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KANSAS CITY PUBLIC SCHOOL RETIREMENT SYSTEM

To: KCPSRS Retirees

From: Christine Gierer, Executive Director

Subject: Working after Retirement

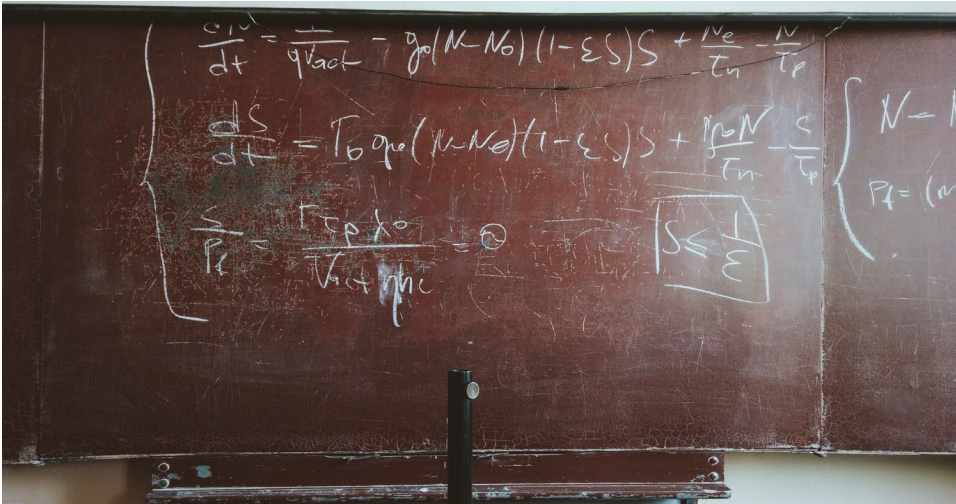
Some retirees find part-time or even full-time employment after retiring rewarding and beneficial. If you are considering going back to work after retiring and want to continue to receive your monthly KCPSRS retirement benefit, make sure you know and follow the limits on post-retirement employment. The attached flyer has been written to help retirees consider whether employment while retired makes sense for them. It is written in nontechnical terms wherever possible.

Background: State law and KCPSRS policies generally prohibit retirees from receiving a monthly retirement benefit while also earning compensation from work for an employer contributing to KCPSRS.

The goal of these policies is to protect the solvency of YOUR retirement system. The long-term funding of KCPSRS is dependent on contributions from active members and KCPSRS-covered employers and investment earnings.

If KCPSRS-covered employers fill jobs with workers for whom no retirement contribution is paid, a crucial funding source for your retirement is undermined. This includes services provided to any KCPSRS-covered employers by a KCPSRS retiree under contract with a third-party contractor.

If you still have questions after reading the information in the attached flyer or you do not find your employment situation addressed, please contact KCPSRS for additional information. Do not rely on information provided to you by another retiree, co-worker, or an employer. Remember your situation may not be the same as another retiree, and employers are experts in their specific business; KCPSRS is the expert on your retirement. Call KCPSRS when you have questions about employment after retirement. **Don't jeopardize your retirement benefit –know the facts.**



WORKING AFTER RETIREMENT

Working for a KCPSRS-Covered Employer

Full-time Reemployment

If you work in a full-time equivalent job for a KCPSRS-covered employer, you are required to notify the Retirement Office prior to the month reemployment begins so your monthly benefit can be discontinued in order to avoid having you owe KCPSRS for overpayments.

Part-time, Temporary or Long-term Substitute

You may work after retirement for a KCPSRS-covered employer as part-time, temporary or long-term substitute and continue to receive your monthly benefits, if you have at least a 15 working day break between your employment termination date and the beginning of your part-time work assignment AND stay within limits on hours and salary.

Yearly Limitations on Hours and Salary

- You cannot work more than 600 hours part-time, temporary-substitute each school year. *School year is a 12-month period (July 1 – June 30). Hours worked during summer school count toward this limit.*
- You cannot earn more than 50% of the annual salary you were last paid by the employer before your retirement.

Time Keeping

Retirees working for a KCPSRS-covered employer on a part-time or temporary substitute basis are required to maintain a record of their hours worked and the salary earned each month with each covered employer.

You are responsible for accurate tracking of your hours worked. A template to assist you with your hourly record keeping is provided on the back of this page.

What happens if you exceed a limit?

You forfeit your retirement benefit effective the month after you exceed either the hourly or salary limit until the new school year commences. You must notify KCPSRS immediately. Exceeding a limit can be costly! The financial consequences can be staggering if you have to repay KCPSRS for overpayments.

Temporary Employment Agencies

Some temporary employment agencies will send KCPSRS retirees to a KCPSRS-covered school to perform duties normally performed by school employees. According to the KCPSRS policies and state statutes, this time is subject to the limitations on hours and salary.

Working for an Employer that is not a KCPSRS-covered Employer

You may work for any non-covered KCPSRS employer with no limitation on hours or salary.

Examples of non-covered KCPSRS employers include:

- A school or library outside of the Kansas City school district (Grandview, Hickman Mills, Ft. Osage, Lee's Summit, Independence, Kansas, etc.)
- Any non-school or library organization (private company, retail stores, government agency, etc.

Word of Caution: See section on "Temporary Employment Agencies" to the left of the page.

List of KCPSRS-Covered Employers

- Académie Lafayette
- Academy for Integrated Arts
- Allen Village Charter
- Brookside Charter School
- Citizens of the World
- Crossroads Charter Schools
- DeLaSalle Charter School
- Ewing Marion Kauffman School
- Frontier Schools
- Genesis School, Inc.
- Gordon Parks Elementary
- Guadalupe Centers Schools
- Hogan Preparatory Academy
- KC International Academy
- Kansas City Girls Preparatory Academy
- Kansas City Neighborhood Academy
- Kansas City Public Library
- Kansas City School District
- Kipp Endeavor Academy
- Lee A. Tolbert Community Academy
- Scuola Vita Nuova
- University Academy
- KCPSRS

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