

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 normal retirement age.

State Employees (all branches) and Teacher Members		
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 <sup>1</sup>
Can go back to work	Later of: · 30 days after Termination Date · Retirement Date	Later of: · 30 days after Termination 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	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

<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.

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

Pre-Retirement Employer	Post-Retirement Employer	"Same Employer"? <sup>1</sup>
State Employees (all branches) and Teacher Members	State/Legislative/Judicial/Teacher	Yes
	Consolidated PLD	No
	Non-Consolidated PLD	No

<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 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 also request a copy by contacting MainePERS at 1-800-451-9800.