



***OPTIONAL RETIREMENT  
PROGRAM (ORP)  
FREQUENTLY ASKED  
QUESTIONS***

***State University System  
Optional Retirement Program***

***State Community College System  
Optional Retirement Program***

***We Serve Those Who Serve Florida***



# SUSORP FAQs

## How does an employee become a member of the SUSORP?

To enroll in the SUSORP, an employee will need to complete Form [ORP-ENROLL-1](#) and execute a contract with an approved [SUSORP investment provider company](#) within 90 days after the date of hire in an eligible position.<sup>1</sup>



SUSORP  
Enrollment Page

## What are the differences between the SUSORP and the FRS?

Differences between the SUSORP and FRS can be found in the [plan comparison brochure](#) for SUSORP-eligible employees.



Plan Comparison  
Brochure

## How do members make changes to their SUSORP provider company and/or contributions?

Form [ORP-CHANGE-1](#) may be used to designate a new SUSORP provider company for future contributions and to make changes to contribution allocations. SUSORP members can transfer all or any portion of the accumulated value in their SUSORP accounts from one SUSORP provider company account to another. This is known as a contract exchange.<sup>2</sup>



How to  
Make Changes

## Can SUSORP members change plans?

No. According to Florida Statutes, an employee enrolled in the SUSORP must remain in the SUSORP for so long as they are in a SUSORP-eligible position.

## How does a SUSORP member request a SUSORP distribution?

To request a SUSORP distribution, a SUSORP member must (1) complete and submit the appropriate SUSORP distribution form and (2) make a withdrawal or rollover requests with the SUSORP provider company for the corresponding type of distribution. Authorization for the requested distribution will be transmitted to the member's SUSORP provider company upon the member's eligibility date. For more information about SUSORP distributions visit the Division of Retirement's (division) website, [dms.myflorida.com](https://dms.myflorida.com).



Distribution  
Eligibility Chart

## How is the Division of Retirement notified of a SUSORP member's retirement?

SUSORP providers notify the division of all retirement distributions made from SUSORP accounts.

<sup>1</sup>Specified positions at state universities as defined in s. 121.35(2), Florida Statutes.

<sup>2</sup>Contract exchanges must be coordinated with the provider companies involved in the transfer. The division does not initiate these transactions.

# SCCSORP FAQs

## How does an employee become a member of the SCCSORP?

To enroll in the SCCSORP, an employee will need to complete Form [OCC-1](#) and submit it to the state college personnel officer within 90 days after the date of hire in an eligible position.<sup>1</sup>



OCC-1  
Form

## Can SCCSORP members contribute more than the mandatory 3% contribution?

Yes. In addition to required employer and employee contributions, an employee may choose to contribute an additional voluntary amount to the account by salary reduction of a portion of the gross taxable income not to exceed the [employer contribution rate](#) of 5.15%.<sup>2</sup>

## Can SCCSORP members change plans?

Yes, an employee who is actively enrolled in the SCCSORP will have one opportunity<sup>3</sup> to transfer from the SCCSORP to the FRS Pension Plan or switch to the FRS Investment Plan. An employee who elects to transfer to the FRS Pension Plan must first pay the required cost calculated by the division. If an employee chooses to switch to the FRS Investment Plan, any contributions, interest, and earnings under the SCCSORP will remain in the employee's SCCSORP account(s).<sup>4</sup> All future contributions will go to the employee's FRS Investment Plan account(s). Members can use Form [OCC-2](#) to either transfer to the FRS Pension Plan or switch to the FRS Investment Plan.

## What are the SCCSORP distribution options?

SCCSORP benefits are payable in the form of a lump-sum distributions, direct rollovers to eligible retirement plans, periodic distributions, partial lump-sum payments and partial rollover distributions. For more information regarding SCCSORP distributions contact the state college's personnel office.

## How is the division notified of a SCCSORP member's retirement?

SCCSORP members and/or employers are responsible for notifying the division of all retirement distributions from SCCSORP accounts.

<sup>1</sup>Regular Class positions at state colleges as defined in s. 121.051(2)(c), Florida Statutes.

<sup>2</sup>The ability to contribute voluntarily varies by state college. Contact the appropriate state college's personnel office for more details.

<sup>3</sup>This does not apply to retirees who have renewed membership in the SCCSORP on or after July 1, 2017.

<sup>4</sup>Any balance remaining in the member's SCCSORP account following a transfer or plan change must remain in the member's SCCSORP account until the member meets the eligibility requirement for retirement distribution.

# General FAQs

## **What is the difference between the State University System Optional Retirement Program (SUSORP) and the State Community College System Optional Retirement Program (SCCSORP)?**

Both optional retirement programs are alternatives to the Florida Retirement System (FRS). The SUSORP is available at each of the 12 state universities for selected personnel. The SCCSORP is available at some state colleges for employees who are members of the Regular Class of the FRS. Contact the state college's personnel office to confirm whether the SCCSORP is offered to its employees.

## **Who administers the SUSORP and the SCCSORP?**

The SUSORP is administered by the Department of Management Services.  
The SCCSORP is administered by each individual state college that offers the program.

## **Can someone experiencing a financial hardship receive a hardship withdrawal or a loan from the SUSORP or SCCSORP?**

Neither the SUSORP nor the SCCSORP offer hardship withdrawals or loans.

## **Can contributions be made to the SUSORP or the SCCSORP after employment ends?**

SUSORP and SCCSORP members that are no longer filling eligible positions can no longer make pretax contributions to their respective optional retirement programs. Members should contact their investment provider for additional information regarding their options after separation.

## **What FRS Online resources are available for SUSORP and SCCSORP members?**

Current SUSORP members can see their contribution history, distribution history, upload documents and request approval for a retirement distribution through FRS Online ([FRS.FL.gov](https://www.frs.fl.gov)). No information is available for SCCSORP members via FRS Online.



## **CONTACT US**

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Division of Retirement  
ORP Section  
P.O. Box 9000  
Tallahassee, FL 32315-9000



Contact: 850-778-4696  
Toll-Free: 877-378-7677  
Fax: 850-410-2030  
E-mail: [ORPData@dms.fl.gov](mailto:ORPData@dms.fl.gov)

**Division of Retirement Website: [FRS.MyFlorida.com](https://www.frs.fl.gov)**