

Once you service retire, if you go back to work in a job with MainePERS coverage, there are limits on when you can return and for how long you can work. These limits change once you reach your normal retirement age (usually 60, 62 or 65). The table below shows the limits that apply if you return to work with the Same Employer* now, or after you reach retirement age.

PLD Employees, Legislators and Judges		
Standard	Early Retirees	Normal Retirement Age
Required to Terminate Employment	Yes	Yes
Prohibited from having an explicit understanding or agreement to return to work prior to retiring	Yes	Limited ¹
Can go back to work	Later of: • 30 days after Termination Date • Retirement Date	Retirement Date
Limit on time worked (school or calendar)	Yes 90 Days/Year	No
Limit on earnings	No	No
Restriction on type of Position	No	No
Contribute to MainePERS	No ²	No
Earn Service Credit	No	No
Repayment of any disallowed retirement benefits	Repaid through a deduction in the monthly benefit over the retiree's expected lifetime	N/A

¹If you are younger than 59½, you must have a bona fide termination, meaning you 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.

²PLD 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"? ¹
Legislative or Judicial	State/Legislative/Judicial/Teacher	Yes
	Consolidated PLD	No
	Non-Consolidated PLD	No
Consolidated PLD	Consolidated PLD	Yes
	Non-Consolidated PLD	No
	State/Teacher	No
Non-Consolidated PLD	SAME - Non Consolidated PLD	Yes
	ANOTHER - Non-Consolidated PLD	No
	Consolidated PLD	No
	State/Teacher	No

¹For 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. You can view and download the rule, Chapter 410, from the MainePERS website, www.mainepers.org. You can request a copy by contacting MainePERS at 1-800-451-9800.