

Post Retirement Employment

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SURS

Always check with SURS first!

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Returning to Work-FAQ's

1. Can an employee “retire” on one date to maximize their retirement benefit and then return to work for their employer within 60 days, provided they do not receive monetary payment for services rendered to their employer and by doing so, satisfy the 60-day requirement of Section 15-139?

Answer: NO.

2. Can an employee “retire” but have an arrangement with his/her employer before “retiring” to return to work immediately upon completion of the 60-day requirement of Section 15-139?

Answer: NO.

SURS Retirement

Traditional and Portable Plan monthly annuities:

After retirement, you may return to work with a SURS-covered employer after you have been retired for at least 60 calendar days. There is no waiting period if you return to employment with an employer who is not covered by SURS.

SURS Retirement

Portable Plan Lump-Sum:

You may not return to work for a SURS-covered employer until 60 days following the date your benefit is issued.

If your return to SURS-covered employment is after the 60-day period mentioned above, you have the following choices:

1. If you wish to return to participation and earn additional benefits, you must complete the Election to Participate During Re-employment Following Receipt of a Lump-Sum Retirement Benefit form.
2. If you do not elect to participate, no SURS contributions will be withheld. In addition, you should contact your Benefits Office to determine your health insurance eligibility as a non-contributing SURS member.

SURS Retirement

Retirement Savings Plan (RSP):

If you take a retirement distribution (lifetime income or vested lump-sum) and return to work, there is no waiting period or earnings limitation. However, you will not be able to contribute to SURS and you may not be eligible for health insurance as an active employee. For more information, please view the [RSP FAQs](#).

Earnings Limitations

If you return to work under a SURS-covered employer; Traditional and Portable retirees are subject to an earnings limitation.

Traditional and Portable Plan monthly annuities:

- If your annuity payments began before you were age 60, your gross monthly earnings may not exceed your base monthly gross annuity.
- If your annuity payments began at age 60 or later, your earnings during any academic year, combined with your annual base annuity from SURS, cannot exceed your highest earnings during any academic year before you retired.

If your first participation began prior to January 1, 2011, there is no limitation on your post-retirement earnings if you return to work with an employer who is not covered by SURS.

If your first participation began on or after January 1, 2011, there is no limitation on your post-retirement earnings if you return to work with an employer who is not covered by SURS; however, if you begin full-time covered employment with an eligible retirement system covered under the Illinois Retirement Systems Reciprocal Act, SURS may be required to suspend your annuity during that employment.

Earnings Limitations

Portable Lump-Sum annuities:

There is no earnings limitation for members that received a lump-sum retirement benefit.

Retirement Savings Plan (RSP):

If you take a retirement distribution (lifetime income or vested lump-sum) and return to work, there is no waiting period or earnings limitation. However, you will not be able to contribute to SURS and you may not be eligible for health insurance as an active employee. For more information, please view the [RSP FAQs](#).

