Florida Firefighter & EMS Retirement Guide — Chapter 175, FRS Special Risk & DROP

How to tell which pension system you are in, and how FRS Special Risk retirement, DROP, disability, and survivor rules work for Florida firefighters, EMTs, and paramedics who work for a government fire-rescue or EMS agency.

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Version: October 2026 — First Responders edition

A Note Before You Start -- Please Read This

This guide is free. It will always be free. Important: I am a licensed insurance agent. I am NOT a securities broker. I do not sell stocks, bonds, or mutual funds. This guide talks about insurance-based ideas only. This guide is education, not advice. It does not tell you what to buy. It does not recommend any specific product or company. Everyone's situation is different. Before you make any money decision, talk to a licensed professional who knows your full picture. This is general information only. It is not legal, tax, investment, or financial advice. For decisions about your own pension or benefits, check with your plan and a qualified tax or legal professional.

Chapter 1: Which System Are You In? FRS or a Chapter 175 Fire Plan

Before any other question, answer this one: which pension system are you actually in? Florida firefighters, EMTs, and paramedics work under two different kinds of systems, and the rules are not the same. **System one is the Florida Retirement System (FRS).** Many county fire-rescue departments, county EMS agencies, and state employers are FRS employers. If your employer is one of them, you are an FRS member, and firefighters, EMTs, and paramedics who meet the legal tests are in the FRS Special Risk Class. Most of this guide is about this system, because this is the system with one set of statewide rules that a guide can teach accurately. **System two is a municipal fire pension plan under Chapter 175 of the Florida Statutes.** Many Florida cities run their own fire pension plans under Chapter 175. Each of those plans has its own retirement age, its own benefit formula, its own DROP or DROP-like program, and its own disability and survivor

rules. Those rules are set by that city's plan document and local law. They are not FRS rules, and FRS rules do not describe them. **This guide details only the FRS path.** It does not teach any Chapter 175 plan's own rules, and it does not summarize them. If you are in a Chapter 175 plan, your plan's own document governs. Ask your plan administrator or your pension board for that document, and ask the questions in Chapter 12 of this guide to your own plan. Reading FRS rules and assuming your city plan matches them is a mistake that can cost a family money. How do you tell which system you are in? Use these checks:

- Look at a pay stub or your employer's benefits page. FRS members can see an account at myfrs.com and get statements from the Florida Division of Retirement. Chapter 175 members get statements from their city pension board instead.
- Ask your human resources office one direct question: "Am I an FRS member, or am I in this city's Chapter 175 fire pension plan?" Get the answer in writing.
- If you have worked for more than one agency, check each one. A career can include years in both systems. Those years are counted under each system's own rules.

Who this guide covers. This guide covers firefighters, EMTs, and paramedics who work for a government fire-rescue or EMS agency and who are either (a) members of the Florida Retirement System in the Special Risk Class, or (b) members of a municipal fire pension plan under Chapter 175 who need to know how to identify their system and what to ask their own plan. For Chapter 175 members, only that system-identification teaching applies. The pension mechanics in Chapters 2 through 10 are FRS mechanics. **Who this guide does not cover.** This guide does not cover private or hospital-based EMS personnel. If you work for a private ambulance company or a hospital, you are not in FRS and you are not in a Chapter 175 plan, and the pension content in this guide does not describe your situation. This guide also does not cover 911 telecommunicators or dispatchers. It states no retirement mechanics for them. It does not cover law enforcement officers, correctional officers, or any other FRS class. It does not cover members of the FRS Regular Class. **A companion guide exists.** A separate companion guide covers Florida law enforcement officers. It covers the same FRS Special Risk core as this guide. It differs in its opening fork (FRS versus Chapter 185 police pension plans) and in its death-benefit coordination chapter. Neither guide replaces the other, and neither is more complete than the other. Each one teaches its own audience's fork. One more point before the mechanics. Nothing in this guide is a promise about your own benefit. Your own numbers come from your plan: for FRS members, from the Division of Retirement and your FRS Online account. Use this guide to learn what the rules are and what to ask. Then get your own figures from the source.

Chapter 2: The FRS Special Risk Class — Who Is In It

FRS is not one class. Members are placed in membership classes, and the class sets the retirement clock and the benefit math. Firefighters, EMTs, and paramedics who meet the tests in Florida law are in the Special Risk Class. The class exists because the law recognizes that these jobs are physically demanding and that members may not be able to work in them as long as workers in other classes. That is why Special Risk members earn more retirement credit per year and can reach normal retirement earlier than Regular Class members. The class tests are in Section 121.0515, Florida Statutes. In plain words, the main tests for this guide's readers are:

- **Firefighters.** The member is employed as a firefighter and meets the section's criteria, which include fire prevention and firefighter training duties, and supervisors and command officers of members with those duties.

- **EMTs and paramedics.** The member is employed by a licensed Advanced Life Support (ALS) or Basic Life Support (BLS) employer as an emergency medical technician or a paramedic, is certified as Section 401.27, Florida Statutes, requires, and has primary duties that include on-the-scene emergency medical care. Direct supervisors of EMTs and paramedics, and their command officers, are also included.
- **Administrative support is not included.** Staff whose primary duties are accounting, purchasing, legal work, or personnel work are not Special Risk members under these tests, even if they work inside a fire-rescue agency.

Your class is a legal designation made under that section. It is not set by your job title alone, and it is not set by this guide. If you are not sure of your class, ask your employer and the Division of Retirement to confirm it. Every date and dollar in the rest of this guide depends on that answer. FRS has two main plans. Most of this guide is written for Pension Plan members, because DROP, the payment options, and the disability bases below are Pension Plan mechanics. This chapter states what the Investment Plan is, so an Investment Plan member can see exactly where his or her path is different. **The Pension Plan** is the traditional defined benefit plan. You earn a monthly benefit for life. The amount is driven by your pay, your years of service, and your membership class, under the formula stated in this guide. The system, not you, carries the investment risk for that promised benefit. **The Investment Plan** is an individual account in your name. Employer and employee contributions go into the account. You choose how the account is invested from the plan's funds. Your benefit is your account balance at the end: contributions, plus investment earnings, minus account expenses, as MyFRS states the calculation. If the investments do well, the balance grows. If they do poorly, the balance falls. There is no formula and no promised monthly amount. Two Investment Plan facts matter for a Special Risk member:

- **Vesting is faster.** You are always vested in your own contributions. After 1 year of service with an FRS employer, you are vested in the employer contributions and earnings as well.
- **There is no DROP in the Investment Plan.** DROP is a Pension Plan program. An Investment Plan member cannot participate in it. A Pension Plan member who takes a DROP payout may choose to roll that payout into the Investment Plan as one of the payout choices in Chapter 5.

Most members also have a one-time **2nd Election**: a single chance, while actively employed in an FRS-covered position, to switch from one plan to the other. It is one time only, and switching into the Pension Plan can carry a buy-in cost if your Investment Plan balance does not cover it. Do not use the 2nd Election on a deadline you set for yourself. Get the MyFRS comparison for your own record first. If you become disabled, the two plans join back together: Investment Plan disability provisions are the same as the Pension Plan's, and a member who retires because of a disability is transferred to the Pension Plan to receive a monthly benefit. Chapter 7 states those disability rules.

Chapter 3: The Special Risk Retirement Clock

Vesting. You are vested when you have earned the right to a future benefit based on your employer's contributions as well as your own. If you were first enrolled in FRS before July 1, 2011, you vest in the Pension Plan with 6 years of creditable service. If you were first enrolled on or after July 1, 2011, you vest with 8 years of creditable service. Investment Plan members vest in employer contributions with 1 year of creditable service, and your own contributions are always yours. Leave FRS employment before you vest in the Pension Plan and there is no monthly pension from that service. **Your contribution.** FRS members contribute 3 percent of their pay to the system, taken from each paycheck before tax. That rate is set in Florida law, it is the same

across membership classes, and it is not a savings account you can raise or lower. Your employer contributes as well, at rates set in Florida law. Normal retirement means you can receive your full, unreduced monthly benefit. For Special Risk members, FRS states it two ways, split by when you first enrolled in FRS. Read only the row that matches your first enrollment date. **If you enrolled in FRS before July 1, 2011,** normal retirement for a Special Risk Class member is:

- Age 55 with at least 6 years of Special Risk service, or
- 25 years of Special Risk service, regardless of age, or
- Age 52 with 25 years of Special Risk service and military service, as FRS states that path.

If you enrolled in FRS on or after July 1, 2011, normal retirement for a Special Risk Class member is:

- Age 55 with at least 8 years of Special Risk service, or
- 25 years of Special Risk service, regardless of age, or
- Age 52 with 25 years of Special Risk service and military service, as FRS states that path.

Notice what did not change in 2011 for Special Risk: the age stayed 55 and the service-only path stayed 25 years. What changed was the service needed beside the age — 6 years became 8 years — and, as Chapter 2 states, the years of pay averaged into your benefit. **Early retirement.** A vested member who has not reached normal retirement may be able to take a reduced benefit early. FRS reduces the benefit by 5% for each year your age at retirement is under your normal retirement age. Five years early means a 25 percent reduction, for life, and partial years are prorated. That reduction is permanent. Run the Division's own estimate for both dates — your normal date and the early date you are considering — before you treat an early date as a plan. This earlier clock is the fact the rest of this guide is built on. A Special Risk retirement date can arrive in a member's early or mid 50s, and that date is the key that opens DROP, frames eligibility for the Health Insurance Subsidy, and starts the count of the years that must be bridged before Social Security at 62 and Medicare at 65. Every later deadline in this guide is counted from that earlier date, not from age 65.

Chapter 4: How Your Pension Check Is Figured, and the Cost-of-Living Adjustment

The Pension Plan benefit is set by a formula with three parts. FRS states it this way:

1. Years of creditable service, multiplied by the percentage value for your class. For Special Risk service, the percentage value is 3 percent for each year of service.
2. Your Average Final Compensation (AFC). This is the average of your highest years of pay. If you were enrolled in FRS before July 1, 2011, it is the average of your highest 5 fiscal years of pay. If you were enrolled on or after July 1, 2011, it is the average of your highest 8 fiscal years of pay. Up to 500 hours of lump-sum annual leave pay can count in the AFC if it is reported in those years.
3. Multiply part 1 by part 2. The result is your annual Option 1 benefit at normal retirement. Divide by 12 for the monthly amount. Option 1 is the highest monthly amount, and Chapter 8 explains what the other options change.

So a member with 25 years of Special Risk service has a percentage of 25 times 3 percent, which is 75 percent. The formula applies that 75 percent to the member's own AFC. Your AFC is your number, not anyone else's. Get your official estimate from the Division of Retirement or FRS

Online. Do not plan on a co-worker's figures, because pay histories differ. Two things can change the result. First, the early-retirement reduction from Chapter 3 applies if you start the benefit before your normal retirement date. Second, the payment option you choose at retirement (Chapter 8) adjusts the monthly amount so the plan can keep paying a beneficiary if that is the option you pick. **The cost-of-living adjustment (COLA).** An FRS pension is not automatically raised for inflation each year. The adjustment, when one applies, is made each July 1 under Section 121.101, Florida Statutes. The standard formula is 3 percent multiplied by a fraction: your service credit earned before July 1, 2011, divided by your total service credit. That has two plain results:

- If all of your service was earned before July 1, 2011, the fraction is 1, and the adjustment is the full 3 percent.
- If you were first enrolled on or after July 1, 2011, you have no pre-July 2011 service, so the fraction under the standard formula is zero. Under that formula alone, your benefit would not rise.

A 2026 change for Special Risk retirees. Florida law added a Special Risk provision that starts July 1, 2026. For an eligible Special Risk Class retiree whose retirement date is on or after July 1, 2011, once the annual adjustments after the fifth anniversary of retirement are figured, the adjustment is the greater of (a) the standard-formula amount above, or (b) 1.5 percent of the benefit. To be an eligible Special Risk Class retiree under this provision, you must have at least 72 calendar months of creditable service as a Special Risk Class member if you were first enrolled before July 1, 2011, or at least 96 calendar months of creditable service as a Special Risk Class member if you were first enrolled on or after July 1, 2011. In plain words: starting in the sixth year of retirement, an eligible Special Risk retiree's July adjustment is at least 1.5 percent, even if the standard formula gives less or nothing. Plan on the numbers, not on hope. If your adjustment is small or zero for your first five years of retirement, prices can still rise during those years. The gap between a flat check and rising costs is one of the honest reasons retirees look at the other income sources in Chapters 6 and 11. It is not a reason to buy anything before you have your own estimate in hand.

Chapter 5: DROP on the Special Risk Clock

DROP is the Deferred Retirement Option Program. It is a Pension Plan program. It lets a member who has reached normal retirement retire on paper, keep working, and have the monthly pension benefit set aside in the FRS Trust Fund instead of paid out. At the end of DROP, the member stops working, starts receiving the monthly benefit, and receives the accumulated DROP amount. The DROP rules below are the current rules as the Division of Retirement states them after the 2023 changes in Florida law. Older summaries you may find — including older FRS summaries — state a shorter DROP period and a shorter election window. Do not plan from an old summary. **Eligibility and election.** You are eligible to elect DROP once you reach your normal retirement date — for Special Risk members, the date you meet one of the tests in Chapter 3. The election may be made at any time after you first reach your normal retirement date. You elect by submitting the Division's forms: a written election to participate, your chosen participation and termination dates, and a DROP application for service retirement. Your termination date goes into a binding letter of resignation to your employer, and it can be changed only with your employer's written approval. Your application can be filed up to six months before your chosen start date. Do not let the date pass unplanned: your benefit is figured as of the date your DROP participation begins, so the start date is a money decision. **How long.** DROP participation may not exceed 96 calendar

months — 8 years. (A longer period exists for certain K-12 instructional personnel. It does not apply to this guide's readers.) You choose a period up to that maximum when you elect. **What happens to your benefit while you are in DROP.** On the date your DROP participation begins, your monthly benefit, your service credit, your payment option, and your Average Final Compensation are fixed. You stop earning new service credit. You also stop paying the 3 percent member contribution. Each month, your fixed monthly benefit, the cost-of-living adjustments provided in Section 121.101, and interest are credited to your DROP accumulation in the FRS Trust Fund. The interest rate is an effective annual rate of 4 percent, compounded monthly, for participation from July 1, 2023 forward. (Earlier periods earned lower rates set by the law then in force: 1.3 percent from July 1, 2011 through June 30, 2023.) **DROP is final, and it changes your status.** A DROP participant is a retiree under FRS for most purposes. DROP participation may not be canceled after the first payment is credited. Two consequences matter for this audience. First, disability retirement is not available to a member in DROP — the disability chapter (Chapter 7) explains the timing. Second, the in-service line-of-duty death benefit in Chapter 9 is written for active members, and the statute excepts DROP participants from it. If you are weighing DROP, ask the Division, before you elect, exactly what survivor coverage applies to your family while you are in DROP. **The end of DROP.** When your DROP period ends, you must terminate all employment with all FRS employers. If you do not, you can forfeit your DROP benefits. After your termination is verified, your monthly benefit starts, in the amount fixed at DROP entry plus the cost-of-living adjustments that applied during DROP. Your accumulated DROP amount is paid the way you direct, in one of three ways:

- A lump sum paid to you, less withholding taxes sent to the Internal Revenue Service.
- A direct rollover of the full amount to the custodian of an eligible retirement plan. Rolling your DROP accumulation into the FRS Investment Plan is one of the rollover choices FRS offers.
- A partial lump sum to you, with the rest transferred by direct rollover to an eligible retirement plan.

You choose on the Division's payout form. If no choice is made within 60 days after DROP termination, the Division pays a lump sum. A lump sum paid to you is taxable income in the year you receive it, and it can be large. A direct rollover defers the tax until you take the money out later. Which route fits you is a tax question as much as a pension question. Ask a qualified tax professional before your termination date, not after the check arrives. **The honest comparison to run.** DROP freezes your benefit at entry. Working the same years outside DROP would keep adding 3 percent of AFC per year to your formula and could raise your AFC. Neither path is right for everyone. Before you elect, get two estimates from the Division: retire at your planned date without DROP, and enter DROP on that date and terminate at the end of your chosen DROP period. Compare the monthly benefit and the total each path pays. That comparison, with your own numbers, is the decision.

Chapter 6: The Years Before Medicare — The Health Insurance Subsidy and the Bridge

A Special Risk career can end in the early or mid 50s. Medicare eligibility generally begins at 65. Social Security retirement benefits can start as early as 62, at a reduced amount. Between your pension start date and those two dates sits a bridge you must fund and cover yourself. This chapter names the pieces. It does not sell you a way across. **The Health Insurance Subsidy (HIS).** FRS pays a monthly Health Insurance Subsidy to eligible retirees who have health

insurance coverage. The amount is $7.50 per month for each year of creditable service, with a minimum of $45 per month and a maximum of $225 per month. A member with 25 years of service receives $187.50 per month. The HIS is a supplement toward the cost of health insurance premiums. It is not health insurance, and it does not pay a whole premium. It is paid as part of your monthly retirement benefit. FRS also states that the HIS is not a guaranteed benefit: it is funded through a separate employer contribution rate and is subject to annual legislative appropriation, so a future Legislature can change it. For an Investment Plan member, it does not come out of the member's account balance. To receive the HIS, you must meet these conditions:

- You must be vested: 6 years of service if enrolled before July 1, 2011, or 8 years if enrolled on or after July 1, 2011. The service can combine Pension Plan and Investment Plan service.
- You must have reached normal retirement eligibility for your class and be retired from FRS. Investment Plan members must meet the Pension Plan's normal retirement age or service rules for their class before the HIS can start.
- You cannot receive the HIS while you are in the DROP. It starts after your DROP participation ends and you have terminated employment, at about the time your monthly benefit begins.
- You must apply for it. It is not automatic. You file the Division's application and provide documentation certifying that you have health insurance coverage. Medicare coverage and TRICARE coverage are accepted for this purpose. For Pension Plan members, the application form (HIS-1) is included in the retiree packet sent around the time of your first monthly benefit. Timing matters: if the Division receives your certification within six months after your benefits begin, payments are retroactive to your retirement date; if it arrives later, retroactive payments cover at most six months.
- If you die, only your surviving spouse, when your spouse is your named beneficiary, can keep receiving the HIS. A beneficiary who is not your spouse cannot.

The bridge, as plain arithmetic. The bridge is a count of months and a monthly bill. Write down three numbers: the age you plan to retire, the monthly cost of health coverage for you (and your spouse, if your spouse is on your coverage) between retirement and age 65, and the number of months in that span. Multiply the monthly cost by the number of months. That total is the health part of your bridge. Your pension, the HIS, Social Security when you choose to claim it, and any savings or supplemental accounts you hold are the pieces that must cover that total plus your normal living costs. There is no program in this chapter that makes the bridge disappear. There is only knowing its size early enough to plan for it. **Your governmental 457(b) can be part of the bridge.** Many FRS employers also offer a governmental 457(b) deferred compensation plan alongside FRS. These accounts have one tax rule that matters a great deal to early retirees: a governmental 457(b) plan is not a qualified retirement plan for the federal 10 percent additional tax on early distributions, so distributions from the plan itself are not hit with that 10 percent additional tax the way early distributions from many other retirement accounts are. Income tax still applies to the money you take out. One caution from the IRS: amounts that were rolled or transferred into the 457(b) plan from a qualified plan, a 403(b), or an IRA keep their old treatment, and a distribution of those amounts can be subject to the 10 percent additional tax. Ask your plan how your account is made up before you count on this rule, and ask a qualified tax professional about your own withdrawals. **Coverage choices are your employer's subject, not this guide's.** Some employers let retirees stay on the group health plan, some do not, and the cost differs either way. Ask your human resources office, before your last year, what retiree coverage your employer offers, what it costs, and when you must elect it. That answer belongs in the arithmetic above.

Chapter 7: If You Cannot Work — Disability Retirement

FRS has a disability retirement benefit for members who become totally and permanently disabled and unable to work. It is a Pension Plan benefit. There are two kinds, and they have different tests and different floors. **Regular disability retirement.** This covers a disability from an illness or injury that is not related to your employment — natural causes, or an accident off the job. You must have 8 years of creditable service to qualify. Your minimum regular disability benefit is 25 percent of your Average Final Compensation, figured under payment Option 1. If the normal formula, using your actual service, gives a higher amount, you receive the higher amount. **In-the-line-of-duty disability retirement.** This covers a total and permanent disability caused by an illness or injury that occurs as a result of performing the duties your employer requires. You are eligible for this benefit from your first day of employment in a regularly established position. There is no 8-year wait. For a Special Risk Class member, the minimum in-the-line-of-duty disability benefit is 65 percent of your Average Final Compensation, figured under payment Option 1. If the normal formula, using your actual service, gives a higher amount, you receive the higher amount. **Investment Plan members.** The disability provisions are the same in both FRS plans. If you are an Investment Plan member and you qualify for disability retirement, your membership is transferred to the Pension Plan, your account balance is transferred to the Pension Plan Trust Fund to help fund the benefit, and you receive a monthly benefit under the Pension Plan's disability provisions. **Timing is part of the benefit.** Your injury or illness must occur before you terminate employment or join DROP. If you are participating in DROP, you are already a retiree under FRS, and you are not eligible for disability retirement benefits. A reemployed retiree is not eligible either. A member who is weighing DROP while dealing with a serious medical condition should get the Division's disability rules in writing before electing DROP. The order of those two decisions can decide which benefits exist at all. **Work ends the benefit.** You cannot receive FRS disability benefits if you are employed. Disability benefits are terminated upon returning to work for any employer — private, non-FRS, or FRS. Disability retirement is decided on medical evidence by the Division under Florida law. This guide teaches the shape of the benefit. It does not predict any person's claim, and no one should read the percentages above as a promise of approval. This chapter teaches FRS disability retirement only; it does not teach workers' compensation law, and it does not state whether any individual qualifies for anything. **A separate Florida law to know about.** One more Florida statute belongs on a firefighter's list to ask about, and this guide only points to it. Section 112.18, Florida Statutes, creates a presumption for firefighters: a condition or impairment of health resulting in total or partial disability or death is presumed to have been accidental and suffered in the line of duty. That is all this guide says about it. The statute is workers' compensation law. It is not an insurance benefit, and it is not something Serge sells or advises on. This guide does not explain how it applies to any individual. For anything about your own case, read the official statute text itself, and ask your employer's workers' compensation contact or a Florida workers' compensation attorney.

Chapter 8: Choosing How Your Pension Is Paid — Options 1 to 4

At retirement, a Pension Plan member chooses one of four payment options. FRS states them as follows. The option you choose sets both your monthly amount and what, if anything, continues to someone else after your death. Options 2, 3, and 4 can pay a lower monthly amount than Option 1 because the benefit may be paid over a longer period.

- **Option 1** is a single life option. It provides a monthly benefit to you for your lifetime. When you die, the monthly benefit stops. Your beneficiary receives only a refund of the contributions you paid, if any, that exceed the amount you received in benefits.
- **Option 2** provides a reduced monthly benefit to you for your lifetime. If you die within 10 years — 120 months — after you retire, your beneficiary receives a monthly benefit in the same amount you were receiving, for the balance of that 120-month period. If you die after 10 years of retirement, no benefits are payable to your beneficiary.
- **Option 3** provides a reduced monthly benefit to you for your lifetime. When you die, your joint annuitant receives a lifetime monthly benefit in the same amount you were receiving. No further benefits are payable after both you and your joint annuitant die.
- **Option 4** provides an adjusted monthly benefit while both you and your joint annuitant are living. When either of you dies, the monthly benefit to the survivor is reduced to two-thirds of the monthly benefit you were receiving when you both were living.

A **joint annuitant**, as FRS defines the term, is your spouse; your natural or legally adopted child who is under age 25, or who is physically or mentally disabled and incapable of self-support; or your parent, grandparent, or a person for whom you are the legal guardian, who receives one-half or more of his or her financial support from you. Only a beneficiary who qualifies as a joint annuitant can receive a lifetime monthly benefit under Options 3 and 4. If you are married and you choose Option 1 or Option 2, your spouse must acknowledge that choice on the Division's spousal acknowledgment form. The plan builds that step in because the choice affects your spouse directly. Treat this election as a deadline decision made at retirement. Get the Division's dollar estimate for your benefit under all four options, for your own pay and service record, before you decide. Then decide with the person the choice affects — usually your spouse — in the room, with the four estimates on the table. One idea comes up in almost every conversation about these options, so this guide names it and states its limits. Some members ask about taking Option 1, the highest monthly amount, and buying life insurance to provide for a spouse instead of choosing a survivor option. This guide does not recommend that approach, and it does not present it as making Option 1 safe. A life insurance policy requires an application and health underwriting, its cost depends on age and health, it must be kept in force for the rest of your life to be there when it is needed, and it pays a lump sum — not a monthly income for your spouse's lifetime. Compare the guaranteed pension reduction against a policy you still have to qualify for and keep paying for, and make that comparison with a qualified professional who has your full picture.

Chapter 9: If You Die — What Your Family Receives

This chapter is about facts. Each program below pays only under its own conditions, and each one is run by a different office. Keep your beneficiary designations current in every one of them. A designation on file controls over your will. **If you die before you retire, as an FRS Pension Plan member.** FRS survivor coverage works this way:

- If your death is not in the line of duty and you are vested, a beneficiary who qualifies as a joint annuitant may receive a current or future monthly benefit, figured from your service and pay at your death, with any early-retirement reduction based on the age you would have been when the benefit begins.
- If you are not vested, or your beneficiary does not qualify as a joint annuitant, your beneficiary is eligible for a refund of your employee contributions.
- If your death is in the line of duty, survivor benefits are available starting with your first day of

employment. There is no vesting wait for this benefit.

- Under Section 121.091(7), Florida Statutes, the surviving spouse of a member killed in the line of duty may receive a monthly pension equal to one-half of the monthly salary the member was receiving at the time of death, for the rest of the spouse's lifetime. If the member was vested, the spouse may instead elect the benefit provided under the statute's paragraph (b). If the spouse later dies, the payments can continue for the member's unmarried children under 18, and for a child of a Special Risk Class member, payments may be extended to the child's 25th birthday if the child is unmarried and enrolled as a full-time student.
- The statute's line-of-duty death provisions except DROP participants. A member in DROP is a retiree, and his or her family is covered by the retirement and DROP provisions instead — including the accumulated DROP amount, which is paid to the beneficiary the member established under FRS. Ask the Division to confirm, in your own case, what applies before you elect DROP.

Florida's firefighter death benefit — Section 112.191, Florida Statutes. Separate from FRS, Florida law provides death benefits when a firefighter, as that statute defines the term, dies in the performance of firefighter duties. The statute sets different payment levels for different circumstances, including an accidental death in the performance of duties, an additional payment when the death results from responding to what is reasonably believed to be an emergency involving the protection of life or property or from taking part in a training exercise, and a higher payment when a firefighter is unlawfully and intentionally killed or dies from an act of arson. The statute's amounts are adjusted under the statute, so this guide does not print a dollar figure that could go stale; read the current amounts in the statute itself or ask your employer. These payments are in addition to any workers' compensation or pension benefits. They are paid to the beneficiary the firefighter designated in writing and delivered to the employer during the firefighter's lifetime. If there is no designation, the statute pays them to the surviving children and spouse in equal portions, then to the firefighter's parents, then to the estate. If you have never filed that written designation with your employer, file it. It is a five-minute task that decides where this money goes. **The federal PSOB program.** The Public Safety Officers' Benefits (PSOB) program is a federal program run by the Bureau of Justice Assistance, part of the U.S. Department of Justice. It pays a one-time benefit to eligible survivors of public safety officers — including firefighters and members of emergency medical services agencies — whose death is the direct result of an injury sustained in the line of duty. It also pays a disability benefit to a public safety officer who is permanently and totally disabled by a catastrophic injury sustained in the line of duty, and its companion program, PSOEA, provides education assistance to eligible spouses and children. Claims are filed with the PSOB office, and the agency the officer served is part of the process. This guide does not print the PSOB amount, because Congress adjusts it; the current amount is published by the Bureau of Justice Assistance. **Where final expense insurance fits — and where it does not.** Final expense insurance does not replace employer or statutory death benefits. Not the FRS survivor benefit. Not the Section 112.191 firefighter death benefit. Not PSOB. Those programs exist whether or not anyone buys a policy, and nothing in this guide reduces them. They also have limits a family should see clearly: the FRS in-service death benefit and the state and federal line-of-duty benefits are tied to dying in service, and most of them to dying in the line of duty. A death after retirement, or a death that does not meet those tests, is covered by the pension payment option you chose (Chapter 8) and by whatever coverage you arranged for yourself. A final expense life policy is a separate, private tool some families use for the last bill itself. It pays a cash benefit to your beneficiary. It does not guarantee a funeral or

cremation price, lock in funeral costs, or act as a pre-need funeral contract under Chapter 497, Florida Statutes. Whether your family needs one is a household decision, made after the statutory picture above is clear — never instead of it.

Chapter 10: Going Back to Work After You Retire

Retirement from FRS does not have to be the end of working. Many Special Risk retirees work again — some because they want to, some because the bridge years in Chapter 6 call for it. But FRS has rules about working for an FRS employer again, and breaking them is expensive. The rules below are about employment with FRS-covered employers. They apply whether the new job is full-time, part-time, temporary, or in a position that is not itself covered by FRS. **The termination requirement.** To retire, and to end DROP, you must terminate all employment with all FRS employers. A promise to come back, made before you leave, can put the retirement itself at risk. Treat the separation as a true separation. As the Division's current reemployment publication states it for Pension Plan retirees: if you return to FRS employment within 6 calendar months of becoming a retiree, your retirement may be voided. You and the FRS employer can be required to repay all the Pension Plan benefits you received, including any DROP payout. For a DROP retiree, the waiting period runs from your DROP termination date. To avoid putting your retirement at risk, wait a full 6 calendar months after your retirement effective date, or your DROP termination date, before returning to FRS employment. Volunteer work for an FRS employer has its own guidelines — ask the Division before you start, not after. **After 6 calendar months.** There are no restrictions on working for an FRS employer after you have been retired for 6 calendar months. You will not be required to repay prior benefits, and you will keep receiving your Pension Plan benefits without interruption. One piece of history explains older advice you may hear: before July 1, 2024, Florida law added a benefit suspension for retirees who returned during months 7 through 12. That suspension was removed effective July 1, 2024, and current Division publications do not impose it. Confirm your own dates with the Division before you accept any position, because your retirement date and DROP termination date set the count. **You do not earn a second FRS benefit.** A Pension Plan retiree, including a DROP retiree, does not earn a second Pension Plan benefit from later work for an FRS employer, and Pension Plan and DROP retirees reemployed on or after July 1, 2010 are not eligible for renewed membership in the Pension Plan. You will not earn additional benefits under an FRS plan from that later work. An Investment Plan retiree who returns to FRS-covered employment is treated differently: as the Division states it, that retiree is a renewed member of the Investment Plan — a renewed-membership path that has existed in the Investment Plan only since July 1, 2017 — and is not eligible to participate in the Pension Plan or DROP, receive disability benefits, or use the 2nd Election to switch to the Pension Plan. If a post-retirement job matters to your plan, price it as wages, not as new pension credit. **Non-FRS work.** Being hired by a private employer, or by a public employer that does not participate in FRS, does not affect your Pension Plan benefits — with one exception stated in Chapter 7: disability benefits end when you return to work for any employer. These rules count work for an FRS employer in any capacity, including part-time, temporary, and other arrangements the Division defines as FRS employment. Before you accept any post-retirement work with a government employer in Florida, call the Division of Retirement and confirm your dates. That one call is cheaper than a repayment.

Chapter 11: Where an Annuity Can Fit

This is the only chapter in this guide about an insurance product, and it is here because readers ask where an annuity fits next to a pension. The answer, at the level this guide can honestly give it, is: beside the pension, as a supplement, for some people — never instead of the pension, and never instead of FRS. An annuity is a contract with an insurance company. You pay money to the company. The company promises to pay you income later, often as monthly payments in retirement. A person who uses one next to a Special Risk pension is usually working on the income gap from the general method: list what comes in — pension, Social Security when it starts, the HIS while it lasts — list what goes out, and look at the difference in the years before Social Security and Medicare begin. Chapter 6 priced that gap. An annuity is one of the tools some people use to turn a lump sum, such as a DROP payout they have chosen to roll over, or savings held outside FRS, into a steady monthly amount. **The types, in plain words.** A fixed annuity promises a set interest rate for a set time. A fixed indexed annuity ties growth to a market index, with a floor against market loss and a cap on gains; you do not own any stocks, and it is an insurance product, not an investment. An immediate annuity starts paying monthly income right away in exchange for a lump sum. A variable annuity involves market risk and is a different product from the fixed types this guide focuses on. Every benefit statement about an annuity has to travel with its limits, so here they are in the same place:

- Every promise an insurance company makes rests on that company's claims-paying ability. A promise is only as strong as the company behind it.
- Annuities commonly carry surrender charges if you take your money out during the surrender period, which can run for years. Money you may need soon does not belong in a contract with a surrender period.
- Optional riders can cost extra each year and can limit how and when you may take your money. A rider's cost and its access limits are part of the contract, not fine print to skip.
- Withdrawals from an annuity are taxable under the tax rules that apply to it. This guide does not work out your taxes. Ask a qualified tax professional.
- An annuity is not FDIC-insured. It is not a bank deposit. It is not an investment, and this guide never calls it one.

Nothing in this chapter is a recommendation. Whether an annuity fits you depends on your pension amount, your survivor election, your health coverage in the bridge years, your other savings, and your spouse's own income — facts no guide has. If you consider one, use the questions in Chapter 12, and compare the annuity against the plain alternatives first: keeping the lump sum in savings, taking the pension survivor option that already fits, or adjusting your retirement date.

Chapter 12: Questions to Ask Before You Decide

Take these questions to the office named beside each group. Write the answers down. A pension career ends with a handful of elections, and most of them cannot be redone. Ask the Division of Retirement or the MyFRS Financial Guidance Line:

1. What is my membership class, in writing, and what is my normal retirement date?
2. What is my official benefit estimate at my planned retirement date, under each of the four payment options?
3. If I enter DROP, what is my estimate at entry and at the end of a DROP period I choose — and

what is my estimate if I work the same years without DROP?

4. What cost-of-living adjustment will my benefit actually receive, in my first five years of retirement and after?
5. Am I eligible for the Health Insurance Subsidy, when does it start, and what documentation of health coverage do you need from me?
6. If I become disabled, which disability benefit would apply to me, and what changes if I am in DROP when it happens?
7. Who is my beneficiary on file, and who is my joint annuitant? Are both current?

Ask your employer or, if you are in one, your Chapter 175 pension board:

1. Am I in FRS, or in this employer's own pension plan? May I have that in writing, with the plan document?
2. What retiree health coverage do you offer, what does it cost, and when must I elect it?
3. Do you offer a governmental 457(b) plan, and how do I get its distribution rules?
4. Have I filed a written beneficiary designation for the Section 112.191 firefighter death benefit, if it applies to me? Where is it kept?
5. If I retire and want to come back, what are your own reemployment rules on top of the state rules?

Ask any insurance agent, including me:

1. Are you licensed in Florida, and what is your license number?
2. Is this a fixed, indexed, or variable annuity, and what is the surrender period and the charge in each year?
3. What fees and rider costs come out each year, and how do I get my money in an emergency?
4. What part of the income is promised, what part depends on the company's claims-paying ability, and what happens to the money when I die?
5. What did you compare this against, and may I take the paperwork home before I decide anything?

Scope, repeated. This guide covers firefighters, EMTs, and paramedics who work for a government fire-rescue or EMS agency and who are members of the FRS Special Risk Class, plus Chapter 175 members for system identification only. It does not cover private or hospital-based EMS personnel, 911 telecommunicators or dispatchers, law enforcement officers, or FRS Regular Class members, and the pension mechanics in it do not describe those readers' situations.

Chapter 13: What To Do Next

Scope, one last time. This guide covers firefighters, EMTs, and paramedics employed by a government fire-rescue or EMS agency who are in the FRS Special Risk Class; Chapter 175 plan members are covered only for identifying their system and asking their own plan the right questions. It does not cover private or hospital-based EMS personnel — they are in neither FRS nor a Chapter 175 plan, and this guide's pension content does not describe their situation. It does not cover 911 telecommunicators or dispatchers, and it states no mechanics for them. A companion guide covers law enforcement officers; it covers the same FRS Special Risk core and differs in its opening fork (Chapter 185 police plans) and its death-benefit coordination chapter. Then do these steps, in this order:

1. Confirm your system and your class. One written answer from your employer: FRS or Chapter

175 — and if FRS, Special Risk Class, confirmed.

2. Get your own numbers. Log in to FRS Online or call the Division of Retirement for your benefit estimate, your normal retirement date, and your DROP estimates.
3. Do the bridge arithmetic in Chapter 6. Months to age 65, monthly health cost, HIS amount. Write the total down.
4. Fix your paperwork while nothing is urgent. Beneficiary designation on file with FRS. Joint annuitant choice thought through with your spouse. The written Section 112.191 designation delivered to your employer, if it applies to you.
5. Ask the Chapter 12 questions before you elect anything — DROP, a payment option, a retirement date. Elections first, questions later is the expensive order.
6. If you want to talk about the insurance side — whether an annuity fits beside your pension, or what final expense coverage does and does not do — call Serge Sendji Augustin at (407) 434-9297. That conversation is about insurance only. Your pension decisions stay with you, your plan, and your tax or legal professionals.

Official sources used in this guide, for your own reading:

- Florida Retirement System and the Division of Retirement — myfrs.com and frs.fl.gov (member handbook, DROP guide, survivor guide, and the Comparing the Plans pages)
- Florida Statutes, Chapters 112, 121, and 175 — Online Sunshine, leg.state.fl.us
- Public Safety Officers' Benefits (PSOB) program — Bureau of Justice Assistance, U.S. Department of Justice, bja.ojp.gov
- Internal Revenue Service — irs.gov (Topic No. 558, additional tax on early distributions; 457(b) plan pages)
- Medicare — medicare.gov

Rules change. FRS and DROP rules were changed by the Florida Legislature in 2023, and the Special Risk cost-of-living provision in Chapter 4 starts July 1, 2026. Before you act on any date or figure in this guide, confirm it against the current source above. That confirmation is free, and it is the last step of every plan this guide describes.

About the Author

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