

# 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.



## You Won't Have an Earnings Limit

There is no earnings limit if you go back to work for a KPERS employer. Please keep in mind, 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 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 eligible status with the IRS.

If you are 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.

## 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. This also includes returning to a position covered by the Kansas Board of Regents Mandatory Retirement Plan.

### Waiting Period Based on When You Retired

**Retired Before Age 62:** 180 days

**Retired Age 62 & Older:** 60 days

Keep in mind, these rules don't apply if you go back to work for a non-KPERS employer.