

Non-Renewal, Layoffs, and Retirement: A Survivor's Guide



A Service Provided by

The Florida Education Association Offices of Legal Services

and Your Local Union

After the 2024 Legislative Session

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*Established 1886
DeFuniak Springs, Florida*

Dear Colleague:

It's never easy to be informed that you're losing your job. It is one of the most discouraging, disheartening, and outright frightening experiences anyone can encounter. Any time employees are informed that their contracts won't be renewed, it exacts an emotional toll.

Along with your local union, we at the Florida Education Association (FEA) hope this booklet of information can help you through this difficult time. It outlines a number of steps you can take to ensure that you will receive all the benefits due to you from both the school district and the state. If you have questions about the material in the booklet or if you need additional information, please feel free to call your local president or staff in your home county.

Our public schools need great teachers and staff. There is a massive shortage happening right now, and I want to encourage you to examine all options available to you. As hard as it may be, keep a positive attitude. This will go a long way to helping you secure a new job and a brighter future. As you review this information, consider these few tips: apply in nearby school districts, be prepared to respond to why your current school non-reappointed you, acknowledge areas you are working on to be the great teacher you know yourself to be, show appreciation for the opportunity to interview, and remember, you are asking a new school to give you a chance.

Over the years, I have found that when you stay positive and focus on being a great teacher, not only will you secure a new job, you will also get the support and help you need to succeed. We hope that you weather this storm quickly and, with the help of this information, will be back on your way to a classroom or school site in Florida.

Sincerely,

A handwritten signature in black ink that reads 'Andrew Spar'. The signature is written in a cursive, flowing style.

Andrew Spar
FEA President

It's Not Your Fault

Through no fault of your own, you are suddenly facing unemployment. There is help out there; you will have a job again. But right now, you must take action to ensure that you do everything possible to ease the fear and burden of unemployment. Take a deep breath, and we'll walk you through some of the steps you should take to make it through this very difficult time for you and your family. There's a natural tendency to let a depressive mood take over. This is sometimes easier said than done, but don't let that happen! Focus on the new opportunities that lie ahead. You did not create this situation; it is not fair, but you will get through it!

And remember, you are not alone!

Obviously, your top priority is to find a new job, but there are several other important matters to address once you've been handed a pink slip. We'll focus on your rights, what you need to do right now, how to file for reemployment assistance (formerly unemployment insurance), what options there are for health insurance, job search and education options, and managing your budget in tough times. Don't let another day go by. Let's get started!

Note: Teachers hired after July 1, 2011 are ineligible for permanent status.

Education staff professionals (ESPs) are also employed on a probationary basis. The probationary period is determined by the collective bargaining agreement. Once the employee has successfully completed the contractual probationary period, the status of the ESP is continuous. Just as with teachers, ESPs may not be rehired at the end of the contract period.

First Steps to Take When You Are Facing Non-renewal

1. Get organized and start a file. In it, save:
 - a. A copy of your non-renewal letter. You will need a copy of the letter when you file for Reemployment Assistance (formerly known as Unemployment Compensation).
 - b. A copy of your salary statement (individual contract). You will need a copy when you apply for Reemployment Assistance. You can obtain a copy by contacting the school district Human Resource or Payroll department.
 - c. A copy of your W-2, which you'll need when filing for Reemployment Assistance. You can obtain a copy by contacting the school district Human Resource or Payroll department.
 - d. Retain receipts for any purchases related to your job search, even job search travel expenses may be eligible tax deductions.
 - e. Articles regarding non-renewal and layoffs in your school district. These may come in handy if any legal action becomes necessary.
 - f. All correspondence related to your job search. We'll talk about this more a little later under "Reemployment Assistance."
2. Consult with your local union president or union staff about obtaining a complete copy of your personnel file to be sure that it contains accurate records regarding your employment, evaluations, and other documents.

3. As soon as you receive your non-renewal letter, send a letter to the superintendent stating your desire to be considered for other positions. (See sample letter.)
4. If you have done additional course work since your transcript was evaluated, request that it be re-evaluated by the superintendent. (You must provide a certified copy of your transcript.) You may be qualified to teach additional courses or to apply for additional certificates in other areas. Also, state your desire to be considered for any vacancies for which you are qualified, and request that vacancy lists be sent to you as they become available. Your school district should have a certification specialist on staff to help walk you through your transcripts and identify other potential areas of additional certification – see “Adding a Subject” on page 17.
5. Apply for any additional certificates for which you are now qualified and make sure those you currently hold are properly registered and renewed with the superintendent.
6. On the last day of school, send a letter to the district superintendent to request immediate payment of all compensation due for the current school year. Be certain to have your administration agree in writing that your earned insurance benefits will continue until the first day of the next school term. Check your locally negotiated contract and your insurance policy (contract) for specifics. Receipt of insurance benefits during the summer months should not affect your eligibility for reemployment assistance, since such benefits are merely later payment for a benefit earned while you were employed. NOTE: Under COBRA, you are eligible (at your own cost) for continuation of insurance benefits after the board paid group health insurance ceases. Check with your local if you have questions.
7. On the last day of school, you may apply for Reemployment Assistance Benefits. Please be aware that you must be actively seeking and available for employment during the summer months to qualify for Reemployment Assistance Benefits for that period.

What You Need to Know About Reductions-In-Force (“RIF”)

Under current Florida law, if your local school board determines that a reduction in the number of employees is warranted, the decision of whom to retain is made by the collective bargaining agreements. Where there is no collective bargaining agreement, the school district is to prescribe rules to handle reductions in the workforce.

While not all staffing reductions are RIFs (for example annual contract teachers and probationary non-instructional employees have contracts that expire after a specified period of time), it is important to obtain a copy of the local contract so that you can determine what your rights are. If job losses are attributable to a reduction-in-force (RIF), your local union can provide you with the contractual provisions relating to seniority and recall contractual rights. Seniority is most often defined as the length of service with an employer. The purpose of a seniority provision is to give job security to the employees with the longest continuous service. Recall provisions generally establish when and how employees are returned to the workforce. Your local union is the best resource on these matters. Note: All district school boards must retain employees at a school or in the district based upon educational program needs and performance evaluations of the employees within the affected program areas. Those with the lowest performance evaluations would be laid off first, the next lowest laid off and so forth. Details would have to be negotiated and ratified. Such a successor agreement may impact the order of recall so check with your local union.

Reemployment Assistance (Formerly Unemployment Compensation)

If you've become unemployed through no fault of your own (such as non-renewal or lay off) and you meet the requirements for wages earned or time worked during a certain period, you likely will qualify for Reemployment Assistance Benefits. Any multi-checks you receive at the end of the school year are for work already performed over the school year. These checks do not count as compensation for purposes of Reemployment Assistance eligibility.

One issue that keeps some from applying for Reemployment Assistance has nothing to do with eligibility and is more about a perceived stigma. Don't feel bad about getting Reemployment Assistance checks; you have paid your taxes and now you are using the safety net that you've paid into for years. Just remember, you didn't ask for this. The Legislature did not plan for economic downturns when they decided to cut taxes in the good years, and they did not "hold education harmless" when they decided funding education was not a top priority. The Legislature also did not consult you before deciding to strip away any expectation you had of job security and due process by implementing the unfair evaluation system.

- You should file for Reemployment Assistance quickly because it takes your benefits a couple of weeks to start up.
- The application process is painless as long as you have all your documentation collected beforehand. **You can only apply for Reemployment Assistance Benefits over the Internet using CONNECT** (Florida's Reemployment Assistance claims system).
- We recommend having your federal taxes withheld; otherwise, you may find yourself in a financial crunch at tax time. Visit Floridajobs.org to learn about eligibility requirements and get started.

A teacher or Education Staff Professional who is non-renewed is eligible to receive Reemployment Assistance in most cases. Benefits are based in part on the compensation received during the base period, so the date of application will affect the benefits to which you are entitled. You should consult with your local Reemployment Assistance Office regarding when to file in order to maximize benefits. You can find your local Reemployment Assistance Office by calling 800-204-2418 and following the prompts.

The Reemployment Assistance Program provides temporary, partial wage replacement benefits to qualified workers who are unemployed through no fault of their own and is provided at no cost to the workers who receive the benefits.

The benefits available to an individual vary based on criteria used to assign the benefits. The only way to be sure of your eligibility is to submit a claim. You can also contact the Florida Reemployment Assistance Program office at 800-204-2418. A rough estimate of expected benefits would be half of an individual's previous full-time wages, up to a maximum of \$275 per week.

During the time that you are receiving Reemployment Assistance Benefits, you must be able to work, be available for work, and actively seeking work. The law requires that a work search record be kept. This record of your work search must include the date and method of each employer contact, the result, and the employer's name and address. To be considered a contact, the person receiving benefits must either write the prospective employer or contact the prospective employer in person.

It is not sufficient to call the employer on the telephone. An accurate record of all contacts should be kept including the person contacted, the method of contact, and the date of contact. Copies of all letters or emails to prospective employers should be kept.

You are not required to conduct a job search for positions beneath your training and experience. However, if you are a teacher, you may not restrict your search only to other teaching positions. Once all teaching possibilities have been searched, you must begin to look at other occupations which require similar training. You may restrict the search to a reasonable geographic area with a reasonable commute.

You will not be denied benefits merely because you are eligible to be placed on a substitute list for the following fall unless the school district guarantees regular substitute employment. **However, if you are a teacher and offered a full-time contract during the summer for the following fall, you will no longer be eligible to receive benefits during the summer and if such benefits have been received, it is likely that they will have to be repaid.**

Who Can File a Claim?

Any individual who has been employed in Florida in the last 18 months and is currently unemployed or partially unemployed can file a claim.

To qualify, the individual:

- Must have had sufficient work earnings in Florida
- Must be unemployed through no fault of his/her own*
- Must not have resigned or left work voluntarily
- Must be able and available to work
- Must be actively seeking work

*Effective July 1, 2019, an individual may not be disqualified from receiving reemployment assistance if he/she voluntarily leaves work and is able to prove that the discontinuation of employment is a direct result of circumstances related to domestic violence.

An individual may be eligible for benefits if the discharge was for reasons other than misconduct. Misconduct is defined conscious conduct, which shows a deliberate disregard of the employer's interest. Misconduct also includes conduct that occurs outside of the workplace and outside of working hours. Finally, misconduct also includes (but is not limited to):

- A violation of the employer's rules, unless you can show:
 - 1) You did not know, and could not reasonably know, of the rule's requirements;
 - 2) The rule is not lawful or not reasonably related to the job environment and performance; or
 - 3) The rule is not fairly or consistently enforced.
- Willful damage to an employer's property that results in damage of more than \$50.
- Theft of the employer's property or property of a customer or invitee of the employer.
- Committing criminal assault or battery on another employee, or on a customer or invitee of the employer.
- Committing abuse or neglect of a child in the claimant's professional care.

A person can also be disqualified if it is found that his or her unemployment is due to a discharge from employment for failure without good cause to maintain a license, registration, or certification required by applicable law necessary for the employee to perform the assigned job duties. “Good cause” includes, but is not limited to:

- Failure of the employer to submit information required for a license, registration, or certification.
- Short-term physical injury which prevents the claimant from completing or taking a required test.
- The inability to take or complete a required test that is outside the claimant’s control.

If you voluntarily quit, a disqualification must be issued in most cases. A resignation “for personal reasons” will likely bar you from receiving Reemployment Assistance Benefits.

“Available for work” means you must actively seek work in a manner customary to the occupation in which work is being sought. You are required to keep a record of your work search contacts while receiving Reemployment Assistance Benefits. Individuals claim weeks of unemployment on a bi-weekly schedule and answer questions concerning their availability for work.

You must be actively seeking work in order to be considered “available for work.” This means engaging in systematic and sustained efforts to find work, including contacting **at least five** prospective employers for each week of unemployment claimed. The agency may require you to provide proof of such efforts as part of reemployment services. Your proof of work search efforts may not include the same prospective employer at the same location in three consecutive weeks unless the employer has indicated since the time of the initial contact that the employer is hiring. The agency will conduct random reviews of work search information provided by you, so it is very important that you document all of your activity. As an alternative to contacting at least five prospective employers for any week of unemployment claimed, you may, for that same week, report in person to a one-stop career center to meet with a representative of the center and access reemployment services of the center.

You are encouraged to participate in the initial skills review by the agency. This may be completed through an online education or training program once you are found eligible for benefits. The results are reported to the workforce system for further assistance, if needed.

If you file for benefits in:	Your base period is:
April, May, or June	January 1 through December 31
July, August, or September	April 1 through March 31
October, November, or December	July 1 through June 30
January, February, or March	October 1 through September 30

You must have earned wages in at least two calendar quarters. (January-March, April-June, July-September, October-December).



Filing a Claim

Claims for Reemployment Assistance Benefits must be filed using the Internet at <https://floridajobs.org/Reemployment-Assistance-Service-Center/reemployment-assistance/claimants/apply-for-benefits>.

The effective date of your claim must be the Sunday prior to the date you file your claim.

You must complete the full work registration requirement prior to claiming your first week of benefits. Unless you require special assistance, you must complete the work registration requirement through the Employ Florida Marketplace (EFM) portal located at <https://www.employflorida.com> prior to certifying for your first week.

You may complete the full work registration requirement when filing your initial claim or when certifying for benefits. Completing the full work registration may assist in matching you with jobs, training and other services provided at Reemployment Assistance offices.

Failure to complete the full work registration prior to claiming your first week may result in a delay or denial of benefits.

The Non-Payable Waiting Week

The Waiting Week is the FIRST week in which:

- You are totally or partially unemployed, and
- You claim the week, and
- You meet all other requirements

The Waiting Week is usually the first week you claim. You will not be paid for this required waiting period.

Adjudication

The reason for separation from your last employer determines whether you are eligible to receive benefits. The adjudicator is required to investigate your separation by obtaining the facts concerning your separation from you and your employer. The adjudicator must determine if you were separated from the employer under non-disqualifying or disqualifying conditions. The adjudicator must also determine if you meet all other eligibility requirements for reemployment assistance in Florida Statutes Chapter 443. When the investigation is complete, the adjudicator will issue a written determination(s) which is mailed to you and the employer. If you are found eligible to receive benefits, benefits are only payable electronically. Visit the website for more information.

If your annual contract was non-renewed, simply tell the adjudicator that your annual contract was non-renewed.

If You Disagree with the Adjudicator's Determination:

If you have been told you are ineligible to receive reemployment assistance benefits, and you want to submit an appeal regarding that or any other adverse determination, you will need to file your appeal with the Department's Office of Appeals. You may do so via the Department's CONNECT system. If you are unable to file an appeal of a determination via the CONNECT system, you should

keep detailed records regarding the attempts you have made to file an appeal. Additionally, you may also submit an appeal to the Department's Office of Appeals using one of these methods:

Facsimile (fax): 850-617-6504
If you file your appeal by fax, please call the Commission at 850-487-2685 to confirm receipt. Appeals filed by fax shall be considered filed when received, even if different from the date on your transmittal sheet.

Email: RA.AppealsClerks@deo.myflorida.com
Appeals filed by email shall be considered filed on date sent.

U.S. mail or courier service:
P.O. Box 5250
Tallahassee, FL 32399-5250
The U.S. Postal Service postmark will be considered the date of filing.

In-person: Caldwell Building, MSC #347
107 East Madison Street
Tallahassee FL 32399-4143
Appeals filed by hand delivery shall be considered filed when received.

Instructions for filing an appeal are also included on page 13 of the Reemployment Assistance Handbook and is available on the Internet site.
http://www.floridajobs.org/Unemployment/bri/bri_english.pdf

Length of Benefits

The maximum duration of benefits is 26 weeks, based upon the average unemployment rate in Florida for the 3 months ending September 30 of the prior year.

Summary

- Even if you don't think you're eligible, be sure to file as soon as possible. File the first Sunday after you are no longer working!
- All appeals must be filed within specified time limits. A late appeal is an automatic waiver of your rights.
- Reemployment Assistance Benefits are subject to state and federal income taxes.
- Save a copy of your REDUCTION IN FORCE (RIF) or non-renewal notice when you file for benefits.
- Save a copy of last year's W-2 forms.
- Do not tell the deputy (adjudicator) you will not accept or look for non-school employment positions unless you mean it. Such statements may disqualify you for benefits.
- Participate in the initial skills review with the agency.

- Since you are unemployed, DO NOT RESTRICT your work search to school employment positions. By doing so you may become disqualified for benefits.
- Create a file and maintain a work search record. Note on your record all attempts to secure a job. Some people recommend creating a spreadsheet to keep track of all your job search records and contacts. Keep copies of all cover letters and emails that include the date, name, and address of the potential employer.
- All claims in Florida must be completed online. The process should take approximately 30-60 minutes to complete.
- Keep a file of all material received from the Reemployment Assistance Office. Make a copy of all material provided to the Reemployment Assistance Office and place in file.
- If you are denied benefits - file a timely written protest in the manner prescribed on the Notice. Your protest will be assigned to a hearing officer, and you will be notified of your hearing date.
- Continue to file for benefits even though your claim was denied.
- Normally, the appeals hearing will be held by telephone with all involved parties on a conference call. Unless you prefer, it is not necessary to have an attorney represent you. The hearing officer will record the proceeding during which s/he will ask you questions like: Why are you unemployed? What are you doing to find a job?
- One of your previous employers may also attend the hearing. DO NOT be anxious – the hearing is seldom a confrontation situation.
- If the hearing officer rules against you, file a timely appeal in writing.
- For more information visit the Reemployment Assistance Center website at: https://www.floridajobs.org/job_seekers

Health Insurance

Traditionally, more school districts than not have provided summer health insurance coverage to employees who have been reduced-in-force (“RIF”). Many districts provide coverage because employees have already provided services entitling them to pay and benefits over the summer months. Other districts have relied upon collective bargaining agreements, health insurance contracts, school board policies, employee handbooks, and/or past practices to provide it. If you receive a RIF notice and it either indicates that you will not, or is unclear about whether you will, receive summer health insurance coverage, you should immediately contact your local union in order to resolve this issue.

At the point when your district properly ceases health insurance coverage, both federal and state law guarantee persons who are covered by group health insurance policies the right to continue this coverage at their own expense. While state law applies no matter the size of the school district,

federal law (commonly known as “COBRA”) applies if a school district employs more than 20 employees and offers a group health insurance plan. COBRA covers self-insured plans as well as plans operated through an insurance company.

COBRA

This acronym, which derives from the Consolidated Omnibus Budget Reconciliation Act, has become part of the lexicon of the unemployed. COBRA is a federal law that allows you to continue your health care coverage after you leave your job. Unfortunately, you are responsible for paying the cost of the coverage, and there is a maximum continuation period of 18 months.

You have 60 days to decide if you want to elect COBRA, and within those 60 days, you can elect retroactively. This means that if you break your arm on the 59th day, you can elect COBRA and you will be covered. If you break your arm on the 61st day, you will pay for the cast yourself.

It is savvy not to elect COBRA unless you need it within the 60-day period, because, presumably, you will find another job within 60 days and your new job will offer insurance coverage. If your new employer's insurance picks you up quickly, there is no point in having paid for it during those 60 days.

There are two circumstances under which you should not play the 60-day waiting game:

- If you have ongoing medical needs, it is best to elect COBRA right away; and
- If you plan to go overseas, attempting to activate COBRA before traveling can be risky.

If an employee is honorably dismissed, the employer must notify the plan administrator within thirty (30) days of the dismissal. The plan administrator then has fourteen (14) days to notify the employee and spouse (and any other covered dependent who does not reside with the employee or spouse) of his/her right to continue coverage. Remember that the employee and any others who receive notice have sixty (60) days after the date the notice is provided to make an election to continue coverage. This means that it is extremely important for the employee to act promptly if he/she wants to continue coverage.

An employee who is honorably dismissed can continue under the group coverage for a period of up to eighteen (18) months after dismissal. This period is extended by eleven (11) months if the employee is disabled at the time of dismissal. Coverage may not be conditioned on a person's insurability at the time of the continuation of coverage. The continued coverage will end when the employee becomes covered under another group health plan.

During the continuation period, the honorably dismissed employee will be required to pay the health insurance premiums (including any portion previously paid by the employer). The law guarantees that the premium during the continuation period will not exceed 102% of (i) the group premium or (ii) the total premium charged (state and employee contributions) for an active employee participating in the same plan option. This generally results in a considerable savings over individual coverage. Failure to make the payments within thirty (30) days of their date due, however, will result in an end to continued coverage.

After the continuation period expires, the former employee must be given the opportunity to convert to a conversion health plan otherwise generally available under the group policy. This has the effect of insuring that the employee will be able to obtain coverage.

In addition, the federal Health Insurance Portability and Accountability Act (“HIPAA”) requires that an employer provide to an employee a certificate of prior creditable insurance coverage when the employee ceases to be covered under the employer’s health insurance plan or becomes covered under COBRA, and when COBRA coverage ceases. The certificate of prior coverage may help reduce any pre-existing condition waiting period that the employee’s next employer may have in its health insurance policy. The requirement to provide this certificate applies even if a school district has elected to be exempt from other aspects of HIPAA. The employee has 62 days after COBRA coverage ends to enroll in another health insurance plan in order to take advantage of this pre-existing condition waiting period benefit.

State law also provides continuation and conversion rights for health insurance when an employee is dismissed. State law will apply even in the case of those districts with fewer than twenty (20) employees. An employee who has been continually insured under a group health insurance policy is covered by state law. Once again, notice of continuation rights must be given to the employee and the employee must elect to exercise the continuation privilege.

The employee has a right to continue coverage under the same group policy for a period of nine (9) months after termination. There are specific exceptions which allow the plan administrator to delete dental, vision care, prescription drugs, disability income, and specific diseases from coverage. As with COBRA, the employee must pay the premium (including the employer paid portion). However, the premium cannot exceed that under the group policy. Failure to pay the premium in a timely fashion or coverage under a new group policy will terminate continuation privileges.

In addition, like COBRA, the state law also entitles the honorably dismissed employee to obtain a conversion policy at the expiration of the continuation period. The new premium is calculated according to age and class of risk, but conditions or health is not to be considered as a basis for classification. Conversion must be allowed without evidence of insurability.

Affordable Care Act

Overview of ACA

The Affordable Care Act (ACA) provides for a “Marketplace” or exchange of health insurance plans that can be reviewed and selected. The Marketplace provides four (4) tiers of coverage: bronze, silver, gold, and platinum. There are numerous plans available to select from under each tier of coverage. The percentage of health care costs covered under each plan varies by tier. A plan under the bronze tier would pay 60% of costs on average, the silver tier pays 70% of costs on average, the gold tier pays 80% of costs on average, and the platinum tier pays 90% of costs on average. This means that, in addition to the monthly premium, the individual would pay 40% of health care costs for plans in the bronze tier, 30% of costs under the silver tier, 20% of costs under the gold tier, and 10% of costs under the platinum tier. Tiers do not tell you what the premium is, how broad the provider network is, the type of plan (PPO or HMO), or the plan design (high deductible with low copays, or low deductible with high coinsurance, etc.). Moreover, while the tiers are designed to cover average costs for an entire group, the cost sharing experienced by an individual member varies

by the type of services he or she uses. Each individual health insurance plan must be carefully reviewed and considered by the individual prior to purchase.

Special Enrollment Period and ACA Health Insurance Plans

Open Enrollment for this year is over, but you may still be able to enroll in a Marketplace health insurance plan for the year if you qualify for a Special Enrollment Period (SEP). You can apply and enroll in Medicaid or the Children's Health Insurance Program (CHIP) any time of year.

During the SEP, individuals have the opportunity to enroll in Marketplace-sponsored coverage if they experience a life changing event like changes in family size (e.g., marriage, divorce, birth or adoption of a child), termination, non-renewal, early retirement, or moving to a new state. If you qualify for the SEP, you can apply for ACA Health Insurance through the Marketplace within 60 calendar days prior to a qualifying event or 60 days following a qualifying event. If you have received a non-renewal or termination notice, you have experienced a qualifying event (even though your last day of work is in the future) and can apply for subsidized Marketplace coverage now. Just be aware that the soonest ACA coverage would kick-in would be the day following your last day of coverage from your employer-sponsored health insurance plan. If you are not sure when your District health insurance plan ends, then contact your local union to determine the date.

Be aware that there can be a delay in ACA plan enrollment, depending upon the day of the month you apply. If you apply by the 15th of any month, coverage will be effective the first day of the following month. So, if you apply for ACA coverage on June 7, the day after your last day of work, coverage would begin on July 1. If, however, you wait to apply until June 20 the effective date of your coverage would not begin until August 1. In order to guarantee continuous health insurance coverage, you will need to apply no later than the 15th day of the month during the last month of your employer sponsored health insurance.

COBRA versus ACA Coverage: Which to Choose?

In the case of COBRA coverage, an individual has two choices: 1.) turn down the employer COBRA and be eligible for subsidized insurance through an ACA Marketplace, or 2.) accept COBRA coverage and pay premiums until the next regular open enrollment period or until COBRA is exhausted (18 months for an individual and 36 months for dependents). You need to know that if you accept COBRA continuation coverage and stop paying the premium outside of an open enrollment period, or before COBRA is exhausted, you are not eligible for subsidized coverage in Marketplace enrollment. You need to think carefully about whether to continue with COBRA through your employer or to move to the Marketplace. If you or a family member currently has a serious health condition (cancer, leukemia, heart condition, etc.), you may consider paying a higher premium through COBRA to maintain current coverage. A drug protocol provided under your current plan may be considered off the formulary with a new plan or your doctor may not be in-network for the plan you select via the Marketplace. Although by receiving subsidies via the Marketplace you might save yourself money on premiums, the plan you select may be a high-deductible plan or have out-of-pocket costs that explode. In going through the Marketplace, you need to be extremely careful to select a plan that has comparable benefits, physicians, deductibles, and out-of-pocket costs as your current plan.

ACA Plan Changes

Health insurance plans under ACA can be changed every 12 months. The next regular open enrollment period for ACA begins November 15, 2022 and will end on December 15, 2023. Any health insurance plan you select now can be changed again in November.

ACA and Reemployment

Once you have been hired in a new job and have health insurance offered via an employer sponsored health insurance plan, you will likely become ineligible to maintain any subsidized ACA coverage. You should keep your ACA covered plan until the health insurance benefits under your new employer sponsored plan begin. You have the obligation to notify the Marketplace of the specific date when your employer-sponsored health insurance plan becomes effective. Otherwise, you will be responsible for repaying the federal government any of the subsidies you may have received via the ACA.

Enrollment in ACA Health Insurance

People can go to the Marketplace to view their health insurance options. Florida relies on the federal government's Marketplace. To enroll for health insurance under the ACA or for more answers go to: <https://www.healthcare.gov/>.

You will need the following items for the enrollment process: social security numbers and birth dates for everyone in your household, most recent W2s, paycheck stubs, and tax information for you and your spouse, if applicable. There are separate forms for single and family enrollees. The site is fairly simple to navigate, and customer service representatives are available to assist you.

It is important to keep in mind that you need to find a plan that will fit your budget as well as meet the needs of you and your family. Pre-existing conditions need not be a concern, as you will be offered the same cost for the same plan as others, and you can't be denied coverage due to a pre-existing condition. Also, the ACA requires all plans to cover a core set of essential benefits such as checkups, having a baby, emergency care, prescriptions, and more. Plans also must provide certain preventative care, such as shots and screenings, at no additional cost.

Managing your budget during unemployment

Now that your income has been cut off, the issue of money is front and center. The main thing is not to make any rash decisions. It is time to sit down and plan.

- Create a budget. Prioritize your monthly expenditures starting with the things you must have: food, housing, electricity, health and car insurance, etc. Then look at the other expenditures you make each month and decide what you can cut back on. Don't forget future expenses when creating your budget such as income or property tax, and any outstanding debts.
- Take a look at the things you can do without and find ways to cut spending now. In these uncertain times, it is better to do without now than struggle later. Decide what is luxury and what is necessity. Little cutbacks add up. If you have retained your union membership, check FEAWeb.org for coupons and savings from your FEA membership card.

- Be careful with credit. It is better to make the minimum payments on your credit cards than get behind; by doing that, your credit rating won't suffer. Use credit cards only in emergencies, such as unexpected medical or dental expenses.
- Re-evaluate your car insurance. Talk to your agent about ways to save. It might mean looking at a higher deductible, for instance. You just have to decide what is best for you. Compare your rates with your NEA (California Casualty), AFT (Metlife Auto and Home), and Creative Benefits (Liberty Mutual) insurance provider.
- Talk to your family about what is happening, but be reassuring: "Things will be okay, but we'll have to be careful about what we spend until I get a new job. Help me think of ways we can save."
- Visit with a credit counseling agency to ensure that you are weighing all your options. Your local United Way can help you find a reputable agency. (See section on Community Resources for more information.) **Both of your National Organizations provide credit counseling; some are free of charge.**

Your Union Resources

Employee Assistance Programs

Your local union will have information regarding access to Employee Assistance Programs (EAP). These counseling programs are often part of your union contract or in some cases included in school district policy or under your insurance plans. They range from credit counseling to stress management to substance abuse counseling. EAPs are benefits you have earned through your employment, so don't be afraid to ask for assistance for which you may qualify.

Continuation of FEA Membership

Frequently, FEA Legal Services and Organizing and Field Services have been the key to ensuring that the contractual and statutory rights of educational employees are honored by local boards.

You may maintain your legal protection, along with all other rights and benefits, with the maintenance of your active membership in the FEA.

You can't buy this kind of protection anywhere else for so little money. It can mean the difference between future employment in your current location and relocation to find other employment.

If you have questions or need additional information, call your local union.

American Federation of Teachers

The American Federation of Teachers (AFT) has programs to help members struggling with financial issues or working to keep their heads above water. Here are a few steps they recommend:

- Credit Counseling:
877-833-1745 or <https://www.unionplus.org/benefits/money/credit-counseling>

- Counselors are available 24/7. Members get free credit counseling session with budget analysis and advice, free financial planning tools, and other information. If the member chooses to use the vendor for debt management planning, the member is given a 33% discount.
- Mortgage or debt consolidation with AFL/CIO backed programs provide a service for FEA members. You may get further information by calling 800-472-2005, or on the Web at <https://www.unionplus.org/benefits/home-auto/mortgage-assistance>.

National Education Association

The National Education Association (NEA) Member Benefits and the National Foundation for Credit Counseling (NFCC) have teamed up to provide financial literacy and debt management education to NEA members and their families. NEA Member Benefits (<https://www.neamb.com/personal-finance>) contains information about financial counseling and education services offered through NFCC member agencies located nationwide. NFCC member agencies offer comprehensive financial and debt management services including:

- One-on-one financial counseling
- Financial education classes
- Bankruptcy counseling and education
- Housing counseling
- Reverse mortgage counseling

Certified financial counselors are available to help NEA members and their families develop customized solutions to their financial problems, either in person or by telephone. Many NFCC member agencies also offer Web-based support. Services are provided free or at very affordable rates. Don't continue to struggle with your financial problems.

Visit <https://www.neamb.com/personal-finance/7-steps-to-getting-your-finances-under-control> for more information, or call toll-free to find an NFCC member agency near you: 800-388-2227.

Counseling and Community Resources

Central Florida

Consumer Credit Counseling Service (CCCS) is a nonprofit, community service agency whose services are open to all members of the community.

CCCS provides free, confidential budget counseling, community-wide education programs in money management, and debt management programs for consumers who are overextended and comprehensive housing counseling. 800-431-8157 – <https://www.credit.org/cccs/>

Miami, Orlando, Tampa, and West Palm

Clearpoint Credit Counseling Solutions (CCCS) is a nonprofit, community service agency whose services are open to all members of the community.

CCCS provides free, confidential budget counseling, community-wide education programs in money management, and debt management programs for consumers who are overextended and comprehensive housing counseling. 800-750-2227 – <https://www.clearpoint.org/>

Mid-Florida

GreenPath Financial Wellness (GPFW) is a nonprofit, community service agency whose services are open to all members of the community.

GPFW provides free, confidential budget counseling, community-wide education programs in money management, and debt management programs for consumers who are overextended and comprehensive housing counseling.

GreenPath Financial Wellness has three local offices: Jacksonville, Ocala, and Tampa. 800 550-1961 – <http://www.greenpath.com/>

All Other Areas

Money Management International (MMI) is a nonprofit, community service agency whose services are open to all members of the community.

MMI provides free, confidential budget counseling, community-wide education programs in money management, and debt management programs for consumers who are overextended and comprehensive housing counseling. 800-750-2227 <https://www.clearpoint.org/>

Helpful Websites

If you do not have access to a computer, please contact your local union office. They will be happy to help you locate free computer access or provide you with a paper copy.

KidCare

Florida KidCare is our state's children's health insurance program for uninsured children under age 19. Eligibility for Florida KidCare is based on your child's age and family income.

For other Florida KidCare programs, monthly premiums depend on your household's size and income. Most families pay \$15 or \$20 a month. You may have to pay small charges or copayments for some services. For more information call 1-888-540-5437 or visit their website at: <http://www.floridakidcare.org>.

Florida Department of Children and Families

The Florida Department of Children and Families is another resource for help with health care expenses. Medicaid is a program that provides medical coverage to low income individuals and families. You can visit their website at <https://www.myflfamilies.com/medicaid>.

Floridahealth.gov

This website has information regarding WIC(Women, Infants and Children). WIC is a nutrition program for women who are pregnant or breastfeeding or who have recently been pregnant or have infants and children under the age of 5 years.

Go to <https://www.floridahealth.gov/programs-and-services/wic/index.html> (included are English and Spanish versions).

SNAP (Supplemental Nutrition Assistance Program)

SNAP (also known as food stamps) can help when you are unemployed. The Department of Children and Families (DCF) has a fact sheet that contains information about eligibility and answers other questions. You can access this and other helpful links on-line by going to: <https://myflfamilies.com/services/public-assistance/supplemental-nutrition-assistance-program-snap>.

Crisis assistance with utility payments

Through a partnership between Florida Power and Light (FPL) and community agencies, eligible customers can receive energy assistance funding. For more information visit: <https://www.fpl.com/help/payment-assistance.html>.

United Way

United Way of America, based in Alexandria, Virginia, is a non-profit organization that works with over a thousand local United Way offices throughout the country in a coalition of charitable organizations to pool efforts in fundraising and support. One of the many services it provides is credit counseling and help with debt consolidation. For more information, contact the office nearest you.

United Way supports 211, a free and confidential service that helps people across North America find the local resources they need 24/7. 211 can be accessed by phone or computer, at <https://www.211.org/>. A toll-free call to 211 connects you to a community resource specialist in your area who can put you in touch with local organizations that provide critical services.

Seeking New Heights and Getting Back on Your Feet

It's not news that Florida has a shortage of available teachers in certain areas of the state and subject areas. What is disturbing, however, is the size of the problem: A surge of students, a swell in teacher retirements, and a constitutional amendment to reduce class sizes have combined to create an educational "perfect storm" that threatens to overwhelm the state.

We've included information to assist you in your job search, including information on adding endorsements and subjects to your valid Florida Certificate for areas of critical need to make yourself even more marketable for employment. There are a few things you should do to prepare to market yourself to prospective employers:

- Ask your principal or trusted colleagues about what recommendation they might give to help you improve your teaching or job skills.
- Take time to do a self-evaluation of your job skills. Reflect upon your strengths and weaknesses, and then seek training to help bolster your skills. We could all stand to

brush up on classroom management, organization, and communications skills. Your local union, as well as the school district, may offer summer classes on many helpful topics. Polishing up your skills can make the difference as you compete for limited openings.

- Be sure to ask for a written letter of recommendation from your principal or supervisor. This may give you an indication of what might be said about you as an employee, and helps you be prepared to provide names of individuals as references when you are in an interview.

Florida Public School Vacancies

For a one-stop internet portal to instructional employment in a Florida public school district, you may visit <https://jobs.myflorida.com/go/Department-of-Education/2817200/>. This web site provides a convenient forum whereby teachers, education staff professionals, and administrative positions from school districts throughout the state who are seeking employment opportunities in Florida may apply online and review job announcements submitted by school district personnel and principals. Recruitment contact information for each district can be found at <http://fldoe.org/teaching/recruitment/recruitment-contacts.stml>.

Adding a Subject or Endorsement to a Valid Florida Certificate

An endorsement is a rider on a Florida certificate with full subject coverage and denotes a particular expertise in an instructional level or methodology. An endorsement cannot stand alone on a certificate.

It is important to note that an application form be submitted before beginning to complete requirements of the endorsement. For additional information on the application process go to <http://www.fldoe.org/edcert/>.

Adding a Subject Coverage to a Professional Certificate

To add a subject coverage to a valid Florida Professional Certificate, you must: Submit a completed Application Form CG-10 (a complete application form includes appropriate processing fee – see fee schedule in Appendix) and demonstrate mastery of subject knowledge in the subject you wish to add. For further information on adding a subject coverage to a valid Florida Professional Certificate, go <https://www.fldoe.org/teaching/certification/additions/adding-a-subject-coverage-to-a-profess.stml>.

Note: Certification requirements are subject to change! It is essential that you apply for the additional subject before you begin completing requirements. To ensure that you are completing the required steps to add the subject to your certificate, the Bureau of Educator Certification will provide you with a Statement of Status of Eligibility that officially outlines the requirements you need to complete for that subject. The Bureau cannot guarantee your path to eligibility for the subject until your application form has been received and completed.

Adding an Endorsement to a Professional Certificate

To add an endorsement to a valid Florida Professional Certificate, you must:

- Submit a completed Application Form CG-10 (a complete application form includes appropriate processing fee), and

- Meet specialization in the subject you wish to add.
- For additional information on adding an endorsement to a Professional Certificate, go to <https://www.fldoe.org/teaching/certification/additions/adding-an-endorsement.stml>.

Note: Certification requirements are subject to change! It is essential that you apply for the additional subject before you begin completing requirements. To ensure that you are completing the required steps to add the subject to your certificate, the Bureau of Educator Certification will provide you with a Statement of Status of Eligibility that officially outlines the requirements you need to complete for that subject. The Bureau cannot guarantee your path to eligibility for the subject until your application form has been received and completed.

Adding an Endorsement to a Temporary Certificate

To add an endorsement to a valid Florida Temporary Certificate, you must:

- Submit a completed Application Form CG-10 (a complete application form includes appropriate processing fee), and
- Meet specialization in the subject you wish to add.
- For additional information on adding an endorsement to a Temporary Certificate, go to <https://www.fldoe.org/teaching/certification/additions/adding-an-endorsement-to-a-temporary-c.stml>.

Once you have added an endorsement to your Temporary Certificate, the endorsement will carry over to your Professional Certificate when you complete requirements for the Professional Certificate in your subject. Be sure to request the endorsement along with your subject on your application for the Professional Certificate.

Note: Certification requirements are subject to change! It is essential that you apply for the additional subject before you begin completing requirements. To ensure that you are completing the required steps to add the subject to your certificate, the Bureau of Educator Certification will provide you with a Statement of Status of Eligibility that officially outlines the requirements you need to complete for that subject. The Bureau cannot guarantee your path to eligibility for the subject until your application form has been received and completed.

When You Are Back on the Job

You can be certain that your professional skills will land you a new job soon. There are a few things to be cautious about, such as out-of-field placement or part-time assignments and loss of benefits. You have rights when you are rehired in Florida, and it is important you know them. Ask your local union about experience credit, sick leave accrual transfer, and your contract status. Under Florida law, you can transfer accrued sick leave from one district to another, but at least one-half of your cumulative leave must be established within the district granting such leave. Before you accept a position, we encourage you to contact your local union to discuss your options, the benefits, and the pitfalls that may lie ahead.

Additional Resources

The following links provide information about financial aid such as Florida grants, Fulbright Fellowships, state and federal scholarships and loans, and more. Also included is information on housing assistance and Florida's retirement system. The number for individuals to call to obtain information on any of the Florida loans, grants or scholarship programs, including critical teacher shortage programs, is 888-827-2004 or email osfa@floridadoe.org

Florida Office of Student Financial Assistance –

<http://www.floridastudentfinancialaid.org>

Florida Fund for Minority Teachers –

<http://www.ffmt.org/>

Federal Student Aid –

<http://www.ed.gov/about/offices/list/rsa/index.html>

U.S. Department of Education: Student Guide to Financial Aid –

<https://studentaid.gov/sites/default/files/loan-entrance-counseling.pdf>

Cancellation/Deferment Option for Teachers –

<https://studentaid.gov/manage-loans/forgiveness-cancellation/teacher>

Scholarship and Financial Aid Scams –

<https://consumer.ftc.gov/scams>

Sample Letters

***Sample Letter Requesting Final Compensation
(Teacher Version)***

DATE

_____, Superintendent

(School District)

(Address)

(City), FL (Zip Code)

Dear Superintendent _____:

As you know, [my teaching position has been eliminated for the next school year] or [my contract has not been renewed for the next school year]. For that reason, I hereby request that payment of all the earned compensation due me for the current school year be made to me within three (3) days of the last school day this school year.

Thank you very much.

Very truly yours,

(Your Name)

**Sample Letter Requesting Final Compensation
(ESP Version)**

DATE

_____, Superintendent

(School District)

(Address)

(City), FL (Zip Code)

Dear Superintendent _____:

As you know, [my position has been eliminated for the next school year] or [my contract has not been renewed for the next school year]. For that reason, I hereby request that payment of all the earned compensation due me for the current school year be made to me within three (3) days of the last school day this school year.

Thank you very much.

Very truly yours,

(Your Name)

**Sample Letter Requesting Rehire
(Teacher Version)**

DATE

_____, Superintendent

(School District)

(Address)

(City), FL (Zip Code)

Dear Superintendent _____:

I have enjoyed my employment with _____ School District for the past _____ year(s) and am sorry that [my teaching position has been eliminated for the next school year] or [my contract has not been renewed for the next school year].

Currently, I hold a valid teaching certificate, Type _____ and am qualified for the following positions:

_____ (e.g., third grade)
_____ (e.g., music)

Should a position for which I am qualified become available, please let me know at the following address:

Address: _____
Email: _____
Phone: _____

Thank you very much for your assistance. I remain committed to public education and to the students of _____ County.

Very truly yours,

(Your Name)

**Sample Letter Requesting Rehire
(ESP Version)**

DATE

_____, Superintendent

(School District)

(Address)

(City), FL (Zip Code)

Dear Superintendent _____:

I have enjoyed my employment with _____ School District for the past _____ year(s), and am sorry that [my position has been eliminated for the next school year] or [my contract has not been renewed for the next school year]

Currently, I hold a certificate (license, degree, etc.) and am qualified for the following positions:

Should a position for which I am qualified become available, please let me know at the following address:

Address: _____
Email: _____
Phone: _____

:

Thank you very much for your assistance. I remain committed to public education and to the students of _____ County.

Very truly yours,

(Your Name)

Sample Letter Seeking Certification Status

DATE

_____, Superintendent

(School District)

(Address)

(City), FL (Zip Code)

Dear Superintendent _____:

For the past _____ year(s), I have been employed in the _____ School District as a (position) teacher. The School Board has decided [to reduce the number of teachers it employs] or [not to renew my contract for the next school year], and I have received a notice of honorable dismissal effective at the end of the current school year.

Currently, I hold the following teaching certificates:

Since receipt of the above-listed certificate(s), I have done additional course work and believe I may now be qualified in additional areas. Attached is a transcript of this additional work. Please evaluate it and let me know the additional positions for which I am now eligible.

Please respond to me at the following address:

Address: _____

Email: _____

Phone: _____

Will you also please put my name on the mailing list to receive copies of the Teacher Vacancy List as they become available? Thank you very much for your assistance in these matters.

Very truly yours,

(Your Name)

Appendix A

How to Contact Educator Certification

<https://www.fldoe.org/teaching/certification/staff-contact/>

Office Hours: 8:00 a.m. through 5:00 p.m., Monday through Friday, excluding State of Florida holidays

Certification Questions - Use this email link for general educator certification questions or specific inquiries regarding your certification file: <https://www.fldoe.org/teaching/certification/staff-contact/contact-us.stml>

Office Mailing Address:

Florida Department of Education
Bureau of Educator Certification
Suite 201, Turlington Building
325 West Gaines Street
Tallahassee, FL 32399-0400

Telephone Service:

U.S. Domestic Toll-Free Number: 800-445-6739
Outside U.S.: 850-245-5049

The Bureau of Educator Certification provides an automated telephone inquiry service for teachers through use of a touch-tone telephone. This automated service is available by telephone anytime except from 1:00 a.m. – 4:00 a.m. each day.

General information available by telephone includes:

- Getting started with teaching and certification in Florida
- Information on Florida's certification examinations.

Further information available by telephone with Applicant ID Number or Florida DOE (License) Number:

- Status of valid application or certificate
- Last 10 documents received into or sent from your file in the last six months
- Live access to a certification specialist during regular Office Hours.

Personal Service:

The Bureau of Educator Certification accepts office visitors by appointment only (Monday – Thursday), excluding holidays. To schedule an appointment, please call 850-245-9796.

Certification Application Fee Schedule

The following nonrefundable application fees are authorized by State Board of Education Rule 6A-4.0012.

Initial Florida Certificate

If you are applying for an Initial Florida Certificate (i.e., you have never held a Florida Certificate or your Florida Certificate has been expired for more than one year), the application fee is \$75 per subject.

Moving from a Temporary to a Professional Certificate

If you are applying for a Professional Certificate in one or more of the subjects on your Temporary Certificate, and the Temporary Certificate is currently valid or expired within the past year, the application fee is \$75.

Addition of a Subject

If you are applying to add a subject (a coverage or endorsement) to a currently valid Temporary or Professional Certificate, the application fee is \$75 per subject.

Deletion of a Subject

If you are applying to remove a subject (a coverage or endorsement) from a currently valid Temporary or Professional Certificate, the application fee is \$20 per subject.

Renewal of a Valid Professional Certificate

If you are applying to renew a currently valid Professional Certificate, the application fee is \$75.

Late Renewal of a Professional Certificate

If your Professional Certificate expired within the past year, and you completed all of your renewal credits before the certificate expired, the total application fee is \$105 (\$75 basic renewal fee plus a \$30 late application fee).

Reinstatement of an Expired Professional Certificate

If you are applying to reinstate an expired Professional Certificate, the application fee is \$75.

Athletic Coaching Certificate

If you are applying for an Athletic Coaching Certificate, the application fee is \$75.

Name Change

If you are applying to change the name on a currently valid certificate, the application fee is \$20.

Duplicate Certificate

If you are applying for a duplicate of a currently valid certificate, the application fee is \$20.

Certification Subject Examinations That May Be Used to Qualify for a Temporary Certificate or Addition

<https://www.fldoe.org/teaching/certification/certificate-subjects/certification-subject-examinations.stm>

NOTE: Only passing exam scores earned no more than ten (10) years prior to the date of application are acceptable.

Certification Subject Area	Florida Subject Area Test that Must Be Passed
Agriculture (6-12)	Agriculture (6-12)
Art (K-12)	Art (K-12)
Biology (6-12)	Biology (6-12)
Business Education (6-12)	Business Education (6-12)
Chemistry (6-12)	Chemistry (6-12)
Computer Science (K-12)	Computer Science (K-12)
Drama (6-12)	Drama (6-12)
Earth-Space Science (6-12)	Earth-Space Science (6-12)
Educational Media Specialist (PK-12)	Educational Media Specialist (PK-12)
Elementary Education (K-6)	Elementary Education (K-6)
English (5-9)	Middle Grades English (5-9)
English (6-12)	English (6-12)
English to Speakers of Other Languages (K-12)	English to Speakers of Other Languages (K-12)
Exceptional Student Education (K-12)	Exceptional Student Education (K-12)
Family and Consumer Science (6-12)	Family and Consumer Science (6-12)
World Language: French (K-12)	French (K-12)
World Language: German (K-12)	German (K-12)
World Language: Latin (K-12)	Latin (K-12)
World Language: Spanish (K-12)	Spanish (K-12)
General Science (5-9)	Middle Grades General Science (5-9)
Health (K-12)	Health (K-12)
Deaf or Hard of Hearing (K-12)	Deaf or Hard of Hearing (K-12)
Humanities (K-12)	Humanities (K-12)
Engineering and Technology Education (6-12)	Technology Education (6-12)
Marketing (6-12)	Marketing (6-12)
Mathematics (5-9)	Middle Grades Mathematics (5-9)
Mathematics (6-12)	Mathematics (6-12)
Music (K-12)	Music (K-12)
Physical Education (K-12)	Physical Education (K-12)
Physics (6-12)	Physics (6-12)
Prekindergarten/Primary Education (Age 3-Gr 3)	Prekindergarten/Primary Education (Age 3-Gr 3)
Preschool Education (Birth - Age 4)	Preschool Education (Birth - Age 4)
Social Science (5-9)	Middle Grades Social Science (5-9)
Social Science (6-12)	Social Science (6-12)
Visually Impaired (K-12)	Visually Impaired (K-12)

NBPTS Certificate Subjects and Corresponding Subjects in Florida

<https://www.fldoe.org/teaching/certification/certificate-subjects/>

NBPTS Certificate Coverage	Corresponding Florida Certificate Coverage(s)
Early Childhood Generalist (Ages 3-8)	Prekindergarten Primary (Age 3 - Grade 3)
Middle Childhood Generalist (Ages 7-12)	Elementary Education (K-6)
Early Adolescence English	Middle Grades English (5-9)
Adolescence -Young Adulthood English	English (6-12)
Early Adolescence Mathematics	Middle Grades Mathematics (5-9)
Adolescence -Young Adulthood Mathematics	Mathematics (6-12)
Early Adolescence Social Science/History	Middle Grades Social Science (5-9)
Adolescence -Young Adulthood Social Science/History	Social Science (6-12)
Early Adolescence Science	Middle Grades General Science (5-9)
Adolescence -Young Adulthood Science	Middle Grades General Science (5-9)
Early and Middle Childhood OR Early Adolescence - Young Adulthood Art	Art (K-12)
Early and Middle Childhood OR Early Adolescence - Young Adulthood Music	Music (K-12)
Early and Middle Childhood Literacy: Reading-Language Arts	Reading Endorsement
Early and Middle Childhood OR Early Adolescence - Young Adulthood English as a New Language	ESOL (coverage K-12)
Early and Middle Childhood OR Early Adolescence - Young Adulthood Physical Education	Physical Education (K-12)
Early Childhood - Young Adult Library Media	Educational Media Specialist (PK-12)

Early Childhood – Young Adulthood Exceptional Needs Specialist

Mild/Moderate Disabilities	Exceptional Student Education (K-12)
Severe/Multiple Disabilities	Profound Disabilities Endorsement
Early Childhood	Pre-K Disabilities endorsement
Deaf/Hard of Hearing	Hearing Impaired (K-12)
Visual Impairments	Visually Impaired (K-12)

Early and Middle Childhood OR Early Adolescence – Young Adult World Languages Other Than English

French	French (K-12)
Spanish	Spanish (K-12)
German	German (K-12)
Japanese	Japanese (K-12)
Latin	Latin (K-12)

Early Adolescence – Young Adult Career and Technical Education

Agriculture and Environmental Sciences	Agriculture (6-12)
Business, Marketing, Information Mgmt. and Entrepreneurship	Business (6-12) and/or Marketing (6-12)
Family and Consumer Sciences	Family and Consumer Sciences (6-12)
Manufacturing and Engineering Technology	Technology Education (6-12)
Technology Education	Technology Education (6-12)

Retirement

Member Services before Retirement

If you are a member of the FRS Pension Plan who has not yet retired, regardless of whether or not you are currently employed by an FRS employer, you can access your personal retirement account information including service history and service credit information, salary data, and beneficiary information. You can calculate benefit estimates based on various scenarios, and view and print your Member Annual Statements (MAS) as they become available.

<https://frs.fl.gov/#/login>

Note: Renewed membership in the FRS is **not** available for individuals who **retire** and are initially reemployed on or after July 1, 2010.

Vesting

Vesting refers to the amount of time you're required to work for FRS employers before you "own" your benefit. If you're not vested in your plan benefit when you leave FRS employment, you could lose your benefit.

FRS Pension Plan

If you enrolled in the FRS prior to July 1, 2011, you need to have 6 years of service with an FRS employer to be vested in your Pension Plan benefit. If you enrolled in the FRS on or after July 1, 2011, you must have 8 years of service to vest. Vesting is based on total service in both the Pension Plan and the Investment Plan. Service is the total of all whole and partial years you worked with an FRS employer in a covered position. It also includes any additional service that you may have purchased. (Some purchased service, such as out-of-state service, does not count toward the number of years you need to be vested.)

Any benefit amount you transfer from the Pension Plan to the Investment Plan will still be subject to the Pension Plan's 6-year or 8-year vesting requirement rather than the Investment Plan's 1-year vesting requirement.

If you leave FRS employment before you're vested in your Pension Plan benefit, you won't be entitled to any benefit (except for a refund of employee contributions - see below). If you're rehired by an FRS employer at any time in the future, the service credit you previously earned will be combined with any future service credit and applied toward vesting.

Employee contributions are always 100% vested. This means that if you terminate employment prior to meeting the vesting requirements of the Pension Plan, you will be entitled to a refund of your employee contributions. However, taking such a refund may not be a sound financial decision because, if you return to FRS employment at a later date and wish to restore all service associated with the refund, you will be required to work for 1 year to become eligible to purchase back the refunded service plus interest.

FRS Investment Plan

You need to have 1 year of service with an FRS employer to be vested in your Investment Plan benefit. Vesting is based on total service in both the Pension Plan and the Investment Plan. Service is the total of all whole and partial years you worked with an FRS employer in a covered position.

Any benefit amount you transfer from the Pension Plan to the Investment Plan will still be subject to the Pension Plan's 6-year or 8-year vesting requirement rather than the Investment Plan's 1-year vesting requirement.

If you leave FRS employment before you're vested in your Investment Plan benefit, you won't be entitled to any benefit (except for a refund of employee contributions - see below). Your account balance will be placed in a suspense account, where it will accrue actual investment earnings. If you return to work for an FRS employer within 5 years of your termination date, your account balance plus any earnings will be returned to you and combined with any future service credit and applied toward vesting of your account. If you never return to work for an FRS employer or if you return to work for an FRS employer 5 years after your termination date, you will forfeit your unvested account balance.

If you leave FRS employment after vesting in your Investment Plan benefit, but before your transferred Pension Plan benefit has vested, you may only receive your vested Investment Plan benefit. However, if you take any distribution from your Investment Plan benefit, the Pension Plan benefit you transferred into the Investment Plan will be forfeited. If you do not take a distribution of your Investment Plan benefit, the Pension Plan benefit you transferred into the Investment Plan will be placed in a suspense account, where it will accrue actual investment earnings.

If you return to work for an FRS employer within 5 years of your termination date, your prior service will be combined with any future service credit and applied toward vesting of your transferred Pension Plan benefit. If you never return to work for an FRS employer or if you return to work for an FRS employer 5 years after your termination date, you will forfeit your unvested transferred Pension Plan benefit.

Employee contributions are always 100% vested. This means that if you terminate employment prior to meeting the vesting requirements of the Investment Plan, you will be entitled to a refund of your employee contributions. However, taking such a refund may not be a sound financial decision because you will forfeit any unvested employer contributions and service credit associated with the service and be declared a retiree. As a retiree you will not be eligible for future FRS membership if you return to FRS covered employment.

Early Retirement

If you are vested but not yet eligible to retire with full benefits based on your age and/or length of service, you may be able to elect to retire early and receive a reduced lifetime benefit. The amount of benefit reduction would depend on your age at retirement. Your benefit would be reduced by 5 percent for each year (or 5/12 percent for each month) remaining before you would reach your normal retirement. Therefore, if you are age 42, your member benefit would reduce to zero (age 62 - age 42 = 20 years x 5 percent = 100 percent reduction).

Refund of Member Contributions

Contributions made by a participating FRS employer are not refundable to the member. However, if you are an FRS member who terminates all covered employment with all FRS employers for any reason other than retirement or death, you may request a refund of contributions that you paid and forfeit associated credit. The refund includes payments made for additional creditable service (if any), but does not include interest.

If you are a member of the FRS Investment Plan and need information about distribution options for your funds, you may contact 866-446-9377 for balance information; information on laws applicable to distribution; to arrange for a distribution of funds (e.g., a refund or rollover of their individual accounts), etc.; or 866-446-9377.

Account balances become accessible three calendar months after an FRS member terminates employment.

Keep in mind: you are considered retired (without regard to your age or years of service) if you take any distribution from your Investment Plan account, or if you are receiving Pension Plan benefits.

If your employment is terminated and you obtain a refund of your employee contributions, if any, you thereby forfeit retirement credit for that service. However, you may purchase credit for that prior service if you are subsequently reemployed in a covered position with an FRS employer.

Note: Renewed membership in the FRS is **not** available for individuals who retire and are initially reemployed on or after July 1, 2010.