

## Qualifying for Murray State University Retiree Benefits

The Murray State retiree definition determines eligibility for benefits associated with MSU's campus, courses, facilities, and activities available to Murray State University retirees. This designation applies to regular full-time and regular part-time faculty and staff whose positions qualify for some level of MSU benefits.

Eligibility for retirement through the Teachers' Retirement System (TRS) and the Kentucky Employees Retirement System (KERS) is determined by the guidelines set forth by each pension plan. Individuals who choose the Optional Retirement Plan (ORP) are not subject to the regulations of the pension plans, and some part-time positions may not qualify for one of the retirement plans. However, employees who meet the criteria below may be designated as a MSU retiree, regardless of the retirement plan status.

In order to qualify as a MSU retiree:

1. The faculty or staff member must be age fifty-five (55) or more and have five (5) or more years of service at Murray State University.
- or**
2. A faculty or staff member may become a MSU retiree at any age with twenty-seven (27) years of regular full-time or regular part-time employment with Murray State University.