

Employment After Retirement (EAR) Considerations



Effective Retirement Date	One-Month Break in Service After Retirement	Employment After Retirement Restrictions	Surcharges
Before Jan. 1, 2021	Required	No Restrictions	May apply
After Jan. 1, 2021	Required	Limits Apply*	May apply

**A TRS retiree who is subject to the EAR restrictions may only work for a TRS-covered employer without forfeiting his or her annuity if that employment qualifies for an EAR exception. Note: Exceptions differ for service retirees and disability retirees.*

92 HOURS

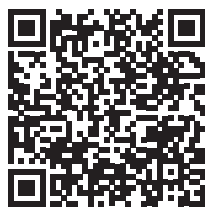
This is the **number of hours per calendar month** a retiree working one-half time or less may work without triggering surcharges.

11 DAYS

This is the **number of workdays per calendar month** a retiree combining substitute and other TRS-covered employment may work without triggering surcharges.

HOW IT WORKS FOR YOU

Read the **TRS EAR brochure** for full details about returning to work after you've retired.



BREAK IN SERVICE

After your retirement date, you must observe a **one full, calendar-month break in service** before returning to work for a TRS-covered employer. Returning too soon will revoke your retirement, requiring you to reapply for retirement and repay any annuity payments you received.

KEEP IN MIND

If your retirement date is May 31 but your contract or work agreement requires you to work into June, but no later than June 15, you may not return to employment in Texas public education employment until Aug. 1.

Disclaimer: This document provides general information only. TRS plan terms are governed by state law, the TRS Board of Trustees, and federal law. If questions arise, the laws and rules control.

Find more resources on the TRS Website: www.trs.texas.gov



KEY DEADLINES

Meeting deadlines is critical to avoid delays.

- You can't submit the application **more than 12 months** before your retirement date.
- Your retirement application must be submitted **no later than two calendar months** after your retirement date.

After submitting your application, all required forms and information must be submitted **within 12 months** of your effective retirement date or the application may be canceled.

FINAL STEPS: 30 – 60 DAYS BEFORE RETIREMENT

As your retirement date approaches:

- Notify employer and resign by your retirement date.
- TRS will contact your employer to confirm your employment termination.
- If eligible, review and consider **TRS-Care** health benefit options.

AFTER YOU APPLY

Stay responsive.

- TRS reviews your account and application.
- You may be asked to complete additional forms.
- Submit all requested documents by the deadlines.

RETIREE HEALTH BENEFITS

Information regarding your eligibility for TRS-Care health benefits will be mailed to you after you submit your retirement application. Health benefit coverage for higher education employees is administered by either ERS, UT System or TAMU System. Contact your benefit office for additional information.

TAXES & DIRECT DEPOSIT

Plan for your income.

- Monthly retirement benefits are **subject to federal income tax**.
- Use **IRS Form W-4P** for withholding.
- Set up **direct deposit** for faster payments (**MyTRS** or form **TRS 278**).

IF YOU LEAVE WORK BEFORE YOU'RE ELIGIBLE

Options may still be available.

- Some members may "**age into retirement**" after leaving TRS-covered employment.
- If **vested** (have earned five years of membership service credit), your account will remain open until you take action to retire or withdraw.
- Retirement eligibility depends on age, service credit, and other factors.

TOOLS & HELPFUL RESOURCES

- **MyTRS**: Planning tools, estimates and account information
- **Annual Statement**: Review and keep for your records
- **trs.texas.gov**: Retirement planning guides and education videos
- **Call TRS Member Services**: 1-800-223-8778 (Monday–Friday)
- Upload forms and documents securely through the TRS website

Reminder: TRS determines eligibility and benefits based on your individual member account.