

Working After Retirement

Retirees of the Michigan Public School Employees' Retirement System may return to work in any position, either directly or indirectly, with no earnings limit and no effect on their pension or insurance premium subsidy as long as they follow the requirements below.

Stop: If you're receiving a disability pension, these rules don't apply to you. You must gain approval from the Michigan Office of Retirement Services before you return to work for any employer.

<i>Where you return to work</i>	<i>When you can return to work</i>	<i>What else is required</i>
<ul style="list-style-type: none"> • K-12 public schools. • Tax-supported community colleges. • Charter school/public school academies. • Select libraries and museums. • Universities that participate in the retirement system, which are: <ul style="list-style-type: none"> ○ Central Michigan ○ Eastern Michigan ○ Northern Michigan ○ Western Michigan ○ Ferris State ○ Lake Superior State ○ Michigan Technological 	<p>After you've been retired at least nine consecutive months. Other rules exist for working at one of the seven universities. Please see our FAQs for more information.</p>	<p>A bona fide termination, which means there is a complete severing of the employee-employer relationship, is required. You can't work or volunteer in a Michigan public school reporting unit during the first month of your retirement.</p> <p style="text-align: center;"><u>AND</u></p> <p>You can't have a promise of reemployment or contract for future employment to work at a Michigan public school reporting unit before you terminate employment and begin collecting your pension.</p>
<ul style="list-style-type: none"> • Universities that do not participate in the retirement system. • Public colleges in Michigan that are not part of the retirement system. • Private sector employers outside of a Michigan public school reporting unit. • Private or parochial schools. • K-12 public schools in another state. 	<p>Immediately after you retire you are eligible to return to work.</p>	<p>A bona fide termination is not required.</p>



Public Act 184 of 2022 simplified the working after retirement rules for Michigan public school retirees. As a result, the *Working After Retirement Pension Impact Estimator* is no longer needed. We've removed it from our website and replaced it with the graphic above.

For a written summary that highlights the rules regarding returning to work as a retiree for any employer, read through *What Every Retiree Needs to Know Before Returning to Work*. It outlines whether or not the work you choose to do will have any effect on your public school pension and premium subsidy benefit.

What does this mean for new retirees? It affects when you can return to work at a Michigan public school reporting unit with no impact on your pension or insurance premium subsidy. For example, if you retire effective July 1, following a bona fide termination, you can return no sooner than April 1 of the following year with no impact to your pension or insurance premium subsidy.

For direct information, you can [review the full law here](#). You may want to go here if you want to know the exact language used in the retirement law.



**MICHIGAN OFFICE OF
RETIREMENT SERVICES**

<https://www.michigan.gov/orsschools/after-retirement/working-after-you-retire>