



KPPA

Kentucky Public Pensions Authority



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General Information Guide

REEMPLOYMENT AFTER RETIREMENT WITH A CEASED EMPLOYER



Members participating
before
September 1, 2008



Members participating
September 1, 2008
through
December 31, 2013



Members participating
January 1, 2014
and after

This guide is intended to provide general information. Members considering post-retirement reemployment with a participating employer or a ceased employer within twelve (12) months of their retirement date should contact the Kentucky Public Pensions Authority (KPPA) prior to engaging in such employment to ensure their retirement benefits will not be impacted.

NOTICE



This guide provides general information about reemployment after retirement with an employer that has ceased participation in the systems operated by KPPA. Members and employers are encouraged to contact KPPA with any questions.

MEMBER CALL CENTER: 1-800-928-4646

EMPLOYER HOTLINE: 1-888-696-8810

GENERAL QUESTIONS

Q WHAT IS A PARTICIPATING EMPLOYER?

A An employer that is currently participating in the County Employees Retirement System, Kentucky Employees Retirement System, or the State Police Retirement System, and has not completed the steps necessary to stop participating in these systems is a “participating employer.”

Q WHAT IS A CEASED EMPLOYER?

A A “ceased employer” is an employer that participated in the County Employees Retirement System or the Kentucky Employees Retirement System in the past, but has completed the steps necessary to stop participating in these systems.

Q I TRANSFERRED MY ACCOUNT WHEN MY EMPLOYER CEASED PARTICIPATING. DO RULES OF REEMPLOYMENT AFTER RETIREMENT APPLY TO ME?

A If you do not have a retirement account with KPPA, then none of the requirements discussed in this guide apply to you. Different rules concerning reemployment after retirement may apply. You should speak with your retirement plan administrator or a qualified tax professional.

If you are not sure whether you have a retirement account with KPPA, please call 1-800-928-4646 to confirm whether you have an account.

MEMBERS WHO ARE NOT RETIRED

Q I AM CURRENTLY WORKING FOR A PARTICIPATING EMPLOYER AND AM CONSIDERING RETIREMENT. CAN I WORK FOR A CEASED EMPLOYER AFTER I RETIRE? I HAVE NEVER WORKED FOR THE CEASED EMPLOYER BEFORE.

A If a member is not retiring based on service accrued with a particular ceased employer, then the member can be reemployed after retirement with this ceased employer without observing any requirements. The member’s retirement benefits will not be impacted by post-retirement employment with this ceased employer.

Q I WORKED FOR A CEASED EMPLOYER WHEN IT WAS STILL A PARTICIPATING EMPLOYER AND CONTINUED TO WORK FOR THE CEASED EMPLOYER AFTER IT STOPPED PARTICIPATING. I DID NOT TRANSFER MY RETIREMENT ACCOUNT. I'M THINKING ABOUT RETIRING. CAN I RETIRE AND KEEP WORKING FOR THE CEASED EMPLOYER?

A No, a member retiring on service accrued with a now-ceased employer cannot continue employment with the ceased employer upon retirement. By law, the member in this situation is required to terminate employment with the ceased employer prior to retirement and the member cannot have a prearranged agreement with the ceased employer to reemploy after retiring. The member must also observe a break in service between retirement and reemployment, which for most members would be a minimum of three (3) calendar months.

Q I HAVE A RETIREMENT ACCOUNT WITH KPPA. I STARTED WORKING FOR A CEASED EMPLOYER AFTER IT STOPPED PARTICIPATING. I AM THINKING ABOUT RETIRING THROUGH KPPA. CAN I RETIRE AND CONTINUE WORKING FOR THE CEASED EMPLOYER?

A If a member is not retiring based on service accrued with a particular ceased employer, then the member can continue working for this ceased employer and retire through KPPA without observing any reemployment requirements.

Q I AM CURRENTLY WORKING FOR A CEASED EMPLOYER. I WORKED FOR THE CEASED EMPLOYER WHILE IT WAS STILL PARTICIPATING AND ELECTED NOT TO ROLLOVER MY RETIREMENT ACCOUNT. I AM CONSIDERING RETIREMENT. CAN I WORK FOR A DIFFERENT CEASED EMPLOYER AFTER RETIREMENT? I HAVE NEVER PREVIOUSLY WORKED FOR THE CEASED EMPLOYER I'M CONSIDERING WORKING FOR AFTER RETIREMENT.

A If a member is not retiring based on service accrued with the particular ceased employer the member is planning to work for after retirement, then the member can work for this ceased employer without observing any reemployment requirements. The member's retirement benefits will not be impacted by post-retirement employment in this scenario.

Q I HAVE A RETIREMENT ACCOUNT WITH KPPA AND AM CONSIDERING RETIREMENT. CAN I SERVE AS AN INDEPENDENT CONTRACTOR, LEASED EMPLOYEE (THROUGH A STAFFING COMPANY), OR VOLUNTEER FOR A CEASED EMPLOYER AFTER RETIREMENT?

A It depends. If the member is not retiring based on service accrued with the particular ceased employer the member is planning to work for after retirement, then the member can work as an independent contractor, leased employee, or volunteer after retirement with this ceased employer without observing any reemployment requirements. The member's retirement benefits will not be impacted in this situation.

However, if the member is retiring based on service accrued with the particular ceased employer the member is planning to work for as an independent contractor, leased employee (through a staffing company), or volunteer within twelve (12) months of the member's retirement date, then the member and the ceased employer will be required to submit additional forms. The member will be required to submit a [Form 6754](#) to KPPA, and the ceased employer will be required to submit a [Form 6752](#) or [Form 6753](#) (as appropriate) to KPPA. The retired member is strongly advised not to start working for the ceased employer until the member receives a response from KPPA.

Q I AM RETIRED. I AM INTERESTED IN BECOMING EMPLOYED WITH A CEASED EMPLOYER. I HAVE NEVER WORKED FOR THIS PARTICULAR CEASED EMPLOYER BEFORE. CAN I EMPLOY WITH THIS CEASED EMPLOYER WITHOUT AFFECTING MY RETIREMENT BENEFITS?

A If a member is not retired based on service accrued with a particular ceased employer, then the retired member may work for this ceased employer after retirement without observing any reemployment requirements. The member's retirement benefits will not be impacted in this situation.

Q I AM RETIRED. I AM INTERESTED IN BECOMING REEMPLOYED WITH A CEASED EMPLOYER THAT I WORKED FOR IN THE PAST. CAN I REEMPLOY WITH THIS CEASED EMPLOYER WITHOUT AFFECTING MY RETIREMENT BENEFIT?

A It depends. If the member did not retire based on service accrued with this particular ceased employer (for example, if the member worked for this ceased employer after the employer stopped participating), then the member can reemploy with this ceased employer without observing any reemployment requirements. The member's retirement benefits will not be impacted in this scenario.

However, if the member retired within the past twelve (12) months based on service accrued with this particular ceased employer, then the member must:

1. Observe a minimum three (3) calendar month break in service between retirement and reemployment, and
2. Submit a completed [Form 6754](#) to KPPA prior to beginning post-retirement reemployment with the ceased employer.

The retired member should also ensure that the ceased employer submits a completed [Form 6751](#) to KPPA. The retired member is strongly advised not to start working for the ceased employer until the member receives a response from the KPPA.

Q I AM RETIRED. I WORKED FOR A CEASED EMPLOYER PRIOR TO MY RETIREMENT. CAN I WORK FOR A DIFFERENT CEASED EMPLOYER AFTER RETIREMENT? I HAVE NEVER PREVIOUSLY WORKED FOR THE CEASED EMPLOYER I'M CONSIDERING WORKING FOR AFTER RETIREMENT.

A If a member did not retire based on service accrued with the particular ceased employer the member is planning to work for after retirement, then the member can work for this ceased employer without observing any reemployment requirements. The member's retirement benefits will not be impacted by post-retirement employment in this scenario.

Q I AM RETIRED. CAN I SERVE AS AN INDEPENDENT CONTRACTOR, LEASED EMPLOYEE (THROUGH A STAFFING COMPANY), OR VOLUNTEER FOR A CEASED EMPLOYER?

A It depends. If the member retired based on service accrued with the particular ceased employer the member is planning to work for after retirement, then the member can work as an independent contractor, leased employee, or volunteer after retirement with this ceased employer without observing any reemployment requirements. The member's retirement benefits will not be impacted in this situation.

However, if the member retired on service accrued with the particular ceased employer and the member is planning to work for this ceased employer as an independent contractor, leased employee (through a staffing company), or volunteer within twelve (12) months of the member's retirement date, then the member and the ceased employer will be required to submit forms. The member must submit a [Form 6754](#) to KPPA and the ceased employer will be required to submit a [Form 6752](#) or [Form 6753](#) (as appropriate) to KPPA. The retired member is strongly advised not to start working for the ceased employer until the member receives a response from the KPPA.

Q ARE THERE ANY REQUIREMENTS THAT APPLY TO A CEASED EMPLOYER PLANNING TO EMPLOY A RETIREE?

A Yes, if the member retired within the last twelve (12) months based on service credit accrued through the ceased employer while it was still participating, the ceased employer will be required to submit a [Form 6751](#) to the KPPA. The ceased employer may also be asked to provide additional information to KPPA.

Q ARE THERE ANY REQUIREMENTS THAT APPLY TO A CEASED EMPLOYER PLANNING TO HIRE A RETIREE AS AN INDEPENDENT CONTRACTOR, LEASED EMPLOYEE (THROUGH A STAFFING COMPANY), OR VOLUNTEER?

A Yes, if the member retired within the last twelve (12) months based on service credit accrued through the ceased employer while it was still participating, the ceased employer will be required to submit a [Form 6752](#) or [Form 6753](#) to the KPPA. The ceased employer may also be asked to provide additional information to the KPPA.



Legal Notice

If you have any questions about the material printed in this publication please contact Kentucky Public Pensions Authority (KPPA) at 1-800-928-4646. This publication is intended merely as a general information reference for members of KERS, CERS and SPRS. If you have any specific questions about the subjects covered by this publication, you should contact the retirement office. This publication is not intended as a substitute for applicable Federal or state law, nor will its interpretation prevail should a conflict arise between its contents and applicable Federal or state law. Before making decisions about your retirement, you should contact KPPA. Any person who knowingly makes a false record or statement to KPPA may be required to pay civil penalties, and legal costs and fees, in addition to repaying all benefits received.

**Kentucky Public Pensions Authority
1260 Louisville Road
Frankfort, Kentucky 40601**

**Monday - Friday
8:00 AM - 4:30 PM (EST)**

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