

# InsideStory

Winter 2026 | Newsletter for URS Participating Employers

## New URS Recordkeeping System

# AUREUS Locked-In For March 30, 2026, Launch

### Timeline 2026

#### January 30

» Deadline for employers to submit sample files.

**SEE PAGE 3 FOR DETAILS**

#### Week of March 2

» Blackout period for employers begins.

**SEE PAGE 3 FOR DETAILS**

#### Late March

» Blackout period for member transactions.

**SEE PAGE 3 FOR DETAILS**

#### March 30

» Go-live date

A major change is coming next year: AUREUS will go live on March 30, 2026.

URS is excited about the transition and committed to the timeline. At the same time, we're preparing for the challenges ahead as we face one of the most complex transitions in URS history.

There's never a "perfect" time to initiate a change of this scale. March 30 was carefully chosen, in part to align with important IRS changes that would be difficult and costly to build into URSULA, our current system.

Even with the best preparation, we expect a few bumps in the road during the transition.

Meeting our firm deadline means some AUREUS functionality will roll out later. The best of what AUREUS has to offer will emerge over time as we continue building on the foundation we set on March 30.

That's the beauty of AUREUS – it can be easily customized and enhanced to meet our current and future needs. By contrast, URSULA has been stretched nearly to its limit, making the timely transition essential.

**Roth 401(k)  
& Roth 457(b)**

What they are and advantages for your employees. **Page 4**  
What we need from you if you want to offer them. **Page 5**

## 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](mailto: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](mailto:kory.cox@urs.org).

## URS Employer Line

801-366-7318  
800-753-7318

Training/Event	When	Description	Who Should Attend
<b>Comprehensive Employer Training</b>	Held annually in spring/early summer.	Review recently enacted laws affecting retirement benefits, compliance matters, and administrative hot topics.	Staff involved in day-to-day retirement administration operations and management.
<b>Retirement Basics Plus</b>	Conducted semi-annually	Basic retirement laws, general administrative matters, URS Employer Portal functions.	Staff involved in day-to-day retirement administration operations and management.
<b>Employer Event</b>	<b>Tuesday, March 24, 2026</b> , at Salt Lake Community College Miller Campus in Sandy. <b>See Page 7</b>	News and trends in retirement and healthcare, updates from URS leadership.	Executives, HR and benefits managers, and other decision-makers.



**InsideStory**  
Utah Retirement Systems  
560 East 200 South  
Salt Lake City, UT 84102-2021  
[www.urs.org](http://www.urs.org)

*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.*

**AUREUS » Transition**

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# Blackout Periods Will Limit Transactions Before Launch

The transition to AUREUS will require blackout periods when employer and member transactions will be limited ahead of the March 30, 2026, launch.

**Employers**

The employer blackout period will begin the week of March 2, 2026, and continue through launch. During this time:

- » Employers won't be able to submit files or make demographic changes.
- » URS won't be able to accept payments or issue credits.

**Members**

The member blackout period will begin about seven business days before AUREUS launches.

During this time, the member portal will be unavailable and normal member transactions will be limited. We'll provide members plenty of advance notice, with the latest member information available at this webpage — [www.urs.org/us/transition](http://www.urs.org/us/transition).

We'll provide additional details about both blackout periods in early 2026 and post updates at the [Employer Page](#).

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**AUREUS » Submitting Data**

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## Deadline to Submit Sample Files is January 30

AUREUS will offer many conveniences for employers, including the ability for you to download files from your payroll system and import them straight to URS.

To take advantage of this feature — it's optional — we need you to act soon.

If you're planning to send payroll files to AUREUS, URS will have to review and approve sample files first. The

deadline to submit sample files is January 30, 2026. Please email [aureus@urs.org](mailto:aureus@urs.org) to begin this process as soon as possible to ensure you make the deadline.

Talk to your IT team, or, if you work with a payroll vendor, please have them contact us so we can work together. Questions? Email [aureus@urs.org](mailto:aureus@urs.org) or call us at 801-366-7318 or 800-753-7318.

## New Savings Plans Options » Roth 401(k) / Roth 457(b)

# New Plans Offer More Flexibility

URS is adding the Roth 401(k) and Roth 457(b) to our Savings Plan lineup following the Board's approval on November 20. Participating employers can choose whether to offer these plans (see **Page 5**), which will be available after AUREUS launches.

The Roth plans work like our current 401(k) and 457(b) plans, with one key difference: **Contributions are made with after-tax dollars, and qualified withdrawals in retirement are**

» What we need from you if you want to offer the Roth 401(k)/457(b). **Page 5**

» If you don't opt-in, some employees could lose catch-up contributions. **Page 6**

**tax-free.** This can be especially advantageous if you expect to be in a higher tax bracket in retirement.

Here are a few ways the new Roth

plans may benefit employees:

» **Higher limits for tax-free savings:** Contribution limits for Roth 401(k) and Roth 457(b) are much higher than Roth IRA limits, and each plan has its own separate annual limit.

» **No income limits:** Unlike Roth IRAs, higher-income earners can still contribute.

» **More flexibility:** More ways to optimize your tax and withdrawal options to fit your individual circumstances.

## 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)**
<b>401(k) / Roth 401(k)</b> Annual contribution limits for the 401(k) and Roth 401(k) apply separately for each plan	<b>2025</b> » \$23,500 <b>2026</b> » \$24,500	<b>2025</b> » \$7,500 <b>2026</b> » \$8,000/\$11,250	<b>2025</b> » \$70,000/\$77,500 <b>2026</b> » \$72,000/\$80,000/\$83,250
<b>457(b) / Roth 457(b)</b> Annual contribution limits for the 457(b) and Roth 457(b) apply separately for each plan	<b>2025</b> » \$23,500 <b>2026</b> » \$24,500	<b>2025</b> » \$7,500 <b>2026</b> » \$8,000/\$11,250	<b>2025</b> » \$23,500/\$31,000 <b>2026</b> » \$24,500/\$32,500/\$35,750
<b>Traditional IRA</b> IRA limits are combined*	<b>2025</b> » \$7,000 <b>2026</b> » \$7,500	<b>2025</b> » \$1,000 <b>2026</b> » \$1,100	N/A
<b>Roth IRA</b> IRA limits are combined*	<b>2025</b> » \$7,000 <b>2026</b> » \$7,500	<b>2025</b> » \$1,000 <b>2026</b> » \$1,100	N/A

\* The IRA limit is combined; you're limited to a total of \$7,500/\$8,500 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. See **Page 6**

## New Savings Plans Options » Roth 401(k) / Roth 457(b)

# It's Simple and Costs Nothing for Employers to Offer New Roth Plans

Offering the new Roth 401(k) and Roth 457(b) Plans cost employers nothing and helps their employees build a secure financial future.

To adopt the new plans, simply fill out a [Designated Roth Service Agreement Form](#) and return it to URS. We must receive your form by **March 6, 2026** in order to have them available to your employees when AUREUS launches on March 30, 2026.

Remember, you must offer the Roth 401(k)/457(b) for some of your employees to make certain catch-up contributions ([see Page 6](#)).

If you have any questions about filling out the form or want to better understand the new Roth plans, join us for a free webinar in early January.

We'll cover all the bases about how these plans work, how they're different from Roth IRAs, and how and why you should offer them to your employees.

## Join Us for This Free Employer Webinar



### What are Roth 401(k) and 457(b) plans? How can they benefit my employees? How do I offer them?

Join us in January for one of three employer webinars addressing these questions and more.

Representatives from three URS departments, Retirement Planning, Savings Plans, and Employer Services, will be on hand to explain your options and answer questions. We'll walk through the steps to fill out the service agreement so you'll be ready when these plans become available March 30.

Wednesday, January 7, 2026, 8:30-9:30 a.m. | [Register](#)

Thursday, January 8, 2026, 1:30-2:30 p.m. | [Register](#)

Tuesday, January 13, 2026, 3:30-4:30 p.m. | [Register](#)

## IRA Contribution Options



Currently, members may only contribute a flat dollar amount to a URS IRA. When AUREUS launches on March 30, 2026, members will also be able to contribute a percentage of their wages to these plans. If you have questions, call us at 801-366-7318 or at 800-753-7318.

## New Savings Plans Options » Roth 401(k) / Roth 457(b)

# If You Don't Opt-In, Some Employees Could Lose Catch-Up Contributions

Beginning next year, a key provision of the federal SECURE 2.0 Act will shift certain catch-up contributions from pre-tax to after-tax Roth treatment, moving the tax benefit from "now" to "later." Participants in 401(k) and 457(b) plans age 50 or older who earned more than \$150,000 in FICA wages the prior calendar year must make catch-up contributions on an after-tax Roth basis.

These participants will no longer have the option to make pre-tax catch-up contributions. Instead, contributions will go into a Roth account, where growth and retirement withdrawals are tax-free.

### What Employers Must Do

To allow affected employees to keep making catch-up contributions, employers must offer the Roth 401(k) and/or Roth 457(b). URS will begin offering

***Employers that do not adopt these options will, in effect, prevent high-income employees from making any catch-up contributions.***

these plans on March 30, 2026.

Employers that do not adopt these options will, in effect, prevent high-income employees from making any catch-up contributions. See **Page 5** for information about how to opt into the URS Roth 401(k) and/or Roth 457(b). If an employer does not opt in, catch-up contributions will not be allowed for affected employees and will be returned as excess contributions.

### Employer Reporting

Because the catch-up provision is based on earnings, URS requires that each employer with FICA wage earning employees report each participant who earned more than \$150,000 of FICA wages in 2025 and is age 50 or older by December 31, 2026. This information ensures we can process contributions correctly.

### Increased Catch-Up Limits (Ages 60-63)

Another SECURE 2.0 provision raises catch-up limits even further for participants ages 60 through 63. For this specific age group, the "super" catch-up amount is higher than the standard age 50+ catch-up limit (in 2025 it was \$11,250 versus the standard \$7,500). High earners in this age bracket are also subject to the mandatory Roth requirement for these higher limits starting in 2026.

## Help Your Employees Save for a Secure Retirement



Opt for automatic enrollment in URS Savings Plans to increase employee participation. Studies show about 40 percent of employees don't participate in their employer's retirement savings plans. However, automatic enrollment increases participation to about 88%. With automatic enrollment, new employees automatically participate in URS Savings Plans at a percentage the employer sets. The employee can opt-out at any time.



## Live Employer Training

# We'd Love to See You on March 24 at the URS/PEHP Employer Event

The 2026 URS/PEHP Employer Event is Tuesday, March 24, at the Conference Center at Salt Lake Community College Miller Campus (9750 S 300 W, Sandy, UT 84070).

This event is for executives, department heads, senior administrators, HR and benefits managers, and other decision-makers. We strongly encourage leaders in these roles to attend in person for an enhanced, interactive experience.

[In-person registration](#) is now open. Space is limited, and we expect to reach capacity, so please register soon to reserve your spot.

Attending in-person offers several benefits, including:

- » A chance to meet our team and engage with key staff members.
- » Networking opportunities with fellow leaders in Utah's public sector.



» A full breakfast, lunch, and small gift from us.

You'll hear valuable news and updates from URS and PEHP, a review of legislative changes, and insights on key retirement and healthcare issues shaping the future.

We look forward to seeing you!

## Registration Now Available

*URS/PEHP Employer Event  
Tuesday, March 24, 2026*

- » [In-Person Event](#)
- » [Virtual Event](#)

## Webinar: How To Be Compliance Audit Ready

Join URS on Wednesday, December 17, 2025, at 10 a.m. for a [webinar](#) focused on how to be compliance audit ready. Round 5 compliance audits for participating employers in Beaver, Carbon, Daggett, Kane,

Millard, and Piute Counties will begin Winter 2025 through Spring 2026. All employers are welcome to attend regardless of their audit schedule status.

In this webinar, 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 URS retirement benefits are encouraged to join.

» [Register Now](#)

## Contribution Rates

# Preliminary Contribution Rates for 2026-27 Have Been Revised

Revised preliminary contribution rates for fiscal year 2026-2027 are available below. These rates will take effect on July 1, 2026, unless legislation is enacted in the upcoming legislative session affecting benefit costs.

Preliminary contribution rates are always subject to change, but we share them as soon as we can to help employers plan their budgets.

**The revision reflects only one change. The Tier 2 Public**

**Safety & Firefighter Retirement System rate is 19.98%** of pay, a change from the previously provided rate of 18.73%.

Employers may choose to “pick up” required member contributions in the Tier 2 Public Safety & Firefighter Retirement System. ([Learn more about employer pick-ups.](#))

If you have any questions, please call Legislative and Government Affairs Director Kory Cox at 801-366-7345.

- » [2026-2027 Preliminary Tier 1 Contribution Rates](#)
- » [2026-2027 Revised Preliminary Tier 2 Contribution Rates](#)
- » [2026-2027 Revised Preliminary Condensed Contribution Rates](#)
- » [Tier 2 Public Safety and Firefighter System Employer Pick-Ups](#)

# Member Contributions Paid in Error Are Now Credited to Employers

Until recently, Tier 2 member contributions originating with the employer that were paid in error were refunded directly to the member.

Each refund required production of a check to the member, and they would frequently go uncashed for long periods of time.

Those contributions will now

be credited to the employers through the clearing account. Employers will be alerted when these contributions are removed from the member records and credited to the employers.

This change creates a more efficient and consistent process.

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

# Rate Changes for School Districts Will Go Into Effect July 1

Traditionally, contribution rates have changed for all employers except school districts on July 1 every year. School district rate changes have been delayed until September 1.

Beginning July 1, 2026, all employers will be on the same July through June contribution rate schedule. There will no longer be a delayed rate schedule for the school districts.

Additionally, the rate changes will be effective each year with the first pay period start date in July.

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

## Holiday Office Hours



### Wednesday, December 24

» Offices close at 3 p.m.

### Thursday, December 25

» Offices closed

### Wednesday, December 31

» Offices close at 3 p.m.

### Thursday, January 1

» Offices closed



## Member Education » 2026 First Quarter Webinars

# Free Member Webinars Help Educate on a Variety of Topics

Help us spread the word about this free educational opportunity to your employees.

[www.urs.org/us/webinars](http://www.urs.org/us/webinars)

▶ See all upcoming and recorded webinars.



Explore your retirement payout options, including how they affect your monthly benefit, your spouse, and whether a lump-sum payment is right for you. (For members in Tier 1 systems.)

Tuesday, February 3, 2026, noon-1 p.m.

» [Learn More and Register](#)

### [Financial Wellness Basics](#)

Get practical tips for improving your personal finances.

February 4, 2-3 p.m.

### [The Tier 2 Public Employee Hybrid Option](#)

Understanding your benefits.

February 10, noon-1 p.m.

### [URS Savings Plans and Investment Options](#)

Understanding your choices.

February 17, 1-2 p.m.

### [Creating and Following Your Spending Plan](#)

How to manage your spending.

February 18, 2-3 p.m.

### [Understanding Your Tier 2 Choice](#)

Hybrid or 401(k) Option?

March 4, noon-1 p.m.

### [Tier 2 401\(k\) Option](#)

An overview of your benefit if you've chosen this option.

March 10, noon-1 p.m.

### [Tier 1 Public Safety and Firefighters](#)

Understanding your benefits.

March 17, 10-11 a.m.

### [Tier 2 Choice: Public Safety and Firefighter](#)

Hybrid or 401(k) Option?

April 22, 11 a.m.-noon

Learn more about all URS webinars

