

RETURN TO WORK (RTW)

Currently there are two options for NMERB retirees to Return to Work. Beginning May 20, 2020, there will be an additional RTW option for NMERB retirees: Earning less than \$15,000. (Legislative change from Senate Bill 111)

All three RTW options require an application.

If you are currently an NMERB retiree working under RTW, have an approved RTW Application and wish to continue working under your current RTW option, there is nothing you need to do.

If you are currently an NMERB retiree working under the RTW program, working unlimited and making contributions, have an approved RTW Application and wish to change to one of the limited RTW options (Working less than .25 FTE or Earning less than \$15,000), you are required to do the following:

1. The retiree is required to complete the Application to Withdraw from RTW Program form*. This form requires an authorized signature from your employer, please check with your Payroll or Human Resources for the person authorized to complete this form. This form can be found on www.nmerb.org under the blue DOWNLOAD FORMS box, scroll down to the Working After Retirement – Applications section.
2. In addition, the retiree is required to complete and submit to NMERB a new RTW Application* and indicate the RTW option that they are applying for. This application must be approved by NMERB **prior to beginning employment**. This form can be found on www.nmerb.org under the blue DOWNLOAD FORMS box, scroll down to the Working After Retirement – Applications section.

*THESE FORMS MUST BE APPROVED BY NMERB IN THE QUARTER PRIOR TO THE CHANGE OF RTW OPTION. **To allow time for processing, and approval we strongly recommend that you submit your application 15 days prior to the end of the quarter.** For example if you plan on working under the “less than \$15,000.00 per year” provision in July, these forms shall be submitted to NMERB prior to June 16th.

If you are currently an NMERB retiree working .25 FTE or less and you wish to change to the Earning less than \$15,000 option, you are required to complete and submit a new RTW Application. This application must be approved by NMERB prior to beginning employment.

If you are a new NMERB retiree, a RTW application must be completed and approved by NMERB prior to beginning employment with an NMERB affiliated employer.

Return to Work Options May 20, 2020

NMERB Retiree Return to Work Program: The 12 consecutive month layout period for employees who retired after January 1, 2001, remains unchanged. Application process required; if approved, the retiree will receive a copy of the approved RTW application to provide to the employer. Employee and employer pay nonrefundable contributions.

NMERB Retiree working .25 FTE or less: No waiting period required, application process required; if approved, the retiree will receive a copy of the approved RTW application to provide to the employer. No contributions are required by employee/employer. If the employee is working for other NMERB employers, the FTE will be combined with the FTE of all other employers. The resulting FTE must not exceed .25 FTE for any month of the fiscal year.

NMERB Retiree earning less than \$15,000: There is a required 90 consecutive day layout period from the employee’s retirement date, application process required; if approved, the retiree will receive an approved copy of the RTW application to provide to the employer. No contributions are required by employee/employer. If the employee is working for other NMERB employers, the gross earnings will be combined with the gross earnings of all other employers. The resulting gross earnings must be less than \$15,000 for the fiscal year.

Retirees - please direct your questions to Member.Help@state.nm.us or 1-866-691-2345