

# MERCED COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

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## POST RETIREMENT

### **After retirement, will working outside of an MCERA participating employer affect my retirement?**

No. Post-retirement employment outside the framework of MCERA participating employers will not affect payment of your retirement allowance.

### **Can I return to work for an MCERA participating employer after I retire?**

If you wish to work for any of the MCERA participating employers after you retire, you cannot be paid for your work unless you are working in the following capacity:

- in a position that requires special knowledge and skills that you have;
- as a juror;
- as an election officer;
- as a field deputy for registration of voters;
- as a member of the Board of Retirement, or,
- as an independent contractor.

Please note that if you retire on a disability you **CANNOT** return to work for an MCERA participant employer under any condition except a juror, unless sections 31725.65 or 31730 apply. Contact MCERA for more information.

### **How long do I have to wait after retirement before returning to work for an MCERA participating employer in the above positions?**

The Board of Retirement has adopted resolutions defining normal retirement age as 50 for Safety Employee Members and as age 60 for Miscellaneous Employee members. The resolutions also require that a "bona fide" separation from service must occur before any retired member who is younger than normal retirement age can be employed as a retiree by an MCERA employer. A bona fide separation from service is based on two factors:

- The absence of a predetermined arrangement to return to work with an MCERA employer.
- A minimum of 60 day break in service from the date of retirement to the date post-retirement employment begins.

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If you are a retiring safety member, 50 years or older or a retiring general member, 60 years or older, these regulations do not apply to you.

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For members who retire younger than “normal retirement age,” the member must:

- Have a 60 day separation from employment and
- Not have any pre-determined arrangement with an MCERA employer for the member to return to work after retirement.

If a member who retires below normal retirement age returns to work without complying with conditions above they will be asked to terminate employment within 30 days of notification by MCERA and may not return to work for 365 days or until they reach normal retirement age whichever occurs first. Members who fail to terminate employment may be subject to having retirement benefits terminated.

**How many hours am I allowed to work if I choose to return to an MCERA participating employer in the above positions?**

You cannot be paid for more than 120 working days or 960 hours (whichever is greater) per fiscal year for any post-retirement work you do for an MCERA participating employer.

**Can I return to work as a full time or variable shift employee?**

No. If you return to work as a permanent or variable shift employee you must notify our office ASAP. We will stop your retirement and it will not be reinstated until after you retire for the second time. You will be liable for any retirement benefits that were paid to you during re-employment (full time or variable shift), so it is critical that you notify our office if you return to an MCERA participating employer as a permanent employee.

**Do I have to notify MCERA if my beneficiary predeceases me even if they are not going to receive a continuance after my death?**

Yes, you must notify MCERA if your beneficiary passes away regardless of the option you choose.