

WSPRS Plans 1 and 2: Thinking About Working After Retirement?

Washington State Department of Retirement Systems



If you are receiving a service retirement benefit from the Washington State Patrol Retirement System (WSPRS) Plans 1 or 2, returning to work could impact your benefit.

Will I continue to receive my benefit if I return to work?

As a WSPRS Plan 1 or Plan 2 service retiree, you will continue to receive your monthly benefit if you return to work in one of the following employment scenarios:

- You work for a private employer.
- You work for a public employer that is not covered by any DRS-administered retirement systems.
- You work for an employer covered by a DRS-administered retirement system other than WSPRS.
- You perform work on a consulting basis for a DRS-covered employer and your employment qualifies as a personal-services contract. To ensure your arrangement qualifies, contact DRS.

Your monthly benefit will be suspended if you work in an eligible WSPRS-commissioned position.

When do I become a retiree?

You must fully retire before you are covered under return-to-work laws. To do so, you must:

- Meet the age and service requirements for retirement
- File an application for retirement with the Department of Retirement Systems (DRS)
- End all employment with any DRS-covered employer(s)
- Sever all contractual agreements (written or verbal) for future employment with your DRS-covered employer(s)

Taking these actions will establish your effective retirement date as the first day after your last working day. If you aren't 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.

What should I do before I return to work?

Before you return to work for a DRS-covered employer, tell the employer you are a retiree. If your new position requires you become an active member of a DRS-administered retirement system, you might be required to complete a new enrollment form.

Will I be required to contribute?

You will be required to become an active member and contribute to a state retirement system, if one of the following is true:

- You work in an eligible WSPRS-commissioned position.
- You work in an eligible position for an employer covered by a DRS-administered retirement system and have fewer than 15 years of service credit in WSPRS. If you have 15 or more years of service credit, contact DRS.
- If you serve in an elective office or as an appointee of the governor and retired with fewer than 15 years of service credit, you might be eligible to become a member of the Public Employees' Retirement System (PERS). If you have 15 or more years of service credit, contact DRS.

Recalculating your benefit

If you return to active WSPRS membership, your benefit will be recalculated based on your additional service credit and Average Final Salary when you retire again.

General information

Social Security: For information about how working after retirement might affect your Social Security benefit, contact the Social Security Administration at 800-772-1213 or <https://www.ssa.gov>.

Overpayments and underpayments: If you receive an overpayment of your monthly benefit, you will be required to repay it to DRS. If you receive an underpayment, DRS will correct the error and pay you the amount owed.

Health care: If you have retired from state government, a public education institution or a local government employer participating in the Public Employees Benefits Board (PEBB), you have the option to return to PEBB-sponsored coverage when you return to full retirement status.

If you have questions about your health care coverage, contact the Health Care Authority at 800-200-1004 or visit www.hca.wa.gov. If you have

retired from employment with a local government, coordinate with your employer and health care provider to determine your health care options.

DCP: If you are receiving payment from the Deferred Compensation Program (DCP), returning to work won't affect those payments. If you aren't yet receiving DCP payments and you return to work, you can keep contributing to your DCP account up to your annual maximum contribution amount. If you have questions, contact DCP at 888-327-5596 or dcpinfo@drs.wa.gov.

Privacy: We are committed to protecting the privacy of your account information, including your Social Security number, which we use to track your account and submit required reports to the IRS. We will not disclose your information to anyone unless we are required to do so by law. If you have insurance coverage through PEBB, we might share your information with PEBB to better serve you.

To contact DRS

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| <p>Call</p> <p>Phone 360.664.7000 800.547.6657</p> <p>TTY 711</p>  | <p>Write</p> <p>Department of Retirement Systems PO Box 48380 Olympia, WA 98504-8380</p>  | <p>Email</p> <p>recep@drs.wa.gov</p> <p>It might be possible for other people to read messages sent over the Internet. If you contact us by email, please include only the last four digits of your Social Security number.</p>  |
| <p>Visit</p> <p>6835 Capitol Blvd. Tumwater, WA 98501</p> <p><i>Directions are available on the DRS website.</i></p>  | <p>Hours</p> <p>Monday - Friday 8 am to 5 pm Pacific Time</p>  | <p>Website</p> <p>www.drs.wa.gov</p> <p>You can also send us email through the DRS website. Visit the <i>Contact Us</i> page.</p>  |

This document is a summary. It is not a complete description of working after retirement. State retirement laws govern your benefit. If a conflict exists between the information in this document and what is contained in current law, the law governs.