POST-RETIREMENT

POST-RETIREMENT

To be eligible for a TRS retirement annuity, the Illinois Pension Code requires members to terminate active service and be an annuitant. To satisfy the **TERMINATION OF SERVICE AND ANNUITANT** requirements, the retiring member must comply with the following guidelines:

- The member must formally resign from his or her teaching position.
- The member must wait at least 30 calendar days from the date of retirement before performing any duties requiring teacher licensure for the same employer.
- The member cannot prearrange post-retirement employment that requires teacher licensure with the same employer prior to 30 days after the effective date of retirement.

A member becomes a TRS ANNUITANT upon:

- cashing a retirement annuity payment or
- 10 calendar days after the date the first retirement annuity payment is deposited in the member's designated bank account by electronic fund transfer.

EXCEEDING POST-RETIREMENT

If an annuitant exceeds the post-retirement employment limitations after retiring for one complete school year, the:

- retirement annuity will be suspended
- annuitant will re-enter active membership effective with the next pay-period report
- employer must remit TRS contributions on all creditable earnings effective the first date worked after the post-retirement employment limitations were exceeded
- member's insurance will be cancelled effective the 1st of the month following re-entry into active service
- member will be required to pay back benefits received after they exceeded

There are two circumstances in which an annuitant will be required to repay all annuity payments from the date of retirement:

- if teaching is resumed in the same school year in which the annuitant last contributed, or
- if the annuitant exceeds employment limitations in the **first** school year following retirement.

Exception: Retiree Return to Work Program – See Bulletin FY 25-02

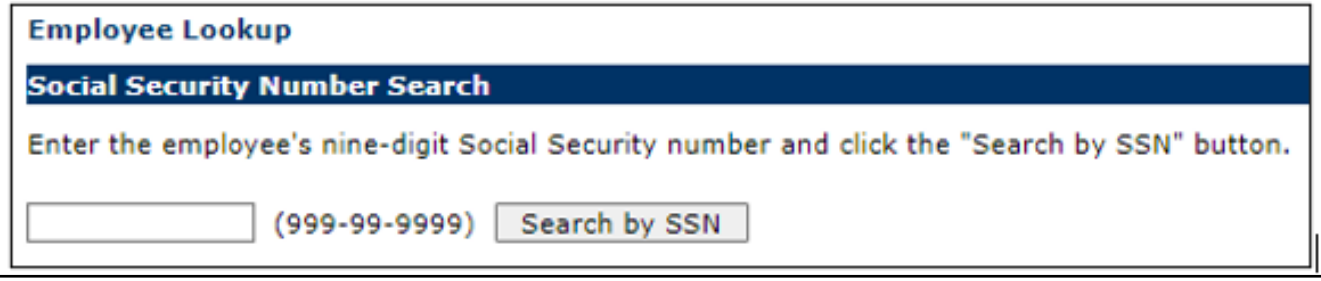
POST-RETIREMENT

To determine if the member is retired, the employer can use the Employee Lookup tab located in the Employer Access portal.

Enter a member's SSN and it will display if the member is Tier 1, Tier 2, Retired or a Single Sum retirement. ***Refer to the Employer Access tutorial for additional information.***

Employee Information

- **Employee Lookup** – Enter a member's SSN and it will display if the member is Tier 1, Tier 2, Retired or a Single Sum retirement. If a member is not found, review if the correct SSN was entered. If the SSN is correct, then the member is new to TRS and will be reported as Tier 2 on the Gemini pay period report.



POST-RETIREMENT

The post-retirement hour limitation is currently 120 days or 600 hours through June 30, 2026. Under the law, it will revert back to 100 days or 500 hours on July 1, 2026.

Annuitants who stay within the post-retirement limitation per fiscal year (July 1-June 30) and work in licensed positions or perform extra duties that do not require licensure but related to the academic program, **must pay Medicare but <u>not</u> Social Security or TRS contributions** (unless post-retirement limitations are exceeded).

Chapter 2, of the *Employer Guide* provides an Employee coverage guide.

Employee coverage guide

Duty	TRS	Medicare	Social Security
A retired teacher who teaches during the school term.		X	
A retired teacher who teaches summer school that requires licensure.		X	
A retired teacher who performs extra duties that do not require teacher licensure, but are related to the academic program (does not count against post-retirement employment limitations).		X	

POST-RETIREMENT REPORTING IN GEMINI

TRS annuitants working in TRS-covered positions must be reported on the Gemini pay-period reports. The employment **Begin Date** is reported as the first date the annuitant worked in post-retirement employment. Do **NOT** report the date the annuitant worked in your employer prior to retirement.

All time that a teacher or administrator is required to be present for duties requiring teacher licensure is subject to the limitation. This includes paid sick, personal and vacation days. **Gemini pay-period records cannot be submitted without post-retirement hours.**

The following Payment Reasons in Gemini have post-retirement hours associated with them and should be used to report licensed work:

BS – Base Salary
SS – Summer School earnings
LE – Licensed Extra-Duty Outside Contract Calendar

POST-RETIREMENT REPORTING IN GEMINI

Payment for earnings that do **NOT** require teacher licensure (e.g., coaching, lunchroom supervision, chaperoning) or that are not based on worked performed (e.g., lump-sum payments, bonuses, flexible benefit plans, board contributions to a tax-sheltered plan), are **not** subject to the post-retirement employment limit. The following Payment Reasons are not reportable on a Gemini pay-period report for a retiree.

The following Payment Reasons in Gemini do not have post-retirement hours associated with them and should not be reported:

ED – Extra Duty/Stipends
LS – Lump-Sum Payments
FB – Flexible Benefit Plan
TX – Board Payments to a qualified tax-deferred plan
NC – Non-Contributory

POST-RETIREMENT CALENDAR

Annuitants' time worked must be reported in **HOURS** on each Gemini pay-period report. Full days are converted to hours (nearest quarter hour), and a **FULL DAY NEVER COUNTS FOR MORE THAN FIVE HOURS.** On days that the annuitant works less than five hours per day, all time the annuitant is required to be present should be counted.

The **Post-Retirement Hours Worked** form, located on our website, can be used to assist with reporting the correct number of hours.

It is extremely important to count retirement hours accurately, so a member's pension and benefits are not lost.

TEACHERS' RETIREMENT SYSTEM OF THE STATE OF ILLINOIS

2815 W Washington | PO Box 19253 | Springfield IL 62794-9253
R. Stanley Rupnik, Executive Director
employers@trsil.org | http://www.trsil.org
888-678-3675 | FAX: 217-753-0969

Post-Retirement Hours Worked
(for July 1, 2023 - June 30, 2024)

TRS Code	Member's Name	Last 4 Digits of SSN	Total number of hours paid 0

Employers are required to report post-retirement hours worked in Gemini. Annuitants are limited to work a maximum of 600 hours per school year in a TRS-covered position. All time that an annuitant is required to be present (before, between and after class) and paid time off counts towards the limitation. **Record each full day (five or more hours) as five hours, even if more than five hours were worked on that date.** For partial days (fewer than five hours), record the actual number of clock hours worked to the nearest hundredth decimal.

July 2023				
M	T	W	TH	F
3	4	5	6	7
10	11	12	13	14
17	18	19	20	21
24	25	26	27	28
31				

August 2023				
M	T	W	TH	F
	1	2	3	4
7	8	9	10	11
14	15	16	17	18
21	22	23	24	25
28	29	30	31	

September 2023				
M	T	W	TH	F
				1
4	5	6	7	8
11	12	13	14	15
18	19	20	21	22
25	26	27	28	29

October 2023				
M	T	W	TH	F
2	3	4	5	6
9	10	11	12	13
16	17	18	19	20
23	24	25	26	27
30	31			

POST-RETIREMENT EXAMPLES

EXAMPLE 1

An annuitant teaches two 45-minute classes. The annuitant is required to be in class 10 minutes between classes and 10 minutes before and after class. On this the day, a total of two hours is counted against the post-retirement limits.

Before class (minutes)	10
Class	45
In between classes	10
Class	45
After class	+ 10
Total 2 hours reported	**120**

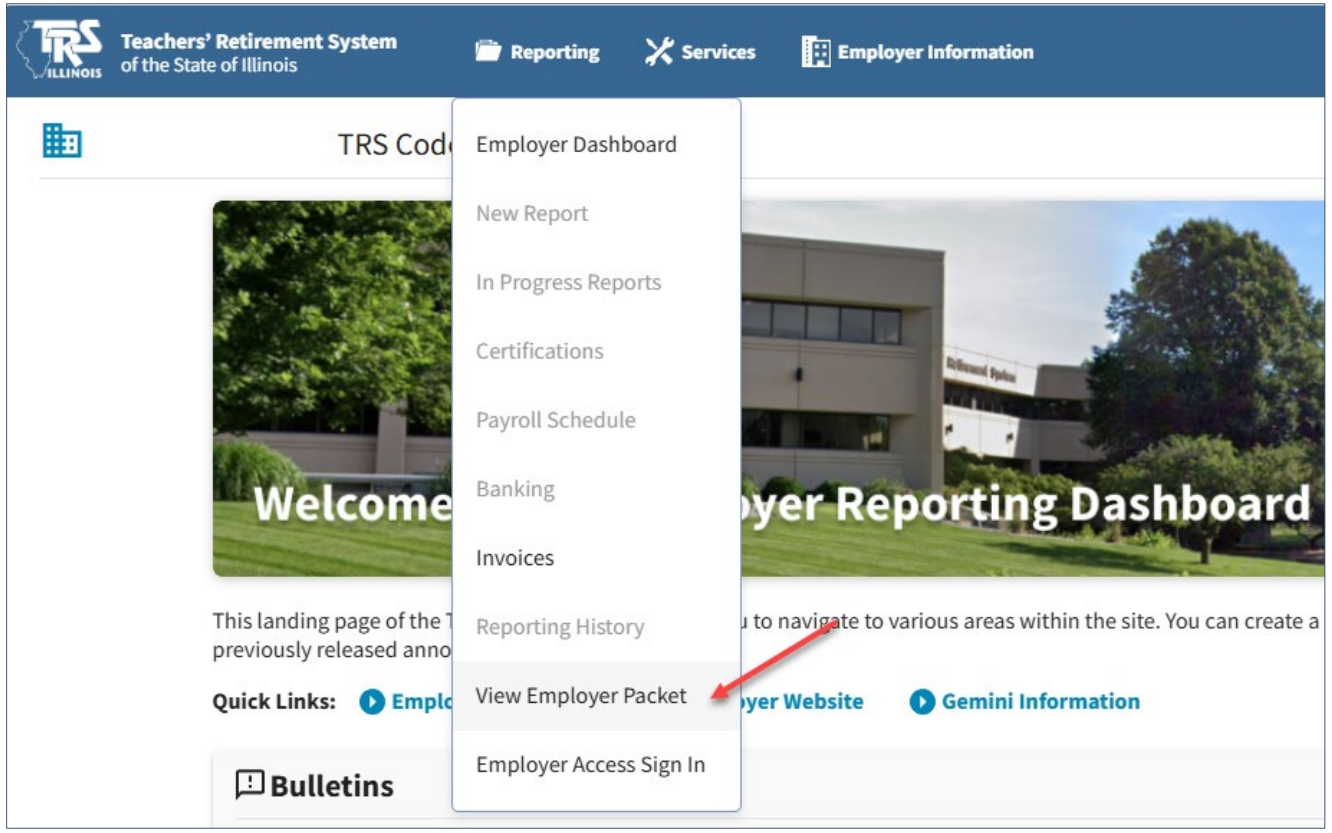
EXAMPLE 2

Monday, an annuitant works a full 7-hour day (5 hours counted).	5.00
Tuesday, they work 2.25 hours.	2.25
Wednesday, they work 3.5 hours.	3.50
Thursday, they work a full 7-hour day (5 hours counted).	+ 5.00
Total 15.75 hours reported	**15.75**

EMPLOYER PACKET

Employers should review each Employer Packet to ensure correct reporting of post-retirement hours for TRS annuitants working in post-retirement employment. The Employer Packet is generated after each Gemini report has been posted.

The Employer Packet is located in Gemini.



EMPLOYER PACKET

When **View Employer Packet** is selected, it will display all reports that have posted. Choose the most recent Defined Benefit report.

TRS Code:

View Employer Packet

This screen allows you to view reports and invoices which were generated as part of the contribution reporting process. Please use the "VIEW" option to view the packe

Actions	Fiscal Year	Report ID	File Name	Report Type	Report Date	Date Submitted
	2024-2025	1642	250130-001-_PayrollRun127579.txt	Defined Contribution	01/31/2025	01/30/2025
	2024-2025	1642	250130-001-_PayrollRun127579.txt	Defined Benefit	01/31/2025	01/30/2025
	2024-2025	1629	250122-001-_PayrollRun127578.txt	Defined Contribution	01/17/2025	01/22/2025
	2024-2025	1629	250122-001-_PayrollRun127578.txt	Defined Benefit	01/17/2025	01/22/2025

EMPLOYER PACKET

The Employer Packet selected will have multiple reports available. Choose the **Retiree Returned to Work Threshold Monitoring Report**.

TRS Code:

Download Reports Please use the "Download" option to view a report.

Report Type: Defined Benefit **Fiscal Year:** 2024-2025 **Report ID:** **Report Date:** 01/30/2025 **Date Submitted:** 02/03/2025

File Name: 30010161110.txt

Actions	Report Name	Report Description
	Summary of Changes Report	Summary of Changes Report
	Possible Terminated Employees Report	Possible Terminated Employees Report
	Retiree Returned to Work Threshold Monitoring Report	Retiree Returned to Work Threshold Monitoring Report
	Error Report	Error Report

EMPLOYER PACKET

The report will display retired members by Name, Post Retirement Hours and Last Report Received Date. The first Post Retirement Hours displays column displays what the employer has reported for the member. The next column represents the Total by All Employers. **This is important because the post-retirement limitation is not by each employer but a total of all employers.**

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Retiree Returned to Work Threshold Monitoring for Fiscal Year 2024-2025 as of 02/07/2025

Last 4 SSN	Tier	Name	Post Retirement Hours		Last Report Received Date
				Total All Employers	
4644	1		60.00	60.00	01/31/2025
4052	1		112.00	112.00	01/31/2025
1335	1		73.00	146.00	01/31/2025
8860	1		53.00	129.00	01/03/2025
2322	1		197.00	197.00	01/31/2025
5648	1		84.00	84.00	01/31/2025
3406	1		38.00	38.00	01/03/2025

ADJUSTMENTS AND ADDING RECORDS

If an employer has reported post-retirement hours incorrectly on a past pay-period report, the employer is required to make corrections.

For example:

If a record or annuitant was accidentally left off a prior contribution report:

- The employer should add the missing record on the next Gemini pay-period report.

If a previously posted record requires an adjustment or correction to post-retirement hours:

- The employer must report an adjustment record on the next Gemini pay-period report to correct any mistakes made on the originally posted contribution record.
- **IMPORTANT:** Only records that have already been posted in Gemini can be adjusted.

If corrections are needed, review the training:

Gemini Adjustments and Adding Records

POST-RETIREMENT RESPONSIBILITIES

EMPLOYER RESPONSIBILITY

- It is the employer's responsibility to keep track of retiree hours and report them accurately.
- The member does not know if employers are reporting the correct number of hours.
- **If a member exceeds, TRS will request documentation of hours worked at the employer before stopping the member's pension and insurance. Please respond as soon as possible to ensure we stop benefits timely.**
- The member is required to repay benefits from the date they exceeded the post retirement limitation.
- The member will become active with TRS and the employer is required to report them on Gemini pay-period reports with TRS contributions remitted.

Contact TRS if the member is going to exceed at your employer

EMPLOYEE RESPONSIBILITY

- It is the member's responsibility to keep track of all hours they are working.
- The member does not know that an employer may be reporting hours incorrectly.
- **All documentation is required to come from the employer. The member cannot submit their documentation.**

RESOURCES

Bulletin FY25-02: Retire Return to Work Program

Bulletin FY25-06: Reporting Post Retirement Hours for Annuitants

Reporting TRS Retirees FAQs

Gemini Adjustments and Adding Records

Post-Retirement Hours Worked Forms

Chapter 11: Post-retirement Matters

Employer Access Tutorial

Contact Information

Employer Services
Employer Reporting
(888) 678-3675 Option 1
employers@trsil.org

Accounting Department
Remittances or the Employer Bill
(888) 678-3675 Option 2
accounting@trsil.org

TRS Supplemental Savings Plan (SSP)
(888) 678-3675 Option
SSP@trsil.org

Member Services Outreach Department
Offers either in-person or virtual meetings for your TRS members
outreach@trsil.org