MainePERS
PUBLIC EMPLOYEES RETIREMENT SYSTEM

P.O. Box 349
Augusta, ME 04332-0349
Telephone: (207) 512-3100
Toll-free: 1-800-451-9800
Fax: (207) 512-3101
Maine Relay: 711

Retired and Returning to Work

Please use the table below to determine if you are a retiree returning to work (RRTW) or if your employment after retirement qualifies you to be an active member in a new retirement program.

Retired From	Returning To	RRTW
State/Teacher/Legislative	State/Teacher/Legislative	Yes
State/Teacher/Legislative	PLD	No*
PLD	PLD	Yes
PLD	State/Teacher/Legislative	No*
Combination of PLD and State, Teacher, or Legislative	State/Teacher/Legislative	Yes
Combination of PLD and State, Teacher, or Legislative	PLD	Yes

**If you retire and return to work for a MainePERS retirement program that you have not started receiving retirement benefits from, then you are not a retiree returning to work (RRTW) and the guidance below does not apply.*

If you retire from MainePERS covered employment and return to MainePERS covered employment in the same program, you are considered a retiree returning to work and:

- You no longer pay retirement contributions
- There are no limits on the position you return to or how much you earn
- PLD retirees are subject to a return to work payment. The payment is at least 5% of gross earnings and is subject to change. The PLD employer may require you to cover this cost, may participate with you in covering the cost, or may cover the cost for you in full.

Retirees returning to work for the same employer have additional considerations. Same employer is defined as the employer for whom you last worked prior to retiring who provides the MainePERS retirement plan from which you retired. It does not include other employers that participate in the same retirement program.

Retirement age	Considerations before returning to work for the same employer
Retirement prior to age 59½	• You must terminate employment without any explicit understanding or agreement to return to work with the same employer. Without a bona fide termination of employment (Certification of the Nature of Termination) your benefits are subject to an IRS 10% early distribution tax until you reach 59½ regardless of the normal retirement age (NRA) of your plan. • You may not return to work prior to the effective date of your retirement. • You are limited to working 90 days per year for the same employer until you reach 59½ or NRA, whichever happens first. • State/Teacher benefit plan retirees must wait 30 days after termination before returning to work for the same employer.
Retirement at or over age 59½	• You must terminate employment with your employer. • You may not return to work prior to the effective date of your retirement. • State/Teacher benefit plan retirees must wait 30 days after termination before returning to work for the same employer.

If you are a Disability retiree, please contact Disability Services at MainePERS if you intend to return to work.

If you are a Judicial retiree, please contact Retirement Services to discuss any restrictions for returning to work.

We encourage you to contact us before making a decision to return to work. Your decision may impact your eligibility to retire and/or result in a suspension of retirement benefits.