



Teachers' Retirement System of the State of Kentucky

Public Pension Oversight Board

June 1, 2026

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

RRTW Program	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. TRS 1, TRS 2 and TRS 3 members can return in a TRS 4 account. TRS 4 members cannot have a RRTW account.

Waiver is a return to active employment in the previously retired account.

TRS Retired Return To Work

Contributions

Contributions are the same as active members in regular employment except for critical shortage positions. Critical shortage position contributions require an additional percent of pay determined by the actuary according to statute.

Recent Return-to-Work Changes

- Waiver restored
 - For school districts
 - Limits increase in annuity after waiver
- Certifications no longer required
- Participation caps increased
- Minimum daily wage threshold increased to \$200 from \$170

Return-to-Work Participation

TRS has 5,382 retirees actively in return to work.

- This represents about 7% of active members.
- At least 94% are part-time or substitute teachers.
- 4% of full-time, non-critical shortage positions allowed are being used.

Additionally, 52 currently on prior waiver program.

Critical Shortage

	Allowed	Used	% Used
Positions	5,697	71	1.25%

Total number of employers	172
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Number of employers not using Critical Shortage	147	85%
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Return-to-Work Reminders

- 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.
- Reciprocity retirees must meet breaks in service for each system.
- Retirees must drop health insurance coverage through TRS if eligible for health insurance through reemployment.



***Our Members
Come First!***

800-618-1687

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

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<https://trs.ky.gov>

Protecting & Preserving Teachers' Retirement Benefits