

Once you service retire, if you go back to work in a job with MainePERS coverage, there are limits on when you can return. The table below shows the limits that apply if you return to work with the same employer\* after you are normal retirement age (usually 60, 62, or 65).

PLD Employees, Legislators and Judges	
Standard	Normal Retirement Age
Required to Terminate Employment	Yes
Prohibited from having an explicit understanding or agreement to return to work prior to retiring	Limited <sup>1</sup>
Can go back to work	Retirement Date
Limit on time worked (school or calendar)	No
Limit on earnings	No
Restriction on type of Position	No
Contribute to MainePERS	No <sup>2</sup>
Earn Service Credit	No
Repayment of any disallowed retirement benefits	N/A

<sup>1</sup>If you are younger than 59½, you must have terminated employment without any explicit understanding or agreement to return to work with the same employer or you will be subject to an IRS 10% early distribution tax.

<sup>2</sup>PLD Retirees: While you no longer pay retirement contributions, a separate payment is required during the period of re-employment. The rate is the greater of 5% or the aggregate unfunded actuarial liability (UAL) rate of the Plan. It is up to the employer and employee to determine who will pay this rate, but the employer remits the funds to MainePERS.

**- - - - - \*What Does Same Employer Mean? - - - - -**

Pre-Retirement Employer	Post-Retirement Employer	"Same Employer"? <sup>1</sup>
Legislative or Judicial Retirement Program	State/Legislative/Judicial/Teacher	Yes
	Consolidated PLD	No
	Non-Consolidated PLD	No
Consolidated PLD	Consolidated PLD	Yes
	Non-Consolidated PLD	No
	State/Legislative/Judicial/Teacher	No
Non-Consolidated PLD	<b>SAME</b> - Non Consolidated PLD	Yes
	<b>ANOTHER</b> - Non-Consolidated PLD	No
	Consolidated PLD	No
	State/Legislative/Judicial/Teacher	No

For information about the rules that apply before you reach retirement age, see Form H0036-3 or contact MainePERS.

<sup>1</sup>For purposes of the early distribution tax only, "same employer" means the employer you worked for immediately before retiring.

If you have questions, or do not fully understand these requirements, contact MainePERS at the phone number listed above or email [retirement.services@mainepers.org](mailto:retirement.services@mainepers.org). You can view and download MainePERS Rule Chapter 410, from the MainePERS website, [www.mainepers.org](http://www.mainepers.org). You can request a copy by contacting MainePERS at 1-800-451-9800.