



Post-Retirement Reemployment

Retiring Soon

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Different limitations apply to a retiree returning to work for a URS participating employer while continuing to receive a monthly retirement benefit.

What is Reemployment?

Reemployment means the resumption of a fee-for-service relationship of any kind or character with a participating employer after a bona fide termination of employment.

A **bona fide termination** of employment means the permanent extinguishment of all fee-for-service relationships of any kind or character with or for, directly or indirectly, the benefit of any participating employer.

A **fee-for-service relationship** is any expectation or promise of compensation, including cash, wages, payments (including payments under a written or verbal contract), stipends, vouchers, gift cards, gift certificates, pre-paid debit cards, or other cash equivalent items in consideration of the provision of any service(s) of any kind or character.

Reemployment Within 60 Days

Your retirement benefit will be canceled. You will be returned to active status, and earn additional service credit, if you are eligible for service credit accrual; if re-employed for at least two years, a separate benefit will be calculated based upon the new service and salary at the time of the second retirement. Your benefit will be the sum of the original retirement benefit and the new retirement benefit.

After 60 Days and Within One Year

You'll continue to receive your retirement benefit only if you meet these criteria:

- » You don't receive any employer provided benefits, including, but not limited to: medical, dental, paid time off, annual leave, sick leave, other insurance benefits, excluding workers' compensation.
- » Your salary is limited to the lesser of \$21,000 or half of your final average salary during a calendar year. If you exceed the earnings' limitation or receive benefits, your retirement benefit will be canceled.

After 90 Days and Within One Year

If you meet the separation requirement **effective July 1, 2025**, you'll continue to receive your retirement benefit with these conditions:

- » You'll continue to receive a reduced retirement benefit (reduction of 15% if you retired from a public safety or firefighter system, or 20% if you retired from another system).
- » You will not receive a cost-of-living adjustment to your retirement benefit while reemployed.

After One Year

If you meet the separation requirement, you choose to either keep receiving your retirement benefit or to cancel your retirement benefit and earn additional service credit. If you choose the latter and are re-employed for at least two years, a separate benefit will be calculated based on your new service and salary at the time of your second retirement.

Your original retirement benefit and the new retirement benefit will be combined.

To meet the separation requirement, you must have a bona fide termination with all participating employers (including part-time and contract arrangements) for 12 consecutive months.

Reemployment Procedures

If you're planning to be reemployed by a URS participating employer, call us at 801-366-7770 or 800-695-4877 before you begin this employment. You must file a ***Post-Retirement Reemployment Form*** (RTRT-27a) with us before you start work. Find this form by logging in to myURS at www.urs.org in the Document Center or contacting URS.

Exclusions

If you're reemployed as an active senior judge appointed to hear cases by the Utah Supreme Court, you are excluded from post-retirement restrictions.

To Learn More

For specific details about Post-Retirement Reemployment Restrictions, contact the URS Retirement Benefits Department at 801-366-7770 or 800-695-4877. Information can also be found in Utah Code Ann. §§ 49-11-1201 and Board Resolution #2019-05.

**Rules for Post-Retirement
Reemployment are complicated.
Call us at 801-366-7770
or 800-695-4877
to make sure your
pension isn't in jeopardy.**

This publication is intended to provide general information regarding Post-Retirement Reemployment and does not constitute legal, tax, financial or investment advice and should not be construed as such or relied upon for those purposes. Nothing herein should be construed to establish, amend, enlarge, reduce, or otherwise affect any benefits, rights, responsibilities, or privileges. If there is a conflict between any applicable law, rule, regulation, plan provision, or contract and the contents of this publication, the law, rule, regulation, plan provision, or contract shall prevail.



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Planning to Retire Soon?

Find information and resources
at **www.urs.org/us/retiresoon**.