To receive a health insurance subsidy (HIS) benefit, you must terminate all employment relationships with all FRS-participating employers and retire by receiving a distribution from your Investment Plan account. You are not considered retired if you receive a Required Minimum Distribution (RMD) or an auto De Minimis distribution. If you are dually employed with one or more FRS-participating employers, you must terminate employment from all positions (including non-FRS covered positions). You must terminate from all positions that include, but are not limited to:

- full time work
- part time work
- other personal services (OPS)
- election poll work
- substitute teaching
- adjunct instructing
- contractual services
- third-party companies providing services to FRS-participating employers

You are subject to the following termination requirement and reemployment restriction in the first 12 calendar months following your distribution date that could affect your HIS benefits:

**TERMINATION REQUIREMENT: 1st through 6th calendar months**

During the first six calendar months following your distribution date, not including your month of distribution, you cannot provide services (through paid or unpaid arrangements) in any capacity to any FRS-participating employer. Providing services to an FRS-participating employer in any capacity during this six-calendar month period will nullify your eligibility for HIS benefits, and you and your FRS-participating employer will be held jointly and severally liable to repay all HIS benefits. There are no exceptions to the six-calendar month termination requirement.

Example of a violation:

- You terminate from FRS-participating employment on July 31 and receive a distribution from your Investment Plan account in November. Your six-calendar month termination period is from December to May. You apply for HIS benefits in November but become employed with an FRS-participating employer in January. Your HIS benefits are cancelled, and you and your FRS-participating employer will be held jointly and severally liable to repay the HIS benefits you received in December and January.

**REEMPLOYMENT LIMITATION: 7th through 12th calendar months**

During the 7th through 12th calendar months following your distribution date, you may provide services to an FRS-participating employer if, and only if, you suspend your monthly HIS benefits. If your HIS benefits are not suspended, you and your hiring FRS-participating employer will be held jointly and severally liable to repay all HIS benefits you received since becoming reemployed. An exception to the reemployment restriction is provided for retired law enforcement officers reemployed as school resource officers in accordance with section 121.091(9)(f), Florida Statutes.

Example of a suspension of benefits:

- You terminate from all FRS-participating employment on September 30 and receive a distribution from your Investment Plan account in January. Your 7th through 12th calendar month period is from August to the following January. You apply for HIS benefits in January, the same month you received a distribution, but become employed with an FRS-participating employer in August. Your HIS benefits must be suspended from August through the following January. Your benefits will resume in February when you reach your 13th calendar month of retirement.
If you provide services to an FRS-participating employer during the 7th through 12th calendar months following your distribution date, not including your month of distribution, you must notify the division by submitting a Form FR-23, Florida Retirement System Pension Plan Notification of Reemployment for Suspension of Retirement Benefits. You can obtain this form from our website, frs.myflorida.com, or by contacting the division using the information provided above.

Beginning with the 13th calendar month from your distribution date, there are no restrictions on working for an FRS-participating employer.

For more information about the effects of reemployment on your retirement benefits, visit our website, frs.myflorida.com, where you can view our "READY.SET.RETIRE." guide that further explains the FRS reemployment provisions. If you have questions regarding your Investment Plan account call 1-866-446-9377, option 4, or vision MyFRS.com.

If you have any further questions about reemployment after retirement, you may contact the division using the information provided above. When emailing the division, include your full name, the last four digits of your Social Security number, your date of birth, and contact information.