Plan Option Selection for FRS Members*. You may select an option when you submit your disability application or you may wait until an estimate of benefits is provided. A Disability Estimate will be provided if you are approved for disability benefits. However, in the event of your death prior to filing an Option Selection Form, by law your option selection will default to Option 1, which does not provide a benefit to your beneficiary. If you select an option, you may change the option selection at any time until a benefit payment has been cashed or deposited.

You must provide us with your joint annuitant's date of birth to have Options 3 and 4 calculated. Read carefully the description of each option.

Option 1 is a monthly benefit payable for your lifetime. Upon your death, the monthly benefit will stop and your beneficiary will receive only a refund of any contributions you have paid, which are in excess of the amount you received in benefits, not including the member's transferred Investment Plan balance. Option 1 does not provide a continuing benefit to your beneficiary.

Option 2 is a reduced monthly benefit payable for your lifetime. If you die prior to receiving 120 monthly payments, your designated beneficiary will receive a monthly benefit in the same amount as you were receiving until the monthly benefits payable to both you and the beneficiary equal 120 monthly payments. If you die after you have received 120 monthly payments, there is no continuing benefit to the beneficiary. Anyone can be named as a beneficiary under Option 2, as well as charities, organizations, or your estate or trust.

Option 3 is a reduced monthly benefit payable to you for your lifetime. Upon your death, your joint annuitant, if living, will receive a lifetime monthly benefit payment in the same amount as you were receiving.

Option 4 is an adjusted monthly benefit payable to you while you and your joint annuitant are living. Upon the death of either you or your joint annuitant, the monthly benefit to the survivor is reduced to two-thirds of the monthly benefit received when both were living.

Exception to Options 3 and 4: The benefit paid to a joint annuitant under age 25, who is not your spouse, will be your Option 1 benefit amount. The benefit will stop when your joint annuitant reaches age 25, unless disabled and incapable of self-support, in which case, the benefit will continue for the duration of the disability. If you are naming someone other than a spouse under Options 3 or 4, please obtain Form JAD, *Joint Annuitant Information*, from the Division of Retirement. The amount of reduction for Options 3 and 4 depend on your age and the age of your joint annuitant.

4. Proof of your birth date. If you select Option 3 or 4, you must also submit birth date verification for your beneficiary. We will accept legible photocopies of **one** of the following:

- a. Birth Certificate
- b. Delayed birth certificate
- c. Census report more than 30 years old
- d. Life insurance policy more than 30 years old
- e. Letter from the Social Security Administration stating the date of birth it has established for the payment of benefits
- f. Certificate of Naturalization
- g. In the absence of one of the above, a document from **two** of the following categories will be required:

- (1) Birth certificate of child, showing age of parent (limit one)
- (2) Baptismal certificate more than 30 years old
- (3) Hospital record of birth
- (4) School record at time of entering grammar school

5. A final certification of your earnings by your employer for the last four months of your employment. **Your employer is aware of this requirement.**

6. Direct Deposit of your benefit is available through the State's Electronic Funds Transfer (EFT) program. An application will be mailed to you after your name has been added to the Retired Payroll. If you are a State employee, currently on EFT, you will automatically continue on EFT unless you cancel your authorization.

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Member Name: _____ Member SSN: _____

A member must select one of the following retirement options prior to receipt of their first monthly retirement benefit.

I select:

_____ **Option 1:** A monthly benefit payable for my lifetime. Upon my death, the monthly benefit will stop and my beneficiary will receive only a refund of any contributions I have paid which are in excess of the amount I have received in benefits, not including my transferred Investment Plan account balance. This option does not provide a continuing monthly benefit to my beneficiary.

_____ **Option 2:** A reduced monthly benefit payable for my lifetime. If I die before receiving 120 monthly payments, my designated beneficiary will receive a monthly benefit in the same amount as I was receiving until the monthly benefit payments to both of us equal 120 monthly payments. No further monthly benefits are then payable.

_____ **Option 3:** A reduced monthly benefit payable for my lifetime. Upon my death, my joint annuitant if living, will receive a lifetime monthly benefit payment in the same amount as I was receiving. (Exception: *The benefit paid to a joint annuitant under age 25, who is not your spouse, will be your option one benefit amount. The benefit will stop when your joint annuitant reaches age 25, unless disabled and incapable of self-support, in which case the benefit will continue for the duration of the disability.*) No further monthly benefits are payable after both my joint annuitant and I are deceased.
The social security number of my joint annuitant is _____ / _____ / _____.

_____ **Option 4:** An adjusted monthly benefit payable to me while both my joint annuitant and I are living. Upon the death of **either my joint annuitant or me**, the monthly benefit payable to the survivor **is reduced to two-thirds** of the monthly benefit received when both were living. (Exception: *The benefit paid to a joint annuitant under age 25, who is not your spouse, will be your option one benefit amount. The benefit will stop when your joint annuitant reaches age 25, unless disabled and incapable of self-support, in which case the benefit will continue for the duration of the disability.*) No further benefits are payable after both my joint annuitant and I are deceased.
The social security number of my joint annuitant is _____ / _____ / _____.

PLEASE COMPLETE FORM SA-2

I understand I must terminate all employment with FRS employers and **cannot** be employed with any employer to receive a disability retirement benefit under Chapter 121, Florida Statutes. I also understand that I **cannot** change options once my retirement becomes final. My retirement becomes final when any benefit payment is cashed or deposited.

Member Signature: (*Sign in the presence of a Notary*) _____

Notary:

State of _____, County of _____, The above named person who has sworn to and subscribed before me this _____ day of _____ 20____ and who is personally known _____ or produced _____ identification.

Signature of Notary Public

Print, Type or Stamp Commissioned Name of Notary Public