



North Carolina Retirement Systems



Form 6

Claiming Your Monthly Retirement Benefit

Print or type in black ink. No erasures, strikeouts or whiteouts permitted. Do not staple pages.

Apply for Retirement Online - Log in to your secure ORBIT account at ORBIT.myNCRetirement.gov.

Section A. Tell us about yourself.

| | | | | |
|------------------------|-------|-----------|-------------------------------------|--------------------------------------|
| First Name | M.I. | Last Name | Suffix | |
| Mailing Address | | | Date of Birth | SSN |
| City | State | Zip Code | Phone (At least one phone required) | Mobile (At least one phone required) |
| Personal Email Address | | | | Member ID |

Section B. Tell us the Retirement System from which you wish to retire.

If more than one, you must fill out a separate form for each retirement system account.

| | | | |
|--------------------------|--|--------------------------|--|
| <input type="checkbox"/> | Teachers' and State Employees' Retirement System (TSERS) | <input type="checkbox"/> | Consolidated Judicial Retirement System (CJRS) |
| <input type="checkbox"/> | Local Governmental Employees' Retirement System (LGERS) | <input type="checkbox"/> | Legislative Retirement System (LRS) |

| | | |
|------------------------------|--------------------|------------------|
| Last employer in this system | Last position held | Last day of work |
|------------------------------|--------------------|------------------|

Section C. Choose an effective retirement date.

All effective retirement dates must be on the first day of a month. To be legally retired, you must terminate employment before, and live until, your effective retirement date. Under state law, you may not sign this application earlier than 120 days before your effective date of retirement. You may not sign this application on or after your effective date of retirement. See Guide B.

| | | | |
|--------------------------------|-------|----------------------------|------|
| Your effective retirement date | Month | Day | Year |
| | | 1 - (First day of a month) | |

Section D. Provide your proposed beneficiary's information below.

The retirement payment option you choose will affect the amount you will receive each month and whether or not a beneficiary will receive a benefit after your death. Several retirement payment options are available to you. See Guide F. Please provide the following information about a potential beneficiary of your monthly retirement benefit for the sole purpose of an estimate. Giving us this information allows us to provide you with the fullest estimate of payment options. You will have an opportunity to legally designate such a beneficiary later on the Form 6E, 6EJ, or 6EL (Choosing Your Retirement Payment Option). ***REQUIRED FIELD.**

| | | | | |
|------------------------|-------|---------------|--|---|
| First Name | M.I. | Last Name | SSN* | |
| Personal Email Address | Phone | Date of Birth | Spouse <input type="checkbox"/> Yes <input type="checkbox"/> No | Gender <input type="checkbox"/> M <input type="checkbox"/> F |

Section E. Authorize with your signature.

I hereby certify I have read the Guides and that the above information is correct and true to the best of my knowledge.

Signature _____ Date _____

Continue to the next page.

Section F. Attach the following documents to complete this claim (Optional).

Proof of birth for you and your proposed beneficiary:

We suggest submitting proof of date of birth for you and your proposed beneficiary (driver's license, birth certificate, passport, or state, federal, or military identification) to confirm information with the Retirement Systems Division.

Estimate of retirement benefits from the Social Security Administration:

If you are under the age of 62, the Social Security leveling payment option (see Guide F, Option Four) is offered to you unless you are a member of the Legislative Retirement System. If you are interested in this payment option, you must attach a current estimate of your retirement benefits from the Social Security Administration.

Section G. Determine if submitting this form to your employer is applicable.

If you are a member of the TSERS, CJRS, LRS or LGERS:

You must submit this form to your last system employer under the following conditions:

1. You have not yet reached your effective date of termination.
2. You intend to convert unused sick leave into retirement service credit (See Guide C). After you submit this form to your employer, it will be forwarded to the Retirement Systems Division. If you do not need to submit this form to your employer, please submit this form according to the instructions in Section I.

If you ever participated in UNC System Optional Retirement Program:

Please read Guide I and submit a Form ORP, if applicable.

Section H. Employer, acknowledge this application and certify final work record information.

| | |
|----|---|
| 1. | Effective retirement date |
| 2. | What is the last day worked or date leave was (or will be) exhausted? |
| 3. | How many days of unused sick leave will (or did) the employee have on his or her effective date of termination? <i>- When converting sick leave hours to sick leave days, divide hours by the monthly sick leave accrual rate when the hours were earned.</i> |
| 4. | What was the employee's total annual salary for the year preceding his/her retirement year? (January - December) |
| 5. | Please enter the employee's projected monthly compensation that will be earned through the employee's termination date (or last day of Retirement System eligibility). <ul style="list-style-type: none">• Enter the total compensation paid to date this year under "Reported Year to Date."• Enter other compensation, by month, to be paid to the member and include any payouts.• Only include compensation reportable to the Retirement System (do not include payments for severance pay, reimbursement of expenses, sick leave, etc.)• Attach any employment contracts for school superintendents in TSERS, town or county managers and directors in LGERS.• If member has been on the Disability Income Plan in TSERS, please submit all disability forms. |

Continue to the next page.

Section H. Employer, acknowledge this application and certify final work record information. (Continued)

| | |
|---|--|
| 5. Enter Compensation paid, or to be paid, through retirement date | |
| Reported Year to Date | |
| Month | |
| Annual Leave | |
| Bonus Leave | |
| Terminal (Installment) | |
| Longevity | |
| Supplement | |
| Other | |
| Other | |
| Total | |

6. Please explain any extraordinarily large payments, reduction in salary, or breaks in service during the last four years.

Employer Certification: I hereby certify that the information provided about the employee named in Section A is true and correct to the best of my knowledge. I certify that this employee has chosen an effective date of termination that is prior to his/her effective retirement date. Effective on January 1, 2025: Members who are in receipt of severance pay cannot apply to begin receiving their retirement benefit coincident with their severance pay. If the severance payment is made in a lump sum, but based on a certain period, such as a number of weeks or months, the member is not eligible to receive retirement during the period used to calculate the lump sum value.

I certify that the unused sick leave shown reflects the amount of unused sick leave at or projected to the date of termination and is sick leave for which this member would have been paid had he/she actually been sick. If this amount changes, I will notify the Retirement Systems Division with a Form 6C. All other information will be confirmed through usual employer reporting methods.

Employer Contact Signature _____ Date _____

| | | |
|--------------------|------------------------|-------------|
| Contact First Name | Contact Last Name | |
| Employer / Agency | Contact Position Title | |
| Email Address | Phone | Unit Number |

Section I. Submit this form by mail or email.

You may mail this form to the address below or email the form to NC.Retirement@nctreasurer.com. For timely processing, please submit this form to the Retirement Systems Division at least 60 days before the effective retirement date.

| | |
|------------------|-----|
| Member Last Name | SSN |
|------------------|-----|

Submit the completed form by mail or email.



Guide A. Who is eligible for retirement?

The age and service requirements for eligibility for retirement are different with each Retirement System, so it is important to consult your benefits handbook (available at myNCRetirement.gov) and your last system employer as you plan for your retirement. Once you meet the eligibility requirements, you may apply for monthly retirement benefits.

Effective on January 1, 2025: Members who are in receipt of severance pay cannot apply to begin receiving their retirement benefit coincident with their severance pay. If the severance payment is made in a lump sum, but based on a certain period, such as a number of weeks or months, the member is not eligible to receive retirement during the period used to calculate the lump sum value.

Guide B. What are the steps in the retirement process?

Basic Steps in the Retirement Process

1. Read, complete, and sign this form (Form 6). Submit your application packet which includes a Form 6, proof of birth, and Social Security statement, if applicable.
2. Receive, complete, and return Form 170, Form 290 (see Guide D), and Form 333, if applicable (see Guide D).
3. Receive, complete, and submit Form 6E, to choose a retirement payment option, and Form 333BEN, if applicable.
4. If you are eligible for State Health Plan retiree group coverage, you will be automatically enrolled into a health plan after you have submitted, and the Retirement System has processed, your Form 6E. Retiree group coverage begins on the first day of the month following your effective date of retirement. Complete and return Form 336 (see Guide F).
5. Your first retirement benefit payment should be made by direct deposit. Instructions must be received and acknowledged by the Retirement Systems before your effective retirement date. Otherwise, a paper check will be mailed. Your retirement selection is locked in when the first payment becomes normally due and the first benefit payment date has occurred. After a member has received their first payment through direct deposit or their first paper check has been mailed, they will be unable to make changes to their payment option and monthly survivorship beneficiary.

More about Step 1: Signing Your Form 6

We recommend that your Form 6 be submitted to the Retirement Systems Division at least 60 days but not more than 120 days before your effective retirement date in order to allow adequate time for the Division to process your application. You may submit the form yourself if you have been separated from your last system employer for more than three months or you do not intend to convert sick leave into retirement service credit. But if you do intend to convert any sick leave into retirement service credit, your employer must complete Section H of Form 6.

More about Step 3: Submitting Your Form 6

Once the Retirement Systems Division has received your Form 6, the Division will send you additional forms (see Guide D). After we have reviewed your record of service, we will mail you an estimate that shows the amount of your maximum allowance and other payment options, if applicable. Carefully review these options and make your choice on the Form 6E (Choosing Your Retirement Payment Option) that we provide to you with the estimate.

Your choice of payment option is an important decision as the law allows a change to your option only under specific and limited circumstances. Be sure to submit the 6E as soon as possible after it is mailed to you to avoid a delay in payment of your first benefit. If delayed, your first payment will include a retroactive amount. In any event, your effective date of retirement will remain legally binding. We will send you a letter acknowledging that we have received your Form 6E. Your retirement application may be canceled if we do not receive your Form 6E within 120 days.

More about Step 4: Retiree Health Coverage

If you are eligible for State Health Plan retiree group coverage:

If under 65 (and not Medicare-eligible), you will be automatically enrolled in the health plan you were enrolled in as an active employee along with any covered dependents. If you did not have coverage in the State Health Plan as an active employee, you will be automatically enrolled in the Traditional 70/30 Plan retiree-only coverage. You can change your plan or opt out of health coverage up to 30 days after your coverage effective date.

If Medicare-eligible and your retirement process is completed 60 days or more prior to your coverage effective date, you will be automatically enrolled into a Medicare Advantage Base Plan. You will have up to 30 days prior to your coverage effective date to change plans. If no action is taken, you will remain in your assigned Medicare Advantage Plan until the next Open Enrollment, and your non-Medicare eligible dependents will be enrolled into the health plan they were enrolled in while you were an active employee.

If Medicare-eligible and your retirement process is completed less than 60 days prior to your coverage effective date, you will be automatically enrolled in the Traditional 70/30 Plan. You will have up to the day before your coverage effective date to elect a Medicare Advantage Plan. Otherwise, you will remain in the 70/30 Plan until next Open Enrollment, and your non-Medicare eligible dependents will be enrolled into the health plan they were enrolled in while you were an active employee. If you are an active employee at the time you enter retirement, your employer provides coverage through the first month of retirement. However, if you are Medicare eligible when you enter retirement, Medicare would be primary to employer-provided coverage.

These guides are subject to and governed by the General Statutes of the State of North Carolina.

Guide B. What are the steps in the retirement process? (Continued)

NOTE: If you do not take action within the specified time period to change coverage, you (and your covered dependents) will remain, unless you drop coverage, in the assigned auto-enrolled retiree group health plan until the next State Health Plan Open Enrollment (or qualifying event). You do not need a qualifying event or to be within the open enrollment period to drop coverage for yourself and/or your covered dependents.

More about Step 5: Receiving Your First Benefit Check

Your first retirement benefit payment should be made by direct deposit. Instructions must be received and acknowledged by the Retirement Systems before your effective retirement date. Otherwise, a paper check will be mailed. Your retirement selection is locked in when the first payment becomes normally due and the first benefit payment date has occurred.

After a member's first payment has been issued, no changes to the payment option and monthly survivorship beneficiary are allowed.

If your contributions and service record is ever updated, your benefit amount may be adjusted to ensure that the amount is in compliance with retirement law. At any such time, we will send you a notice of the change.

Your subsequent retirement payments will be deposited into your bank account on record by the 25th of the month. Each month you can view or print your deposit notification statement from your personal ORBIT account. You may always update your direct deposit information online in your secure ORBIT account.

Guide C. What should I consider as I near my retirement date?

Near your effective retirement date, consider the following:

Sick leave. Unused sick leave can be converted to additional retirement service credit at the time of your retirement if:

- Earned under a duly adopted sick leave policy.
- You would receive full salary when using the sick leave if absent from work due to sickness.
- You have not and will not receive any compensation for this sick leave.
- Your last day of service with your last participating TSERS employer is within five years prior to your TSERS effective date of retirement, or your last day of service with your last participating LGERS employer is within 365 days prior to your LGERS effective date of retirement.

- All other retirement eligibility requirements have been met.
- One month of credit is allowed for each 20 days of unused sick leave when you retire. One more month is allowed for any part of 20 days left over, provided the remaining portion is at least one hour.

Service credit changes. The more months you work, the higher your monthly retirement benefit is likely to be.

Salary changes. For TSERS and LGERS members, a change in salary may or may not affect the amount of your final retirement benefit. But if your salary is the highest it has ever been, and you received a raise within the last four years, you can estimate that the longer you work at your current rate, the higher your retirement benefit will be.

Guide D. What other decisions will I make during the retirement process?

The Division will supply you with other forms and information for your use in making other choices about your retirement.

Choosing a bank account to receive your direct deposit. This is completed online during the Retirement Online process, or by filling out a Form 170 (Authorizing Direct Deposit).

Your first retirement benefit payment should be made by direct deposit. Instructions must be received and acknowledged by the Retirement Systems before your effective retirement date. Otherwise, a paper check will be mailed. Your retirement selection is locked in when the first payment becomes normally due and the first benefit payment date has occurred.

Changing health coverage. If you are eligible for State Health Plan retiree group coverage, after your Form 6E has been processed by the Retirement System, we will send you Instructions and Guides to Changing Retiree Health Coverage through the State Health Plan Online.

Choosing tax withholdings. You will indicate your tax withholding preferences with a Form 290-23 (Choosing Your Tax Withholdings). Your retirement benefit is generally subject to income tax withholdings.

Maintaining your account. You will be able to modify many of these decisions at any time by submitting an additional form or by visiting myNCRetirement.gov and logging into your secure ORBIT. Once you retire, you can view benefit payment history, change tax withholdings, order a new 1099-R, change your address, and more in your ORBIT account.

Choosing the Contributory Death Benefit. If you are retiring for the first time in your system, you will have an opportunity to participate in the optional \$10,000 Contributory Death Benefit for Retired Members. Shortly after we receive your Form 6, we will mail you a Form 333, which includes information about the contributions required for this optional benefit if you are eligible.

Choosing Optional Supplemental Insurance. Optional supplemental insurance coverage, such as vision, dental, accident, and term and whole life insurance, is available to retirees and benefit recipients through Pierce Insurance Agency Inc. Pierce will send you enrollment information after the first retirement benefit payment has been made.

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Guide E. What is Contribution-Based Benefit Cap (CBBC)?

As a member, you contribute six percent of your monthly income toward your retirement. If you receive significant salary increases in the years before retirement or over the course of your career your monthly retirement benefit may exceed what your contributions would be expected to fund. While this scenario is not applicable to the majority of retirees, it is a situation you should be aware of as a possibility depending on your unique circumstances.

If you retired on or after January 1, 2015 as a TSERS or LGERS employee, with an average final compensation (AFC) of \$100,000 or more (adjusted annually for inflation), you may fall under the Contribution-Based Benefit Cap which could require your employer to pay an additional contribution. If you were hired on or after January 1, 2015 as a TSERS or LGERS employee and your benefit exceeds the Contribution-Based Benefit Cap (CBBC), this estimate may not reflect the retirement benefit that will be payable.

If it is determined your benefit exceeds the CBBC, the options are:

- Your employer may choose whether or not to pay this additional contribution;
- If your employer chooses not to pay, you may choose to pay the additional contribution; OR
- You will be paid a reduced benefit based on the CBBC for the lifetime of your benefit.

Should you or your employer choose to pay the additional amount, you will receive the capped benefit amount until all information has been received and processed (approx. 90-120 days after your retirement date). If the final adjusted additional contribution amount is paid, you will be retroactively paid the uncapped amount.

Please note, the capped amount refers specifically to the lower benefit you are qualified to receive and is directly related to the contributions that have been paid into your pension. The uncapped amount refers to the benefit amount that does not take a contribution-deficit into account. For more information on the Contribution-Based Benefit Cap, please visit myNCRetirement.gov.

Guide F. What are my retirement payment options?

You have a choice of retirement options. You will be asked to choose one of these options in the next step of the retirement process. (these options include the Guaranteed Refund. See Guide F.) Please review the following retirement options. (Under LRS, only the Maximum Allowance and options 2 and 3 are available)

OPTIONS WITHOUT A MONTHLY BENEFIT FOR A SURVIVOR AFTER YOUR DEATH

Maximum Allowance: Basic, Straight Life Benefit

You will receive a monthly retirement benefit that is paid throughout your lifetime with all monthly benefit payments ceasing at your death.

Option 4: Adjustment of Retirement Allowance and Social Security Benefits

You will receive a monthly retirement benefit that is larger than the Maximum Allowance until you are eligible for Social Security at age 62. Your Retirement System benefit will be reduced in the month following the month of initial entitlement for your Social Security age 62 benefit.

Your reduced retirement payments after age 62, plus your allowance from the Social Security Administration (SSA), should be approximately the same amount as the inflated payment you received from the Retirement System before age 62. You must be younger than 62 to qualify for this option. To choose this option, you must attach current documentation (less than 2 years old) from SSA that estimates the SSA benefits you should receive at age 62.

The actual amount of your retirement payments both before and after age 62 will be based on this estimate of benefits you provide to us from SSA before your retirement. Contact SSA for information on applying for benefits and the date that your first age 62 Social Security benefit will be paid to you.

OPTIONS WITH A MONTHLY BENEFIT FOR A SURVIVOR AFTER YOUR DEATH

For all of the following, your benefit amount is affected by both your age and the age of the beneficiary you choose.

Option 2: 100% Joint and Survivorship

You will receive a reduced monthly retirement benefit that provides that upon your death, the same reduced retirement allowance will continue monthly to the survivorship beneficiary you designate, for the remainder of his/her life.

Option 3: 50% Joint and Survivorship

You will receive a reduced monthly retirement benefit that provides that upon your death, one-half of the reduced retirement allowance will continue monthly to the survivorship beneficiary you designate, for the remainder of his/her life.

Option 6-2: Modified 100% Joint and Survivorship

You will receive a reduced monthly retirement benefit that provides that upon your death, the same reduced retirement allowance will continue monthly to the survivorship beneficiary you designate, for the remainder of his/her life. However, should this beneficiary pre-decease you, your monthly benefit will increase to the maximum allowance.

Option 6-3: Modified 50% Joint and Survivorship

You will receive a reduced monthly retirement benefit that provides that upon your death, one-half of the reduced retirement allowance will continue monthly to the survivorship beneficiary you designate, for the remainder of his/her life. However, should this beneficiary pre-decease you, your monthly benefit will increase to the maximum allowance.

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Guide G. What is the Guaranteed Refund?

The Guaranteed Refund feature provides that under all retirement options, if you and your monthly survivorship beneficiary if applicable (and your spouse if you are a member of the Consolidated Judicial Retirement System) die before exhausting the total of your remaining accumulated contributions, any remaining portion will be paid in a lump sum payment to the beneficiary(ies) you designate. The purchase of additional creditable service after retirement (less the administrative fee) is also covered by the Guaranteed Refund feature.

You will be asked to designate a beneficiary(ies) for the Guaranteed Refund on Form 336 as one of the steps in the retirement process. Please note that you cannot name the same beneficiary for your Guaranteed Refund and a monthly survivorship beneficiary. If all of your accumulated contributions have been exhausted, your monthly retirement benefit will continue, but the Guaranteed Refund will not be payable.

Guide H. What would happen if the retirement process were interrupted by my death?

If you die before your effective retirement date, your contributions and beneficiary(ies) will be treated as if you had never applied for retirement.

If you die after your effective retirement date and your Form 6E (Choosing Your Retirement Payment Option) has not been received by the Retirement System, and you have named only one beneficiary for your return of accumulated contributions, that beneficiary may elect to receive a monthly benefit or a return of your contributions in a lump sum payment or, if you have designated more than one beneficiary or no beneficiary for your return of contributions, the administrator or executor of your estate may select the option and name the beneficiary(ies).

If you die after your effective date of retirement and your Form 6E has been received by the Retirement System, regardless of whether the Retirement System has issued your first check, your benefit will be paid based on the payment option and beneficiary(ies) you elected on your Form 6E.

Guide I. How do I certify my ORP service credit?

In order to certify your Optional Retirement Program (ORP) service under TSERS reciprocity provisions, you must fill out a Form ORP, which is available on our website at myNCRetirement.gov. If these provisions do not apply, do not submit the Form ORP.

Before completing the form, please review the following information. TSERS reciprocity laws provide that:

1. Your ORP service credit with an employer who participates in the TSERS may be added to your TSERS service credit for the purpose of determining your eligibility for a reduced or unreduced TSERS benefit;
2. Only your creditable service in the TSERS will be used in computing the amount of your TSERS benefit; and
3. Creditable service shall not be counted twice for the same period of time whether earned as a member, purchased, or granted as prior service credits.

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After you have retired and are receiving monthly benefits, if you perform work in any capacity for an employer under the same Retirement System from which you retired, you will be subject to return-to-work laws. These laws may require you to work under an earnings limitation or to reenroll as a contributing member of the Retirement System.

You will be subject to these laws based on the nature of the particular work you perform for a covered employer, regardless of your job classification or your technical employment status (which may include being assigned to work for a covered employer by a private company such as a temporary agency). Following return-to-work laws will protect you from incurring financial penalties, and possible loss of retirement benefits and State Health Plan coverage (if applicable).

If you retire from the Consolidated Judicial Retirement System (CJRS) or the Legislative Retirement System (LRS), or if you receive disability benefits from any System, please review the return-to-work section in your System's Your Retirement Benefits handbook, located on our web site at myNCRetirement.gov. Return-to-work laws apply differently to members of TSERS, LGERS, CJRS, and LRS.

TSERS Return-to-Work Laws Summary

To avoid a financial penalty, TSERS members must be retired at least 6 months before returning to work for a TSERS employer in any capacity (except as a school board member, a member of a board of trustees of a community college or of any constituent institution of the University of North Carolina, or an unpaid bona fide volunteer).

If you violate this law, you can either be deemed to have retired the month after the month you performed services for the employer and repay all retirement benefits received until that date or make a lump sum payment to the Retirement System equal to three times the compensation earned during the 6-month period, whichever is less.

If your retirement benefit is canceled, your State Health Plan coverage also must be canceled. After a 6-month break, you can return to work with a TSERS employer and continue to receive your TSERS monthly retirement benefit if:

1. You work in a position that does not require membership in TSERS (NOTE: If you are reemployed in a TSERS position which requires you to be a permanent employee who works at least 30 hours per week for 9 months per year, your retirement payment must be stopped and you will again become a contributing TSERS member), and
2. You do not exceed your earnings restrictions, which is the greater of:
 - a. 50% of your compensation, excluding termination payments, reported to the Retirement System during the 12 months of service preceding the effective date of your retirement, or
 - b. \$43,300 (2026 amount).

These earnings restrictions apply for the 12 months immediately following retirement and for each calendar year following the year of retirement.

LGERS Return-to-Work Laws Summary

To avoid a financial penalty, LGERS members must not return to work for an LGERS employer during the month in which their retirement became effective. If you violate this law, you can either be deemed to have retired the month after the month you performed services for the employer and repay all retirement benefits received until that date or make a lump sum payment to the Retirement System equal to three times the compensation earned during the month following the initial month of retirement, whichever is less.

If you have employer-provided health coverage, ask your employer how the cancellation of your retirement benefit will affect the health coverage. After a one-month break, you can perform services for an LGERS employer and continue to receive your LGERS monthly retirement benefit if:

1. You work in a position that does not require membership in LGERS.(NOTE: if you are reemployed by an LGERS employer in a regular position that requires at least 1,000 hours of work in a calendar year, your retirement payment must be stopped and you will again become a contributing LGERS member), and
2. You do not exceed your earnings restrictions, which is the greater of:
 - a. 50% of your compensation, excluding termination payments, reported to the Retirement System during the 12 months of service preceding the effective date of your retirement, or
 - b. \$43,300 (2026 amount).

These earnings restrictions apply for the 12 months immediately following retirement and for each calendar year following the year of retirement.

Additional Information Regarding Return-to-Work Laws

Return-to-work laws are much more extensive than presented above. For information on the return-to-work laws that pertain to each system, please visit our website at myNCRetirement.gov to view:

- Return-to-Work laws in the "Benefit Recipients" section
- Your Retirement Benefits handbook