



Teachers' Retirement System of the State of Kentucky

Public Pension Oversight Board

Oct. 24, 2023

Gary L. Harbin, CPA
Executive Secretary

TRS Retired Return To Work

Purposes of KRS 161.605

Allow retirees to help schools meet needs

Be actuarially sound

- making TRS contributions
- limits on days and earnings

Comply with federal law

- observing breaks in service
- no prearranged agreement

TRS Retired Return To Work

Permanent Rules

RTW Program	Permanent Rules
Part time	3-month break, day and wage limits
Full time	3- or 12-month break, wage limits
Critical shortage part time	3-month break, day limits
Critical shortage full time	3- or 12-month break

Return to work, including which program is used, is at the employer's discretion.

Temporary Changes Made

- From 2022 regular session
- Provides temporary changes *only for local school districts* to address staffing concerns
- Eligibility limited to TRS retirees who return to work for a district in a certified or classified position
- Relaxes certain aspects of RTW programs
- Law sunsets June 30, 2024, when all rules revert to permanent provisions

What Are the Temporary Changes?

RTW Program	Permanent Rules	Temporary Changes
Part time	3-month break, day and wage limits	1-month break if school district position, no other changes
Full time	3- or 12-month break, wage limits	1-month break if school district position, no other changes
Critical shortage part time	3-month break, day limits, employer limits	1-month break if school district position, employer limits increased, no other change
Critical shortage full time	3- or 12-month break, employer limits	1-month break if school district position, employer limits increased

Breaks in service for reciprocity retirees must be met for each system.

What Does Not Change for RTW?

- Federal and state laws continue to prohibit any member from having an agreement before retirement to return to work for any TRS employer in any position. For local school districts, this is regardless of whether position is certified or classified.
- Retirees returning in part- or full-time program still have limitation on wages (and potentially days).
- Reciprocity retirees must meet breaks in service for each system.
- Retirees must drop health insurance coverage through TRS if eligible for health insurance through employment.

Return to Work Participation

TRS has 5,219 retirees actively in return to work.

- This represents about 7% of active members.
- About 90% are part-time or substitute teachers.



***Our Members
Come First!***

800-618-1687

**8 a.m. – 5 p.m. ET
Monday – Friday**

info@trs.ky.gov

<https://trs.ky.gov>

Protecting & Preserving Teachers' Retirement Benefits