

InsideStory

Newsletter for
URS Participating
Employers

Fall 2026

AUREUS » Next Phase in the Transition

Building on the Beginning

Four months after AUREUS go-live, new capabilities, such as savings plan auto escalation, come into focus.

Since AUREUS went live on March 30, URS and our employer partners have worked together to navigate the challenges that come with implementing a new system.

We sincerely thank you for your patience as we've laid the groundwork together for the project's next phase.

Although implementation work continues, we've made meaningful progress since launch. New AUREUS capabilities and their practical benefits are becoming clear for members and employers.

Savings plan auto escalation is one good example. If you choose [automatic savings plan enrollment](#) for your employees, you can now also schedule automatic increases.

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An employer could choose, for example, to automatically increase member contributions by 1% each year, helping their savings grow without having to remember to make each change manually.

This new capability illustrates the broader potential of AUREUS: greater control and flexibility for users.

As we continue to refine AUREUS and expand its capabilities, look for information about additional tools and improvements to better serve URS employers and members.

Savings Plan Auto Enrollment

Employers can opt for auto escalation for their employees, or members can set it up themselves. Share this [one-page information sheet](#) to help educate your employees about the benefits.



Getting Started

Education & Resources for Employers

Employer Guide

Reference for general retirement information, as well as information about URS procedures.

» [Read Now](#)

Employer Education

- » [Webinars](#)
- » [How-to Videos](#)
- » [Publications](#)

Member Education

URS offers various types of member education to fit your employees' preferred style of learning.

- » [Publications](#) | » [Videos](#)
- » [Seminars](#) | » [Webinars](#)
- » [Individual Retirement Planning Sessions](#)

Request printed copies of member publications:
publications@urs.org.

Need URS Content?

We can provide articles with news and information about URS benefits for your employee newsletter or internal homepage. To learn more, email kory.cox@urs.org.

URS Employer Line

801-366-7318
800-753-7318

Training/Event	When	Description	Who Should Attend
Comprehensive Employer Training	Held annually, usually in spring/early summer. For 2026, will be held in September. See Schedule .	Review recently enacted laws affecting retirement benefits, compliance matters, and administrative hot topics.	Staff involved in day-to-day retirement administration operations and management.
Retirement Basics Plus	Conducted semi-annually	Basic retirement laws, general administrative matters, URS Employer Portal functions.	Staff involved in day-to-day retirement administration operations and management.
Employer Event	Save the date! Next year's event: March 23, 2027	News and trends in retirement and healthcare, updates from URS leadership.	Executives, HR and benefits managers, and other decision-makers.



Inside Story provides general information about retirement and other benefits for URS Participating Employers. Nothing herein should be construed to establish, amend, enlarge, reduce, or otherwise affect any benefits, rights, responsibilities, or privileges. If there is a conflict between any applicable law, rule, regulation, plan provision, or contract and the contents of this newsletter, the law, rule, regulation, plan provision, or contract shall prevail.

Live Employer Training » Comprehensive Employer Training

Register Now for Essential Training Held Across Utah in September 2026

[Comprehensive Employer Training](#) will be held at locations across Utah in September 2026.

This training covers a range of topics important to administering retirement benefits, including legislative updates, board resolutions, administrative hot topics, retirement planning insights, and more.

We encourage all staff members who participate in administering retirement benefits to attend this annual training!

All sessions are from 8:30 a.m. to noon. Venues fill up quickly, so reserve your spot soon!

2026 Comprehensive Employer Training

All sessions 8:30 a.m. to noon. [Click for location details and to register.](#)

[St. George](#)

Tuesday, Sept. 15
Dixie Technical College

[Richfield](#)

Wednesday, Sept. 16
Sevier School District Office

[Price](#)

Thursday, Sept. 17
Carbon Co. Senior Citizens Center

[Ogden](#)

Monday, Sept. 21
Weber Co. Administration Building

[Logan](#)

Tuesday, Sept. 22
Cache School District Offices

[Sandy](#)

Wednesday, Sept. 23
Sandy City Hall

[Orem](#)

Thursday, Sept. 24
Central Utah Water District

[Vernal](#)

Tuesday, Sept. 29
Uintah County Library

[Salt Lake City](#)

Wednesday, Sept. 30
Salt Lake County Gov't Center

If you register for a venue and your plans change, please cancel your registration prior to the event date.

Webinar: How To Be Compliance Audit Ready

Join URS on Wednesday, August 19, 2026, from 9 to 10 a.m., for a [webinar](#) focused on how to be compliance audit ready. Round 5 compliance audits have begun, and the next in line will be in Morgan, Rich, San Juan, Grand, Garfield, Washington, and Iron Counties.

We'll discuss important items related to your next compliance review and what you can do to be prepared.

All staff members who participate in the administration of the URS retirement benefits are encouraged to join in.

Webinar: How To Be Compliance Audit Ready

- » Wed., August 19, 2026
- » 9-10 a.m.
- » [Register Now](#)

AUREUS » Employer Portal

AUREUS Notes & Reminders

The Difference Between Two AUREUS Savings Plan Reports

The AUREUS Employer Portal provides two reports related to your employees' loans and other savings plan details.

The *Payroll Changes Report* only includes updates. This report

replaces the old *DC Deferral and Installments Report* that was provided weekly if changes were made during the week.

Meanwhile, the *DC Participant and Loan Report* includes a

comprehensive listing of all your employees' loans and other savings plans details. The report is broken out among the various savings plans for easier review.

No Need to Wait to Enter Termination Data into AUREUS

AUREUS allows you to complete a termination entry whenever the termination information becomes available to you.

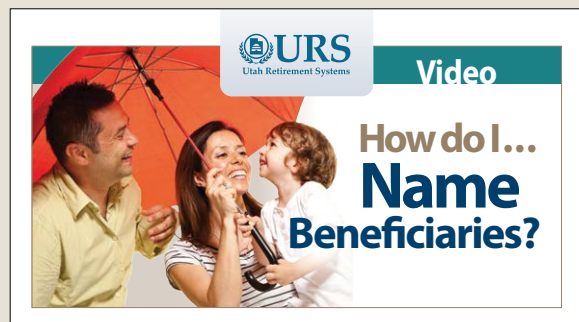
With the previous record-keeping system, you had to wait to enter termination data until final contributions were posted for the employee. Now, the sooner you enter the termination data, the sooner your employee's retirement application will advance.

Submit and Pay for Adjustments Through the Employer Portal

Employers may now submit and pay for adjustments through the Employer Portal. This new feature helps streamline processing and save you time. We encourage you to use it. We also encourage you to use the online pay functionality built into this feature because it makes for a more efficient and optimal process compared to generating payments to us through checks. When checks are sent to us, processing is typically delayed.

Questions? Contact us at 801-366-7318 or 800-753-7318.

Click Thumbnails to See New AUREUS Member Instructional Videos



AUREUS » Uploading Files

Steps and Tips for Uploading and Processing Payroll Files in AUREUS

Follow these steps to upload, validate, submit, and verify employer payroll files in AUREUS. These tips can help you avoid common errors and keep the process moving smoothly.

1 Upload your Employer Payroll File from the Upload Files screen.

Check the color indicator:

Green = AUREUS recognizes the file format and will attempt to process the file. Proceed to Step 2.

Red = AUREUS cannot recognize or read the file. Confirm that the file is a .txt or .csv file and that the file content is formatted correctly. Correct the file and upload it again.

2 Check the file status on the Processed Files screen.

Status: Processed = AUREUS processed the file. Proceed to Step 3.

Status: Failed = AUREUS found errors and could not complete processing. Open the *File Header ID* and review the *Remarks*, *Detail Status*, *Errors*, and *Detail Error* tabs. Correct the issues and upload a new file.

3 Review and validate the payroll file.

» From the *Employer Payroll Summary*, *Header*, and *Detail* screens, review any records with a status of Review. Resolve the issues until all records show a status of Valid.

» After all issues are resolved, select *Validate All Payroll Details* from the Employer Payroll Summary Maintenance screen. This final validation helps identify any remaining errors before you submit the file and pay the invoice.

» Before submitting, verify that the total contribution amount is correct. After submission, corrections must be made through adjustments.

» Steps 4 and 5 are best performed before 6 p.m. on the same day as Step 3.

4 Submit the file.

» If you are submitting the file on a different day than your last validation on the Summary, or after approximately 6 p.m. on the same day as your last validation, you must perform another validation before you can Submit the file. If errors are found, the file returns to Review status.

» If AUREUS finds new errors, the invoice is voided and the file returns to Review status.

» Correct the errors and submit the file again.

5 Pay the invoice.

» If you are paying the invoice on a different day than your last validation on the Summary, or after approximately 6 p.m. on the same day as your last validation, you must perform another validation before you are able to pay the invoice.

» If AUREUS finds new errors, the file returns to Review status.

» Correct the errors and submit the file again. A new invoice will be generated.

6 After the invoice is paid and final validation is successful, AUREUS posts the contributions.

Transactions appear in employees' records after payment clears and evening trade processes run.

7 Before starting another file, verify that the Payroll Summary Status is Processed and the Posted Status is Posted.

If you have any questions, please contact Employer Services at 801-366-7318 or 800-753-7318.

URS Savings Plans

Old Forms Are No Longer Accepted

For greater accuracy and efficiency, URS now uses updated forms generated by AUREUS.

As of June 1, 2026, we will no longer accept older forms created prior to AUREUS.

Whenever possible, members should complete transactions through their online account.

Many online processes are fully automated and significantly faster than paper submissions.

For members who require or prefer paper forms, URS will mail updated versions directly to them. These new forms include QR codes tied to both the member and the specific transaction, helping improve

accuracy and processing speed. Please note that when paper forms are used, digital copies or scans will not be accepted.

Please discard any outdated forms you may still have and ensure members are using current versions moving forward. Thank you for your cooperation.

2026 Savings Plan Contribution Limits

Plan	Maximum Employee Contributions	Additional Employee Catch-up Contributions (age 50+/60-63)**	Employee and Employer Combined Contribution Limit (below age 50/ age 50+/60-63)**
401(k) / Roth 401(k) Pre-tax and Roth contributions count toward the same limit	\$24,500	\$8,000/\$11,250	\$72,000/\$80,000/\$83,250
457(b) / Roth 457(b) Pre-tax and Roth contributions count toward the same limit	\$24,500	\$8,000/\$11,250	\$24,500/\$32,500/\$35,750
Traditional IRA IRA limits are combined*	\$7,500 IRA limits are combined*	\$1,100	N/A
Roth IRA IRA limits are combined*	\$7,500 IRA limits are combined*	\$1,100	N/A

* The IRA limit is combined; you're limited to a total of \$7,500/\$8,600 for all of the IRAs (Traditional and Roth combined) you own.

** Assumes an employee catch-up contribution of \$8,000 for ages 50-59 and 64+ and "super" catch-up of \$11,250 for ages 60-63. Starting in 2026, participants in 401(k) and 457(b) plans who are age 50 or older and earned more than \$150,000 in FICA wages in the prior calendar year must make catch-up contributions on an after-tax Roth basis. URS will begin offering Roth 401(k) and 457(b) plans after March 30, 2026.

Member Education » Webinars

Upcoming Member Webinars

URS hosts regular member webinars to provide detailed information and helpful perspectives about a variety of topics. It's simple to join and participate in URS webinars — a phone or computer is all you need. [This webpage](#) shows the full upcoming schedule as well as videos of previously recorded webinars.



Is a conversion to a Roth savings account (paying taxes on a traditional retirement balance now) a one-time event, an annual habit, or a trap to avoid? The answer depends on where you are in life! We'll discuss considerations for converting traditional retirement money into Roth plans. You'll learn about URS' new Roth plans and what they may mean for your Roth conversion options.

Thursday, August 27, 2026, 9-10:30 a.m. | [Register](#)

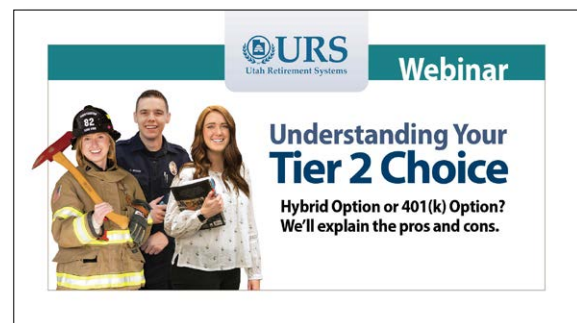
Monday, August 31, 2026, 2-3:30 p.m. | [Register](#)



You've decided to start making personal contributions to URS Savings Plans? Congratulations! First, you'll need to decide which options are for you. This webinar will help answer your questions. We'll walk through savings plans options to help you understand which are right for you.

Wednesday, September 23, 11 a.m.-noon | [Register](#)

Wednesday, October 28, 2-3 p.m. | [Register](#)



Need help understanding your options and making your Tier 2 choice? Have questions and don't know where to begin? This webinar is the perfect place to start! This hour-long webinar will take a close look at both retirement options and help you make the decision that's right for you.

Tuesday, August 18, 2026, noon-1 p.m. | [Register](#)

Tuesday, November 10, 2026, 3-4 p.m. | [Register](#)

Federal Compensation Limits for 2026

Federal rules in accordance with the Omnibus Budget Reconciliation Act (OBRA) prevent URS from accepting contributions on earned salary that exceeds certain limits. One limit applies to members of URS before January 1, 1994, and the other applies to members of URS after January 1, 1994.

Compensation limits since 2019 are listed at right.

Contributions based on salaries reported to URS above these limits are annually credited back to the employer's clearing account.

Year	Members after January 1, 1994	Members before January 1, 1994
2019	\$280,000	\$415,000
2020	\$285,000	\$425,000
2021	\$290,000	\$430,000
2022	\$305,000	\$450,000
2023	\$330,000	\$490,000
2024	\$345,000	\$505,000
2025	\$350,000	\$520,000
2026	\$360,000	\$535,000

Tier 1 Public Employees' Noncontributory and Contributory Retirement Systems Elected Officials' and Appointive Officer's Minimum Earnings Requirements

Each month during the term of office, elected or appointed officials must earn \$500 or more indexed as of July 1, 1990, in order to be eligible for retirement coverage. The minimum earnings requirements increase each year based on the consumer price index. As of February 1, 2026, through January 31, 2027, the minimum earnings requirements are **\$1,363 per month**.

Tier 2 Contributory Retirement System Elected Official and Appointive Officer's Minimum Earnings Requirements

As of July 1, 2011, a person initially entering full-time employment shall participate in the Tier 2 system. An elected or appointed official's position must be certified as full-time by the participating employer to qualify for retirement coverage.

Questions? Call URS Employer Services at 801-366-7318 or 800-753-7318.

Important Reminders About Exchange Employees

Here are some key points to remember about URS Board [Resolution 2019-02](#) ("Exchange Employee" Definition and Certification).

» An exchange employee is an employee with a valid nonimmigrant visa for participation in exchange visitor programs in the U.S. Such visas include the Exchange Visitor Visas (J category) and the Cultural Exchange Visas (Q category). Employees with other types of visas should NOT be considered exchange employees.

» It's important for employers to track the visa status of those with J category and Q category visas, because once their visas expire or changes are made with their immigration status, they can no longer be considered exchange employees.

» Your office must certify your exchange employees annually. Failure to do so will result in the expiration of the exchange employee status.