



Watertown Contributory Retirement System

PUBLIC SERVICE RE-EMPLOYMENT LIMITATIONS

In accordance with **Section 91** of Chapter 32 of the Massachusetts General Laws, there are two strict limitations on further public employment in the Commonwealth following your superannuation retirement from a public service position.

❖ **Earnings**

Your earnings for the period of re-employment in any calendar year, when added to your retirement allowance, cannot be greater than the salary currently being paid for the position from which you retired plus an additional \$15,000.00. (The additional \$15,000.00 is not utilized in the calculation in the first 12 months following retirement.)

❖ **Hours**

Your re-employment is limited to a period of up to **1,200 hours** (*approx. 23 hrs. per week*), over a complete calendar year.

❖ **YOUR EMPLOYMENT MUST CEASE WHEN EITHER LIMITATION IS REACHED.**

❖ **Tracking of Earnings and Hours**

It is your responsibility to keep track of your hours and the money you earn while re-employed. If you think that you might exceed the restrictions contact the Watertown Retirement Board for a complete explanation of options.

❖ **Section 91**

- **Applies to both superannuation and disability retirees.**
- Applies to any public employment, regardless of whether or not it occurs in the same city or town from which you retired.
- Applies whether you choose to classify yourself as a “consultant” or “independent contractor”.
- Limitations cannot be avoided by forming a company if the primary reason for the formation is to avoid the limitations.
- Earnings for “details” which are paid by city or town payroll are included in the limitations, regardless of whether the city or town ultimately bills a private entity for the work.

(*Initial*) ***I have reviewed the Section 91 earning limitations and fully understand the restrictions as outlined above.***

Signature: _____

Date: _____