

Returning to Work After Retirement

MINNESOTA STATE UNIVERSITY MOORHEAD

Returning to employment after retiring from the State of MN may have significant impacts to your retirement disbursements, social security, and insurance benefits. We would encourage you to review the information below and reach out to the applicable contacts to discuss these possible impacts further before accepting re-employment in the State of MN.

Retirement Impacts

- Returning employees who were eligible for retirement contributions prior to separating from the university will continue to contribute to retirement once they return to employment regardless of how many hours/credits you work. You will continue to contribute to retirement even if you are receiving retirement distributions or an annuity.
- For certain retirement plans there are constraints for how many hours/credits you may work after retirement as well as other income-based limits. We would encourage you to discuss your tentative plan of returning to employment with your retirement plan provider to see if there are any constraints prior to accepting re-employment.
 - **TIAA** Contact: <https://www.tiaa.org/public/support/contact-tiaa>
 - **Teacher's Retirement Association (TRA)** Contact: <https://minnesotatra.org/contact/>
 - **MSRS** Contact: <https://www.msrs.state.mn.us/user-feedback1>

Social Security Impacts

- Depending on your age when you return to employment after retiring, your social security benefit could be reduced.
- You may wish to contact social security to see how returning to the workforce may affect your benefit. Here is a link to the Social Security Administration contact page: <https://www.ssa.gov/agency/contact/>

Insurance Impacts

- If you elected to continue insurance with the State of MN upon retirement, re-employment may affect your retiree insurance. You should contact the State Employee Group Insurance Program (SEGIP) to discuss this further. Below is contact information for two retirement specialists at SEGIP who would be able to discuss this with you.
- Under the Affordable Care Act (ACA), MSUM is required to reinstate insurance to employees who return to employment within 26 weeks of their initial separation. You are entitled to be reinstated with the same level of insurance benefits that you had during employment. Depending on how many hours/credits and when you are expecting to work if you return to employment, you may be able to waive this coverage.
 - Shannon Tupper: Shannon.tupper@state.mn.us or 651-231-3509
 - Bob Zdechlik: bob.zdechlik@state.mn.us or 651-207-3815

Note: Employees who retire under a Board Early Separation Incentive (BESI) are not eligible to be re-employed within the MinnState System within 1 year of their retirement date.