



KPPA

Kentucky Public Pensions Authority

Public Pension Oversight Board Reemployment after Retirement

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- Retired Reemployed Provisions
 - Cease Employment
 - Prearranged Agreements
 - Break in Service
- Retired Reemployed Noncompliance
- Retired Reemployed Employer Exemptions
- RS 2026 Retired Reemployed Legislation

Reemployment After Retirement Legal Requirements



- Ceased employment with all participating employers prior to retirement
- No prearranged agreement
- Break in service between retirement date and reemployment with a participating employer
- Submission of forms and other information to the KPPA

Prior to Retirement



Ceased employment with all participating employers:

Kentucky law requires a member to cease employment with all participating employers in the systems administered by the KPPA prior to retirement.

Prearranged agreements: Federal and Kentucky law prohibits a member from having a prearranged agreement, prior to his or her effective retirement date, to return to employment in any position with any employer participating in any of the systems administered by the KPPA.

*See KRS 61.590, 61.637, 78.545 and 78.5540



After Retirement – Bona Fide Separation of Service



Retirement Date On or after January 1, 2024

Required break in service between retirement date and reemployment:

- All reemployment requires a **ONE** calendar month break in service

After Retirement – Required Forms



WITHIN TWELVE (12) MONTHS OF RETIREMENT:

If a retired member seeks employment or begins serving as an independent contractor, leased employee, or volunteer with a participating employer within twelve (12) months of his or her retirement date, both the member and the participating employer must notify KPPA by submitting the necessary forms.

AFTER TWELVE (12) MONTHS OF RETIREMENT:

Neither a retired member nor the participating employer is required to notify or submit forms to KPPA for any reemployment if the reemployment is more than twelve (12) months after the member's retirement date.

IMPORTANT NOTE: Failure to submit the required forms may result in the member's retirement benefits being voided and the member will be required to repay all retirement allowances, dependent child payments, and health plan premiums paid by KPPA.



Failure to observe the proper break in service or returning to employment under a prearranged agreement with a participating employer, will result in:

- The member's retirement benefits being **voided**, and
- The member will be required to **repay** all retirement allowances, dependent child payments, and health plan premiums paid by KPPA.

Reemployment After Retirement



Retired members who reemploy with a participating employer on or after September 1, 2008, are not eligible to start a second retirement account.

Different break in service rules for reemployment after retirement may apply for the following:

Mayors and city council members

Elected officials seeking reelection to a new term of office

Part-time adjunct professors for the Kentucky Fire Commission

Employer Contributions and Reimbursements for Retired Reemployed Members



Most participating employers that reemploy a retired member in a regular full-time position are required to remit employer contributions and reimburse for the retiree's health insurance premium costs, not to exceed the single premium amount.

System:	Count:	2025 Employer Contributions:	2025 Health Insurance Contributions:
CERS Total	3,531	\$29,530,000	\$12,115,745
KERS Total	1,489	\$9,631,289	\$10,108,904
SPRS Total	2	\$126,485	\$22,448
Totals:	5,022	\$39,287,774	\$22,247,097

Exceptions: Sheriff Deputies, *City Police Officers, Post-Secondary Police Officers, School Resource Officers (SROs)

Requirements to Qualify for Exemption of Employer Contributions and Reimbursements



- Retired member, participating employer, and position must meet statutory requirements.
- Participating employer must timely submit required forms to KPPA.
 - Note: Timely submission of required forms applies regardless of whether the retired member has been retired twelve (12) calendar months or less, or the retired member has been retired for more than twelve (12) calendar months

Retired Reemployment Exemption Requirements



Participated in Law Enforcement Foundation Program under KRS 15.410 to 15.510 or retired as commissioned police officer

Separation as required by KRS 61.637 and 78.5540

Must have 20 years of service

No pending administrative charges

No prearranged agreements

Statutes:

KRS 70.291 - .293
Sheriff Deputies

KRS 95.022
City Police Officers

KRS 159.441
School Resource Officers (SRO)

KRS 164.952
Postsecondary Police

Retired Reemployed Exemptions – FY 2025



Exemptions:	Statutory Reference:	# of Reemployed:
County Police or Sheriff Appointments (CERS)	KRS 70.291 - .293	651
City Police Officers (CERS)	KRS 95.022	503
School Resource Officers (CERS)	KRS 158.441	271
Postsecondary Institution Employment (KERS)	KRS 164.950 - .980	17



- Effective August 1, 2026, allows cities, sheriff's departments, and post-secondary institutions to offer health insurance to rehired officers under KRS 70.291 - .293, KRS 95.022, and KRS 164.962 if authorized by the governing body.
- Makes consistent that all cities use the immediately preceding year to determine the number of exempt positions permissible under KRS 95.022.

KPPA Reemployment After Retirement



**REEMPLOYMENT
AFTER RETIREMENT**

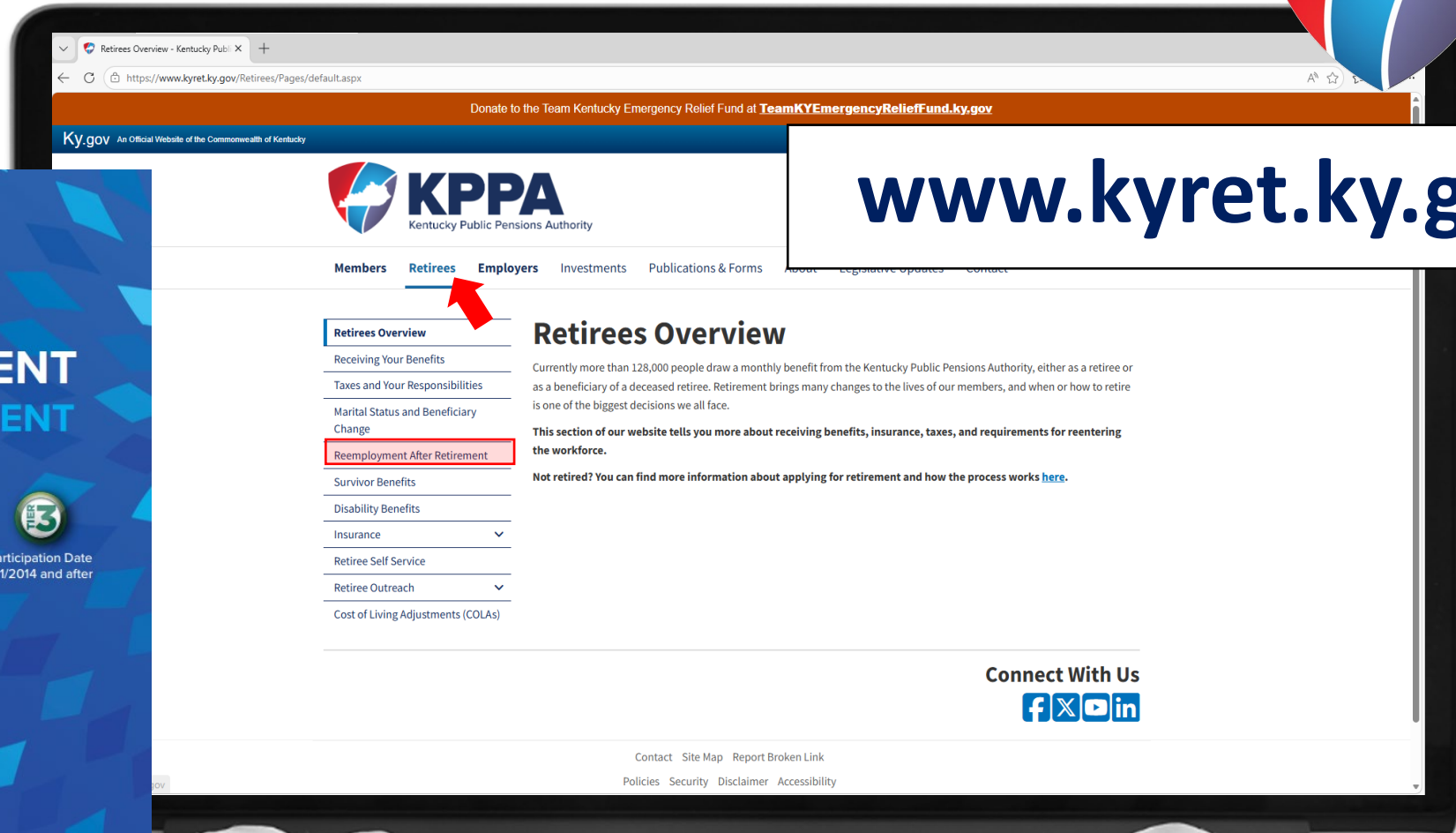
TIER 1
Participation Date
Prior to 9/1/2008

TIER 2
Participation Date
9/1/2008 - 12/31/2013

TIER 3
Participation Date
1/1/2014 and after

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CERS **KERS** **SPRS**



www.kyret.ky.gov



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 - Taxes and Your Responsibilities
 - Marital Status and Beneficiary Change
 - Reemployment After Retirement**
 - Survivor Benefits
 - Disability Benefits
 - Insurance
 - Retiree Self Service
 - Retiree Outreach
 - Cost of Living Adjustments (COLAs)

Retirees Overview

Currently more than 128,000 people draw a monthly benefit from the Kentucky Public Pensions Authority, either as a retiree or as a beneficiary of a deceased retiree. Retirement brings many changes to the lives of our members, and when or how to retire is one of the biggest decisions we all face.

This section of our website tells you more about receiving benefits, insurance, taxes, and requirements for reentering the workforce.

Not retired? You can find more information about applying for retirement and how the process works [here](#).



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Questions?