



PENSION & INVESTMENT PLANS

# Survivor Benefits

2021 EDITION

Department of  
**MANAGEMENT  
SERVICES**

▶ Retirement



## DISCLAIMER

As much as possible, this guide is written in nontechnical terms, avoiding the formal language of retirement laws and rules. If questions of interpretation arise as a result of the attempt to make the retirement provisions easy to understand, Chapter 121 of the Florida Statutes and Chapters 60S and 19 of the Florida Administrative Code must remain the final authority.

The information provided in this guide is based on the Florida Retirement System (FRS) laws and rules in existence as of July 2021 and is subject to modification based on changes in the law or the Florida Administrative Code.

Representatives from participating agencies are not agents of the Department of Management Services' Division of Retirement (division) or the State Board of Administration (SBA). The division and the SBA are not responsible for erroneous information provided by representatives of participating agencies.

# TABLE OF CONTENTS

Contacting the Division .....	2
What is Survivor Benefit Retirement?.....	3
Survivor Benefit Coverage .....	5
Survivor Benefit Eligibility.....	7
Beneficiary Designation .....	10
Before You Retire.....	10
When You Retire.....	12
After You Retire.....	12
Changing Your Beneficiary.....	12
Joint Annuitant Nullification .....	13
Notification of Death.....	14
Regular Survivor Benefits .....	14
For the Beneficiary of a Non-Vested Member.....	14
For the Beneficiary of a Vested Member .....	15
Reduction of Survivor Benefits for Early Retirement.....	17
In-Line-of-Duty Death Survivor Benefits .....	18
Benefit Payment Options .....	20
DROP and Survivor Benefits.....	23
After FRS Retirement.....	24
Cost-of-Living Adjustment (COLA) .....	24
Health Insurance Subsidy (HIS) .....	25
Insurance Coverage After Retirement .....	26
FRS Online .....	27
Frequently Asked Questions .....	28

## CONTACTING THE DIVISION

When you write to the division, include your full name, the last four digits of your Social Security number, your mailing address, and your daytime telephone number.

If you are writing to the division, address your correspondence to:

**DIVISION OF RETIREMENT  
P.O. BOX 9000  
TALLAHASSEE, FL 32315-9000**

The following telephone numbers and fax number will help you reach the Division of Retirement.

Telephone (Toll-Free) .....	844-377-1888
Telephone.....	850-907-6500
Fax number.....	850-410-2010

If you have a hearing or speech impairment, you may call the division via T.D.D. through the Florida Relay System by dialing 711 or 800-955-8771.

You may visit the division at the address below without an appointment, but you must bring a photo ID. Our hours are Monday through Friday from 8:00 a.m. until 5:00 p.m., Eastern time, except on designated state holidays.

The Division of Retirement is located at:

**3189 S BLAIR STONE RD  
TALLAHASSEE, FL 32301-6812**