

# LEOFF Plans 1 and 2: Thinking About Working After Retirement?

Washington State Department of Retirement Systems



If you are receiving a service retirement benefit from Plan 1 or 2 of the Law Enforcement Officers' and Fire Fighters' Retirement System (LEOFF), returning to work could impact your benefit.

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

As a LEOFF 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 system other than LEOFF and opt out of membership in that system.
- You work limited hours as a fire fighter or law enforcement officer for a LEOFF employer, so your position is not full-time or fully compensated. To ensure your arrangement qualifies, contact DRS.

Your benefit will be suspended if you work in an eligible LEOFF-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 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. For Plan 1 retirees, that date is the first day after your last working day. For Plan 2 retirees, that date is the first day of the month following the month in which you became

eligible for retirement. If you aren't eligible to retire when you separate from service, your retirement date will be the first of the month following the date you meet the 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 LEOFF 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 LEOFF. If you have 15 or more years of 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 LEOFF membership, your benefit will be recalculated based on your additional service credit and Final Average Salary when you retire again.

## If I have a disability retirement, will returning to work affect it?

Returning to work could affect your retirement.

**Plan 1:** Your monthly benefit will be canceled if:

- At any age, you work in a LEOFF-covered position as a full-time, fully compensated law enforcement officer or fire fighter
- You are younger than age 50 and your local disability board cancels your benefit because you are no longer disabled

**Plan 2:** Your monthly benefit will be suspended if:

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

Your monthly benefit will be canceled if:

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

## General information

**Social Security benefit:** 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.

**DCP:** If you are receiving Deferred Compensation Program (DCP) payments and return to work for an employer offering DCP, your payments will cease. You can restart them after you end employment. If you aren't yet receiving DCP payments and you return to work, you can keep contributing to your account. If you have questions, contact DCP at 888-327-5596 or [dcpinfo@drs.wa.gov](mailto:dcpinfo@drs.wa.gov).

<p><b>Call</b> </p> <p>360.664.7000 800.547.6657 TTY 711</p>	<p><b>Write</b> </p> <p>Department of Retirement Systems PO Box 48380 Olympia, WA 98504</p>	<p><b>Email</b> </p> <p>General inquiries: <a href="mailto:drs.contact@drs.wa.gov">drs.contact@drs.wa.gov</a></p> <p>Send a secure message through your online account: <a href="https://drs.wa.gov/oa">drs.wa.gov/oa</a></p>
<p><b>Visit</b> </p> <p>6835 Capitol Blvd. SE Tumwater, WA 98501</p> <p>See the DRS website for directions.</p>	<p><b>Hours</b> </p> <p>Monday - Friday 8 am to 5 pm Pacific Time</p>	<p><b>Website</b> </p> <p><a href="https://drs.wa.gov">drs.wa.gov</a></p> <p>You can also send email through the Contact Us page on the DRS website.</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.