

# RETIREMENT 101

## Working After Retirement



It is common for retirees to work after retirement. If you plan to work for an SBCERA-participating employer, there are important rules you must follow to keep your retirement benefit. **Please contact SBCERA before you accept or start any job with an SBCERA employer.**

### Can I work after I retire and still get my SBCERA benefit payment?

**Yes.** If you work for a private employer or an employer not covered by SBCERA, your retirement benefit will not change. If you return to work for an SBCERA-participating employer, you must follow certain rules to keep your retirement benefit. **Always contact SBCERA before accepting or starting work.**

### Types of Work After Retirement

#### Returning to Work for an SBCERA Participating Employer

If you plan to work for **any SBCERA employer** (even one different from the employer you retired from) you must:

- **Notify SBCERA** before you start working
- Complete the Returning Retiree Certification Form
- Wait for SBCERA to confirm you are eligible

Once you return to work:

- You may work up to **960 hours** per fiscal year (July 1–June 30)
- The position must be **temporary**
- The assignment may last up to **18 consecutive months**, unless the SBCERA Board of Retirement approves an extension. Extensions are not guaranteed, so please do not assume you'll be approved for continued employment beyond 18 months.

#### Volunteer Work

You may **volunteer** for an SBCERA employer if:

- You do **not** receive pay, stipends, or benefits
- You are not performing work normally done by a paid employee

If these rules are met, you may volunteer as many hours as you wish, and it will not affect your retirement benefit.

#### Independent Contractor Work

If you want to work as an **independent contractor** for an SBCERA-participating employer, you must:

- Complete SBCERA's **Independent Contractor Questionnaire** (available on our website)
- Submit it to SBCERA before you start working
- Wait for SBCERA to review and confirm your status

Independent contractor rules are very strict. SBCERA must determine whether the work qualifies as true independent contractor work. You may not start working until SBCERA confirms your status.

### When Can I Return to Work?

#### Standard Rule

You must wait **180 days** after your retirement date before returning to work for an SBCERA employer.

#### Early Return Exceptions

You may return sooner if:

- You are a **Safety Member** returning to active law enforcement or firefighting.
- Your employer receives governing-body approval for a position that meets the **strict legal definition** of "critically needed." This exception is **rare**, especially for General Members.

#### Normal Retirement Age

If you are younger than:

- **Age 50** (Safety Members), or
- **Age 55** (General Members)

You must wait at least 60 days before returning to work for an SBCERA employer.

#### If You Received Unemployment Benefits

You must wait 12 months from the date of your last unemployment benefit payment before working for a SBCERA employer.

#### If You Have a Disability Retirement

You cannot return to your former job or to any job that required duties related to your disabling condition.

#### What happens if I don't follow the rules?

If return-to-work rules are not followed, state law requires SBCERA to:

- Suspend your monthly benefit
- Reinstatement to active membership
- Collect repayment of any benefits paid while you were ineligible

**To avoid these issues, always contact SBCERA before accepting work with an SBCERA employer.**



Scan this QR Code to watch our **Quick Tip video**, Working After Retirement.

# SBCERA's Participating Active Employers



San Bernardino County Employees'  
Retirement Association



Barstow Fire Protection District



Big Bear Fire Authority



California State Association of Counties



City of Big Bear Lake



City of Chino Hills



Consolidated Fire Agencies (CONFIRE)



Crestline Sanitation District



Department of Water & Power of the City of Big Bear Lake



Hesperia Recreation and Park District



Law Library for San Bernardino County



Local Agency Formation Commission



Mojave Desert Air Quality Management District



San Bernardino County



San Bernardino County Transportation Authority



San Bernardino County Employees' Retirement Association



South Coast Air Quality Management District



Superior Court of California, County of San Bernardino

Learn more: [www.SBCERA.org/List-Participating-Active-Employers](http://www.SBCERA.org/List-Participating-Active-Employers)