

FRS EMPLOYER Newsletter

Third Quarter, July 2026

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2026 Legislative Roundup

The April 2026 issue of this newsletter reported that the Florida Legislative Session would have a special session in April 2026 for review of the 2026/2027 fiscal year contribution rate bill (House Bill 5205/Senate Bill 7028). The special session began on May 25, 2026, and ended on May 29, 2026. House Bill 5205E combined with Senate Bill 2E has been approved but has not been signed by the Governor at the time of this publication.

House Bill 5205E and Senate Bill 2E include the following:

- Updates to the employer contribution rates for membership classes and subclasses of the FRS.
- Establishes an alternative cost-of-living adjustment of no less than 1.50% for Special Risk Class members after they have been retired for at least five years.
- Authorizing an elected officer, except while serving as a legislator, to remain in elective office and receive accumulated Deferred Retirement Option Program (DROP) proceeds after the officer attains age 59½.
- Requiring the Division of Retirement or the State Board of Administration, as appropriate, to take steps to recoup from the elected officer any DROP proceeds distributed in accordance with a specified provision, under specified circumstances.

The Division of Retirement will provide all FRS employers with an Information Release detailing all legislative changes and contribution rate information (by reporting plan codes). Additional information can be found on the 2026 Legislation page on the [MyFRS.com](https://www.myfrs.com) website under “Resources.”



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Monitoring IRS Contribution Limits for Investment Plan Members

In July 2026, the Investment Plan Administrator (Alight Solutions) will send an email notification to Retirement Coordinators and/or Payroll Officers who have Investment Plan members who either:

- Have reached the Internal Revenue Code (IRC), Section 415 contribution limits; or
- Do not have the required information to monitor contribution limits.

IRC Section 415 limits employer and employee contributions to the Investment Plan. The FRS performs testing on a semiannual basis to ensure we are in compliance with these limits. This monitoring is an important part of maintaining the FRS's status as a governmental IRC tax-qualified plan.

A sample of the Section 415 email notification is provided to the right. For additional information, refer to the Frequently Asked Questions on pages 3 and 4.

Sample Section 415 Email Notification

Dear Florida Retirement System (FRS) Retirement Coordinator/Agency Payroll Officer:

Employer and employee contributions to the Investment Plan are limited by the Internal Revenue Code (IRC), Section 415. This information is monitored by the Investment Plan Administrator for your employees enrolled in the Investment Plan based on the information submitted to the Division of Retirement on your agency's monthly retirement reports. This testing is performed on a semiannual basis to ensure compliance with the IRS limits. This monitoring is an important part of maintaining the FRS status as a governmental IRC tax-qualified plan. To properly monitor the contribution limits for Investment Plan members, accurate information must be received.

A review has been performed of your employees enrolled in the Investment Plan and we have determined that there are employees who have missing, inaccurate, or insufficient information for the 415 Eligible Compensation that is needed to test the 415 federal limits. We are not able to test for exceeding the federal limits. For calendar year 2026 IRC limits, the total contributions to a defined contribution plan(s) is the lesser of \$72,000 or \$78,000 if the member is over age 50, or 100% eligible 415 compensation. You have 141 impacted members. The following is a sample of members that are impacted. To receive the full and more detailed list of the impacted members, please contact the Investment Plan Administrator by calling the toll-free FRS Employer Assistance Line at 1-866-377-2121, Option 3.

The below members were reported with missing or insufficient data:

415 Limit - Compensation Missing	415 Limit - Exceeded	Insufficient Data	Birth Year	Full Name
YES	N/A	YES	1961	DOE, JANE
YES	N/A	YES	1985	DOE, JOHN
YES	N/A	YES	1998	SMITH, JANE
YES	N/A	YES	1959	SMITH, JOHN
YES	N/A	YES	1989	DOE, JANE
YES	N/A	YES	1997	SMITH, JOHN
YES	N/A	YES	1969	DOE, JOHN
YES	N/A	YES	1974	SMITH, JANE
YES	N/A	YES	1992	DOE, JANE

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Frequently Asked Questions About IRC Section 415

Why did I receive the email notification?

It was determined that there are Investment Plan members employed with your agency who have either met the 415 contribution limits and/or whose information is not being reported correctly to the Division of Retirement.

Where on the monthly retirement report should this information be reported?

In the 415 Eligible Compensation field, which immediately follows the Annualized Salary Amount field on the monthly retirement report.

What information should be included in this field?

You should include the total year-to-date 415 eligible compensation the member has received up to the date the retirement report is submitted. This is the total compensation an employee received, not the total employer and employee contributions. This amount will increase each month and is based on calendar year contributions, **not fiscal year**, and will reset in January with the new calendar year. This information should be included for all Investment Plan members, and not just for those listed on the notification email. For example, when you report 415 eligible compensation for a member who has earned \$25,000 in eligible compensation through June 2026, the \$25,000 should be reported on the June 2026 monthly retirement report in the Year-to-Date 415 Eligible Compensation field.

How do I know if I am reporting 415 information on our monthly retirement report?

Review the monthly report you submit to the Division of Retirement to see if 415 information is included in the 415 Eligible Compensation field. Also make sure the retirement plan codes are updated for members and reported correctly to the Division in a timely fashion.

Continues on next page.

For More Information

For additional information, review these pages in the Division of Retirement's [FRS Pension Plan Employer Handbook](#):

- **Chapter 3**, pages 3–15 through 3–18
- **Chapter 4**, pages 4–5 through 4–6

If you have questions about the 415 Eligible Compensation or 415 Contribution Limits, contact the Investment Plan Administrator:

FRS Employer Assistance Line
1-866-377-2121, Option 3



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Frequently Asked Questions About IRC Section 415 – continued

What other information is needed to perform 415 testing?

No additional information is needed if you are reporting employees correctly on your monthly retirement report, which includes the resubmittal of Loss of Service Errors (LOSE). It is important that your employees are reported with correct salary information and retirement plan codes. If an Investment Plan member is incorrectly reported with a Pension Plan retirement plan code, that member's 415 eligible compensation information will not be sent to Alight and cannot be monitored, regardless of the data entered in the 415 Eligible Compensation field.

Do these limits also apply to any other eligible employer-sponsored plans in which the member participates outside of the FRS?

Yes. If members are making additional contributions to other employer-sponsored defined contribution accounts, such as 457(b), 403(b), 401(a), and 401(k) accounts, the contributions for these plans should also be reported to the Division of Retirement as part of your regular monthly retirement report so that they can be included in the limit tests.

What is considered 415 Compensation and what amounts should be included when reporting this compensation?

This is a determination that should be made by your agency. You should consult with your tax advisor in reference to Treasury Regulations and what amounts to include in the calculation.



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Official Websites of the FRS

Reminder: The exclusive and official websites for the Florida Retirement System and the MyFRS Financial Guidance Program are [MyFRS.com](https://myfrs.com) and frs.fl.gov. Please remind employees to stay alert as there may be fraudulent websites designed to look like the official ones. If logging in to their FRS account on either website, they should always check that the website address in their browser matches. Should an employee have any questions regarding their FRS accounts, they can contact the MyFRS Financial Guidance Line at 1-866-446-9377, Option 2 (TRS 711).

FRS Resources Are Unbiased

All resources used by the MyFRS Financial Guidance Program, including publications, website, workshops, and EY and Alight call centers, are unbiased and do not favor one retirement plan over the other. Both retirement plans have advantages, and our role is to provide new hires and current members with the information they need to choose the correct plan for themselves. We strictly follow the education directive provided in s. [121.4501\(10\)\(b\)](#), Florida Statutes, which states: "The education component must provide system members with impartial and balanced information about plan choices."

Survivor Financial Counseling Service

The MyFRS Financial Guidance Line offers a Survivor Financial Counseling Service for FRS beneficiaries. This service provides FRS beneficiaries with free access to EY financial planning professionals who are sensitive to the beneficiary's circumstances and prepared to address the beneficiary's unique financial concerns. Additional information can be found in the "Publications" section on [MyFRS.com](https://myfrs.com) or by calling the MyFRS Financial Guidance Line at 1-866-446-9377, Option 1 (TRS 711) to speak with an EY financial planner.

EY Is Our Exclusive Financial Planning Partner

The FRS contracts with EY to provide FRS members with free, unbiased financial planning and counseling services. EY does not sell any investment or insurance products. No other financial planners, financial institutions, or firms are affiliated with or endorsed by the Florida Retirement System, by Alight Financial Solutions, or by Alight Solutions, the Investment Plan Administrator.



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Action Steps for a Successful Orientation

When new hires come on board, you and your new employees have a lot to do, such as filling out forms, completing training, and enrolling in health and welfare benefits. Here are a few tips for a successful new hire orientation.

The 7 Steps of Highly Effective Orientations

1. Distribute and review the **Choose Your FRS Retirement Plan (Orientation Brochure)**. You can order free copies **online**.
2. Get a copy of your new hire's completed and signed **FRS Employment Certification Form**. See why at right.
3. Show the **FRS New Hire Video**.
4. Promote the importance of making an active and informed plan choice. Encourage new hires to take advantage of all the free MyFRS Financial Guidance Program resources — the MyFRS Financial Guidance Line (1-866-446-9377), **MyFRS.com**, and **ChooseMyFRSPlan.com**.
5. Let your new hires know that the **Benefit Comparison Statement** will be mailed to their home address.
6. Share the EZ Enrollment form (**hard copy** or **online**).
7. Emphasize the enrollment deadline of 4:00 p.m. on the last business day, eight months after the employee's month of hire. (See specific deadline dates on page 9.)

Bonus tip! When their deadline is nearing, consider sending your new hires an enrollment reminder email, along with a link to the **FRS New Hire Video**.

Get Enrollment Forms Processed Quickly!

To ensure forms and other documents reach the correct department (Division of Retirement or Alight Solutions) for processing without delays, please remember:

- When submitting documents via **FRS Online**, only upload a document if you see its specific name or description listed as an option in the dropdown menu. **Note:** If it's not listed, please don't upload.
- If the form you need to send isn't in the dropdown for online upload, then you must follow the submission instructions printed directly on that specific form.

Always **double-check the instructions for each document** to ensure it gets where it needs to go. Uploading documents erroneously to FRS Online will cause long delays and might even impact a member's retirement benefits.

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Sign Up for an FRS Employer Training Workshop

FRS employer training workshops are an excellent opportunity for you and your staff to get an overview of the FRS plans and the various areas, functions, and processes that involve your agency and its employees. View the online [workshop calendar](#) for a list of in-person and Zoom workshops being offered.

Upcoming Workshops

Pension Plan
8:30 to 11:30 a.m. ET
August 17, 2026
November 16, 2026

Investment Plan
1:00 to 4:00 p.m. ET
August 17, 2026
November 16, 2026



To register:

By phone (in-person or Zoom):

1-866-377-2121, Option 1

Be ready to provide your name, contact information, the date and time of the workshop you want to attend, and the number of people from your agency who will be attending.

Online:

- Go to the [workshop calendar](#).
- Locate the employer workshop you want to attend (in-person or via Zoom), then register.
- You will receive a confirmation email after registering. Zoom registrants will receive a reminder email the day before the webinar.

You must register separately for each workshop you wish to attend.

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Free Financial Planning Workshops for Employees

The following 2026 live webinars are free and unlimited for FRS members. To schedule an in-person workshop or live webinar for your FRS employees, please reach out to Angela Ko by email at Angela.Ko@ey.com or by telephone at 201-872-0176.

July 28	Taking Control of your Finances (60 Minutes)	10:00 a.m. to Noon
July 28	Investment Planning	1:00 to 3:00 p.m.
July 29	Education Planning	10:00 a.m. to Noon
July 29	Understanding the FRS Investment Plan	1:00 to 3:00 p.m.
November 9	Social Security and Your Retirement	10:00 a.m. to Noon
November 9	Understanding Your Benefits Under the FRS Pension Plan	1:00 to 3:00 p.m.
November 10	Nearing Retirement in the FRS	10:00 a.m. to Noon
November 10	Group Health Insurance (state employees & state college employees only)	1:00 to 3:00 p.m.
ALL TIMES ARE ET		

To register:

By phone:

1-866-446-9377, Option 2 (TRS 711)

Online:

- Go to the [workshop calendar](#).
- Locate the employee workshop you want to attend (in-person or via Zoom), then register.
- You will receive a confirmation email after registering. Zoom registrants will receive a reminder email the day before the webinar.

Employees must register separately for each workshop they wish to attend.



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Upcoming 1st Election Deadlines

Making an active retirement plan choice by the election deadline is the best way for members to ensure they participate in their preferred plan. Members should be encouraged to make an active election even if their preferred plan is the default. If a member receives **a new hire kit and/or election reminder information, such as a letter or email, then this means the member is in their retirement plan choice period and must make an active election or they will be defaulted into the Investment Plan (or Pension Plan if they are in the Special Risk Class)**. If you receive inquiries from employees regarding a reminder notice or how to make an election, please refer them to the MyFRS Financial Guidance Line at 1-866-446-9377, Option 2 (TRS 711).

Deadline dates and times apply to all members, no matter how they submit their retirement plan choice. To confirm a new hire's deadline, call the FRS Employer Assistance Line at 1-866-377-2121, Option 3, or refer to the member's benefit comparison statement.

What Happens If a Member Misses the Deadline?

A member whose retirement plan choice is not received by their 1st Election deadline will be enrolled in the default plan based on their membership class, as shown at right. The default enrollment will count as the member's first election.

Continues on next page.

Plan Defaults¹

Membership Class	Plan Default
Special Risk Class	Pension Plan
All classes (except Special Risk Class)	Investment Plan

1st Election Deadlines

Month of Hire	Enrollment Deadline ²
October 2025	June 30, 2026
November 2025	July 31, 2026
December 2025	August 31, 2026
January 2026	September 30, 2026
February 2026	October 30, 2026
March 2026	November 30, 2026
April 2026	December 31, 2026
May 2026	January 29, 2027
June 2026	February 26, 2027
July 2026	March 31, 2027
August 2026	April 30, 2027
September 2026	May 28, 2027

¹ Applies to members initially enrolled in the FRS on or after January 1, 2018.

² By 4:00 p.m. ET.

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Upcoming 1st Election Deadlines – continued

What About Members with Prior Pension Plan Service?

The plan defaults shown on page 9 apply to any members who did not submit a retirement plan choice prior to January 1, 2018 or did not have a plan choice period – even if they were previously enrolled in the FRS. As a reminder, if a member receives a new hire kit and/or reminder information, they have not made a retirement plan choice in the FRS. If no election is received, they will default into the applicable plan based on their membership class.

Here's an example of a member who may have previous Pension Plan service and never made a retirement plan choice in the FRS:

- **April 1, 1999** – The member initially enrolls in the FRS. (At that time, the Pension Plan was the only retirement program available, so no retirement plan choice was made.)
- **May 2001** – The member terminates employment.
- **October 1, 2025** – The member returns to work. (The member will be enrolled in the Pension Plan in accordance with Florida Statutes. The member must make an active election prior to the choice period deadline of June 30, 2026, by 4:00 p.m. ET to remain in the Pension Plan.)
- **June 30, 2026** – No election is received for this member.
- **July 1, 2026** – The member will be enrolled in the default plan based on their membership class. (If under the Special Risk Class, the default is the Pension Plan. For all other membership classes, the default is the Investment Plan.) If enrolled in the Investment Plan, the member's prior Pension Plan service will be transferred to the Investment Plan as an opening account balance, which is subject to the Pension Plan's vesting provisions.



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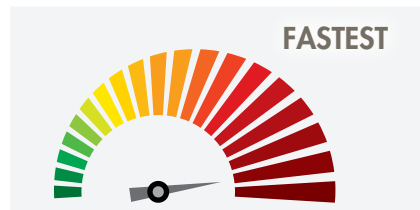
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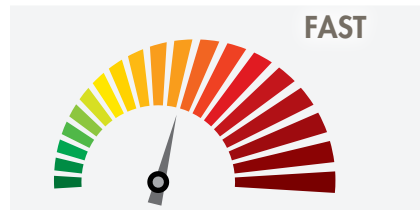
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ChooseMyFRSplan.com Is One of the Fastest Ways to Submit a Retirement Plan Choice

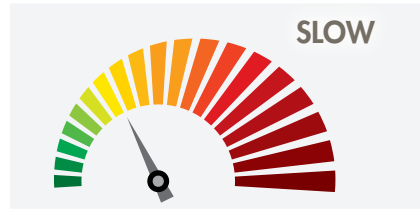
Here are some additional options from next fastest to slowest:



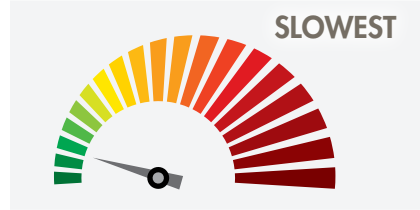
Call the MyFRS Financial Guidance Line at 1-866-446-9377, Option 4 (TRS 711). *This is a good option if the employee has questions.*



Submit the **online General Retirement Plan Enrollment Form**.



Submit the hard copy form available on **MyFRS.com**:
By Fax: 1-888-310-5559



By Mail:
Plan Choice Administrator
P.O. Box 785027
Orlando, FL 32878-5027

Help Keep Your Co-Workers Informed

If you know a co-worker who should receive this newsletter, send an email to allison.olson@sbafla.com with the co-worker's name, title, agency name, and email address.



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Help Keep Members' Names and Addresses Current

Encourage your active, inactive and retired FRS members to keep their contact information current so they don't miss any important communications from you or the FRS.

Investment Plan Members

Active Employees

Names and addresses are automatically updated on the FRS database when you submit your agency's monthly retirement report.

Inactive or Retired

See the online FAQ **"How can I change my name or mailing address if retired or terminated from the Investment Plan?"**

Pension Plan Members

Active Employees

Names and addresses are automatically updated on the FRS database when you submit your agency's monthly retirement report.

Inactive (Not Currently Employed)

Address Change – Call the DMS, Division of Retirement.

Retired and Receiving a Benefit

Address Change – The retiree can log in to their FRS Online account at frs.fl.gov to update their address. If you have questions, call the DMS, Division of Retirement.

Name Change – The member must **mail or fax** a signed letter to the DMS, Division of Retirement. The letter must be accompanied by a copy of the court order, marriage certificate, or valid driver's license reflecting the member's new name.

How to Reach the DMS, Division of Retirement



Department of Management Services, Division of Retirement
P.O. Box 9000
Tallahassee, FL 32315-9000



850-410-2010 (fax)



1-844-377-1888 (toll-free)
or 850-907-6500



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FRS Employer Assistance Line

1-866-377-2121 (toll-free)

EY and Alight Solutions representatives are available from 8:00 a.m. to 6:00 p.m. ET, Monday through Friday, except holidays.

DMS, Division of Retirement, staff are available from 8:00 a.m. to 5:00 p.m. ET, Monday through Friday, except holidays.

MyFRS.com Resources

- **Recent News Articles** — Keep up with the latest legislation and more
- **Contribution Rates** — See “Retirement and Health Insurance Subsidy (HIS) Contribution Rates”
- **Employer Forms** and **General Forms** — Current forms available to print on demand
- **Employer Handbooks** — Technical guides for retirement coordinators, payroll staff, and others who have FRS responsibilities
- **FAQs** — Frequently asked questions and glossary
- **Helpful Links/Websites** — Links to agencies, departments, and other resources
- **Laws and Rules** — Florida Statutes and Administrative Code governing the FRS
- **Order Materials** — Online catalog of printed materials that you can order free of charge
- **Public Records** — State Board of Administration and DMS, Division of Retirement, Public Records Policy
- **Publications** — All available online publications
- **Request for Intervention/Final Orders** — Interventions may include unresolved customer service complaints and allegations of misconduct or misrepresentation
- **Videos** — New hire, educational, and training videos

Are You Using Outdated FRS Forms?

FRS forms are routinely updated throughout the year. To use up-to-date forms and save paper, go to the **Forms section on MyFRS.com** to download and print the forms as you need them.

