



Teachers' Retirement System of the State of Kentucky

Returning to Work with a TRS University Employer

Know your limits

Understanding your limits as a TRS retiree returning to work with a TRS university employer will make the return more seamless and will protect your benefits. This flier supplements separate return-to-work options charts that are based on the date a member retired. Consult the chart that applies to you. Also, retirees returning with a non-university employer may have additional restrictions. TRS has a separate question-and-answer sheet on returning with a non-university TRS employer. Consult that sheet if you're returning to a non-university job with a TRS employer.

Why are breaks in service required?	The break in service is necessary to comply with federal law on when and how a TRS retiree may return to work with a TRS employer.
Is TRS approval required for returning to work in a TRS-covered position?	No.
Is TRS approval required for returning to work in a non-TRS-covered position?	Yes.
What forms are required before being reemployed with a TRS employer?	A TRS Reemployment Certification, which certifies that no agreement for postretirement employment was made before retirement, must be signed by the employer and employee and submitted to TRS for anyone returning to work within 12 months. Failure to have this form on file prior to reemployment will cause your retirement to be voided, requiring all benefits received be returned to TRS. The certification form is on the TRS website and Pathway. Reemployment in a non-TRS position also requires prior approval through an Employment Limitations Exemption Request (Form 30E) submitted by the employer.
How many days may I work?	When returning part time, you may work up to 100 non-teaching days or 12-semester hours per fiscal year (July 1 to June 30). If you retire any month other than July, the number of allowable workdays or semester hours in the first year of retirement will be prorated.
What if I return to work both with a university and non-university employer?	When you are reemployed with both TRS university and non-university employers, the allowable days or semester hours are separate for each employer type. Contact a TRS return-to-work counselor.
How much may I earn without hurting my retirement benefits?	Salary for reemployment with a TRS university employer is not limited. You will pay into an Optional Retirement Plan if you are reemployed full time. Returning to work with a non-university employer does have limits.

Do I earn service credit and salary credit when returning in a TRS-covered university position?	No. However, service and salary credit will be earned if you work for a TRS non-university employer in a TRS-covered position, and you will be limited to your number of days worked and daily wage threshold (DWT).
What is the waiver program?	The waiver program is available for any member retired by reason of service to return to full-time employment with a non-university employer under certain circumstances in a TRS-covered position that is on the certified salary schedule. A waiver puts your retirement benefits on hold when returning to full-time employment in a TRS-covered position with no return-to-work restrictions. With at least one year of service credit the benefit will be recalculated once returned to retired status.
What if I am eligible for insurance through my employer?	Retirees and their spouses who are active in the workforce must drop TRS health insurance coverage if eligible for health insurance through an employer that participates in a state-administered retirement system.

Contact TRS at 800-618-1687 or info@trs.ky.gov if you have questions.

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