



Thinking About Working After Retirement?

If you are receiving a service or disability retirement benefit from the Washington State Law Enforcement Officers' and Fire Fighters' Retirement System (LEOFF) Plan 2, there are things you may want to consider before returning to the work force.

When do I become a retiree?

It's important to remember that you must retire before you can be covered under return to work law. To retire you must:

- Meet the age and service requirements;
- Terminate all employment with your employer by completely separating from service; and
- File an application for retirement with DRS.

Separating from service means that you've completed the necessary actions of leaving employment. For example, you've returned any employer issued items, your computer access has been shut off and your employment has been ended in the payroll system.

If you're eligible to retire when you separate from service, your effective retirement date is the first day of the following month. If you are not eligible to retire when you separate from service, your effective retirement date is the first of the month following the date you meet the age and service requirements.

If I return to work, will my retirement benefits stop?

As a service retiree, your benefits will be suspended if:

- You work in a full-time, fully compensated LEOFF position; or
- You work in a position that is eligible for the Washington State Public Employees' Retirement System (PERS), Public Safety Employees' Retirement System (PSERS), School Employees' Retirement System (SERS)

or Teachers' Retirement System (TRS), and choose to become a member of that system.

However, you will continue to receive retirement benefits if:

- You work for a private employer;
- You work for a public employer not covered by any Washington State retirement system;
- You work for an employer covered by PERS, PSERS, SERS or TRS, but your *position* is ineligible, or if the position is eligible you do not choose membership in that system; or
- You work as a fire fighter or law enforcement officer for a LEOFF employer, but your position is not full-time or fully compensated.

Working for a DRS-covered employer after retirement

Tell your employer you're retired. If your position is eligible, you must complete a *LEOFF Plan 2 Retiree Re-employment* form indicating whether or not you want to become an active member in a DRS-covered retirement system. If you return to work in a full-time, fully compensated LEOFF position, you will complete an enrollment form and will be required to re-enter membership in LEOFF.



If I am retired due to disability, will working affect my retirement benefits?

As a disability retiree, your benefits will be *suspended* if:

- You work in a LEOFF-covered position as a full-time, fully compensated law enforcement officer or fire fighter; or
- You work in an eligible PERS, PSERS, SERS or TRS position and choose to become a member of that retirement system.

Your benefit will be *cancelled* if:

- Medical examinations show that you are no longer totally disabled; and
- You are no longer entitled to workers' compensation benefits.

If you are receiving a monthly disability benefit, you may be required to have periodic medical examinations, whether or not you are working. If examinations show that you are no longer totally disabled, your disability benefits will be cancelled and you will have the right to be restored to duty.

For more information, read the *LEOFF Plan 2 Disability Benefits* brochure.

Recalculating your benefit

If your retirement benefits were suspended because you returned to work in DRS-covered employment, your benefits will be reinstated retroactively — back to the date your benefit was suspended.

Lump sum or Monthly?

If you are eligible for retroactive benefits, you can choose to receive a lump sum, or increased monthly benefits.

Social Security benefits

For information about how working after retirement affects your Social Security benefits, contact the Social Security Administration at 1-800-772-1213 or visit their website at www.ssa.gov.

Contacting DRS

For more information about your plan, refer to your *LEOFF Plan 2 Member Handbook*, visit the DRS website, or contact DRS directly. DRS office hours are 8 a.m. to 5 p.m., Monday through Friday, except legal holidays.

Website: www.drs.wa.gov

Telephone: 1-800-547-6657, or
360-664-7000 in the Olympia area

TTY: 1-866-377-8895, or
360-586-5450 in the Olympia area

Email: recep@drs.wa.gov

Address: PO Box 48380
Olympia, WA 98504-8380

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Summary Description

The rules governing return to work are contained in state retirement law. This publication is a summary, written in non-legal terms. It is not a complete description of the law. If there are any conflicts between what is written in this publication, and what is contained in the law, the applicable law will govern.