

M-G CAFE employees considering a gradual transition into retirement have two options beyond full retirement.

Phased retirement allows an employee to reduce their full-time equivalency to between 50 and 80% FTE while retaining benefits of UK employment and may be approved for up to 3 years. Candidates for phased retirement must be at least 60 years old and have at least 15 years of UK service.

Post Retirement, an employee fully retires from their position and is then hired on a temporary, part-time basis to fulfill either duties of their previous position or a different position. Post retirement may be at any percent FTE and may be approved for up to 1 year at a time. Some changes in benefits apply.

Comparison Chart

	Phased Retirement	Post Retirement
Full-Time Equivalency	Must be between 50% and 80% FTE	Can be any FTE percentage
Duration	May be approved for up to 3 years	May be approved for up to 1 year at a time, but there is no limit on the number of potential renewals.
Part-Time Status	Employee is considered a regular, part-time employee	Employee is considered a temporary, part-time employee
Benefits	Fringe benefits continue as usual, including retirement matching contributions on the reduced salary, life insurance, and full health insurance credit	Benefits change: No matching retirement contributions (although employees can continue to make voluntary, tax-deferred contributions); life insurance coverage ends; health insurance credit does continue if FTE is at least 20% (20%-70% would receive the self-credit only, not dependent or spouse coverage). For questions, please email benefits@uky.edu
Leave	Staff: Leave continues to accrue and is prorated. Faculty: Vacation is prorated based on FTE. Faculty with 9-month appointments do not earn vacation.	No leave is accrued.

Forms

Find the [Phased Retirement Agreement](#), [Post Retirement Performance Evaluation](#), [Post Retirement Request](#), and more on the college [HR Forms Page](#).

Form Routing

The request form should be completed by the employee, with guidance from their unit HR Administrator. Obtain all unit level signatures, and route for college level review/signatures.

Additional Help

For general questions, please contact the college **HR Team** at agbusinesscenter@uky.edu

Faculty with questions about academic appointments during phased and post-retirement appointments should contact the [M-G CAFE Office of Faculty Resources, Planning and Assessment](#). Additional information is available at [Faculty Post Retirement Appointments](#).