

WORKING *after* retirement

If you're planning to work in retirement, there are a few things you need to know if you plan to go back to work for a KPERS employer.

Generally, these rules don't apply if you work for a non-KPERS employer. Retirees working in positions covered by the Kansas Board of Regents Mandatory Retirement Plan are exempt, also, but the **prearrangement and waiting period rules still apply.**

You won't have an earnings limit

You don't have an earnings limit. The amount you make won't affect your monthly benefit.

Keep in mind, you won't make KPERS contributions on your working-after-retirement wages, earn more service or increase your monthly benefit.

If you go back to work in a covered position, your employer will make contributions to continue helping fund the System.

But your employer won't contribute if you're working in a non-covered position, like a seasonal job or temporary position.

You can't make a prearrangement

Retirees can't make prearrangements to return to work. That means you can't communicate in any way with your employer about an intent to return to work. That's before you retire and during the waiting period. You'll verify this as part of your retirement application.

Kansas law defines "prearrangement" as a situation where the employer and employee reasonably anticipate employment after retirement. Interviews, applications, and even written and verbal communication about further employment are prearrangements.

The penalty is suspended benefits starting the month you returned to work and ending six months after you end employment. You'll also repay benefits paid to you while you were working after retirement.

You have a waiting period

When you retire, you'll have a waiting period before you can go back to work for a KPERS employer. The length of your waiting period depends on your age. Count the day after your retirement date as the first date of your waiting period.

- **Before age 62:** 180 days
- **Age 62 & older:** 60 days



What you need to know:

- ✓ No prearrangements to return to work (penalties)
- ✓ 60-day waiting period if you retire age 62 or later
- ✓ 180-day waiting period if you retire before age 62
- ✓ Doesn't include non-KPERS employers

Questions?

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