

Working After Retirement



Working After Retirement Rules

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. Waiting period and prearrangement rules apply, unless you return to work in certain positions. And you won't have an earnings limit. Here are a few things to keep in mind.

You Won't Have an Earnings Limit

There is no earnings limit if you go back to work for a KPERS employer. Keep in mind that you won't make KPERS contributions or earn more service.

If you're in a KPERS-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 Have a Waiting Period

When you retire, you'll have a waiting period before you can go back to work for a KPERS employer. This includes all part-time or non-covered positions at all KPERS employers when you retire. 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. This also includes returning to a position covered by the Kansas Board of Regents Mandatory Retirement Plan.

Waiting Periods

- **Retired Before Age 62:** 180 days
- **Retired Age 62 & Older:** 60 days

You Can't Make a Prearrangement

Before retirement and during your waiting period, you can't make prearrangements to go back to work. That means you can't communicate in any way with your employer about an intent to return to work.

Kansas law defines "prearrangement" as a situation where the employer and employee reasonably anticipate employment after retirement. This includes interviews, applications, and even written and verbal communication about further employment. Not allowing prearrangements is very important to KPERS. It helps keep our qualified status with the IRS.

If you're found to have a prearrangement, your benefit will be suspended. This would start the month you returned to work and end 6 months after you quit working. You'll also repay benefits paid to you while you were working after retirement.

Frequently Asked Questions

Q: If I go back to work at a KPERS employer, will I have an earnings limit?

A: No. As a KPERS retiree, you won't have an earnings limit if you go back to work for a KPERS employer. You won't make contributions or earn more service.

Q: If I go back to work, will my employer pay contributions on my wages?

A: It depends. If you go back to work in a *KPERS-covered position*, your employer will make contributions to help fund the Retirement System.

If you go back to work in a *non-covered position*, like a seasonal or temporary position, your employer will not make contributions.

Q: Can I make a prearrangement to return to work?

A: No. You cannot make a prearrangement to go back to work before retirement or during your waiting period. That means you cannot communicate with an employer in any way about an intent to return to work (e.g., interviews, applications, verbal and written communications about future employment). This is very important to helping KPERS keep its qualified status with the IRS. *This does not apply to those working only as a referee/official/judge for a high school interscholastic or extracurricular event (athletics/speech/music/debate/etc.).*

Q: What happens if I make a prearrangement or violate the waiting period?

A: The penalty is suspended benefits starting the month you return to work and ending six months after you stop working. That means you cannot communicate with an employer in any way about an intent to return to work (e.g., interviews, applications, verbal and written communications about future employment). *This does not apply to those working only as a referee/official/judge for a high school interscholastic or extracurricular event (athletics/speech/music/debate/etc.).*

Q: If I retired from teaching in July but want to return as a football official in August, does the waiting period apply?

A: No, as long as you are only working in that position. If you are also working in other positions, the waiting period will apply.

Q: If I only wanted to return to work as a high school athletics official or judge for interscholastic events (speech, debate, theatre judge) does the waiting period apply?

A: No, as long as you are only working in that position. If you're also working in other positions, the waiting period will apply.

Q: If I'm only returning as a high school athletics official or judge for interscholastic events (speech, debate, theatre judge) does the prearrangement rule apply?

A: No, as long as you are only working in that position. If you're also working in other positions, then you cannot have a prearrangement to return as an athletics official or interscholastic event judge. If you're working in other positions, the regular working after retirement rules still apply.

Q: Can I still work part-time or in a non-covered position after I retire?

A: No. For there to be a true waiting period, you must give up all part-time or non-covered work. This includes retiring from a school district but continuing in a non-covered position at a college or university.