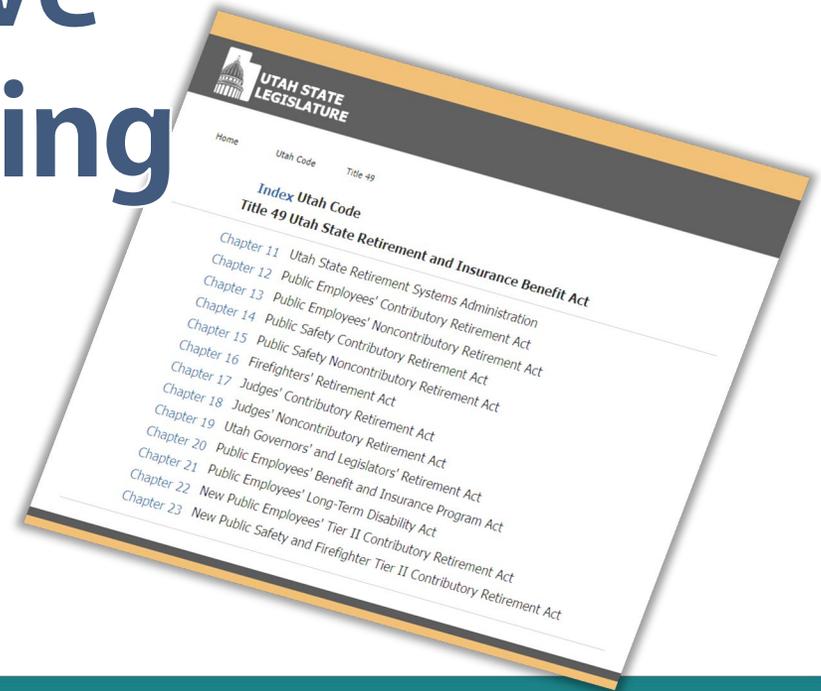




# Comprehensive Employer Training 2023



Trust • Commitment • Value • Innovation • Excellence

# Today's Hosts

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Value • Innovation • Excellence**



# Advanced Utah Retirement End User System



# What to Expect

- » Access to more reports and information
- » Enrollment and payroll files will be validated at submission
- » Payroll changes delivered regularly and ad-hoc

# What to Expect

- » Timeline:

- › Going live Winter 2024

- » March 2020: COVID-19 and Magna earthquake – 3 years ago

- › Need your help:

- » Data Conditioning

- » Building AUREUS Employer Files



# What to Expect

- » Data Conditioning:
  - › Log into the URS Employer Portal
    - » Terminate old records
    - » Add verification of termination info to Batch Term File
  - › Promptly respond to requests for information
    - » Ad-hoc updates to member records

# What to Expect

- » AUREUS Employer Files:
  - › Meetings and webinars are ongoing with IT staff and vendors
  - › Before February 2024:
    - » Build the Employment File and Payroll Reporting File
    - » Build Payroll Changes and Tier 2 Change Reports
  - › *Reminder: Include all employees who are on the payroll*

# What to Expect: Online

- » Organization Information, Contacts, etc.
- » Employment Life Cycle
- » Contributions and Adjustments
- » Queries and Reports

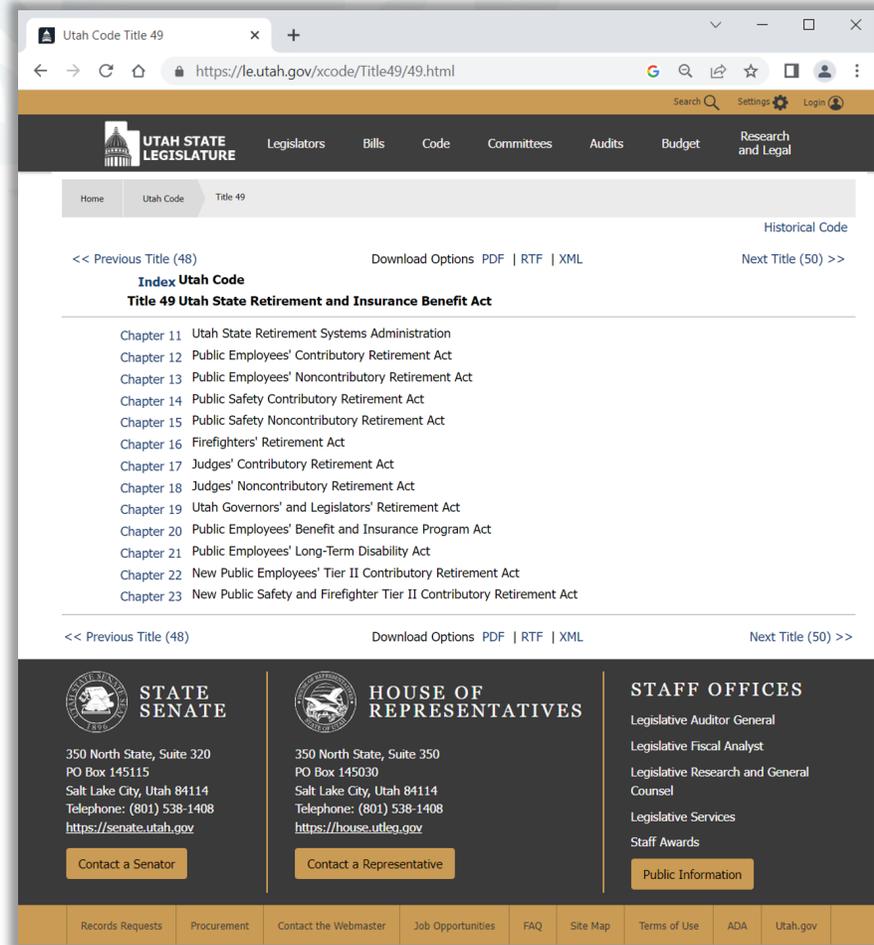


# What to Expect: Files

- » Employment File
- » Payroll Reporting File
- » Payroll Changes Report
- » Tier 2 Change Report
- » DC Participant and Loan Report
- » Employee Roster Lookup Report
- » Employer Transaction Report
- » Payroll Detail Lookup Report
- » Tier 2 Election Status Report

# Title 49

## Utah State Retirement Benefit and Insurance Act



The screenshot shows a web browser window with the URL <https://le.utah.gov/xcode/Title49/49.html>. The page header includes the Utah State Legislature logo and navigation links for Legislators, Bills, Code, Committees, Audits, Budget, and Research and Legal. The main content area displays the title and a list of chapters under the heading "Title 49 Utah State Retirement and Insurance Benefit Act".

Utah Code Title 49  
<https://le.utah.gov/xcode/Title49/49.html>

UTAH STATE LEGISLATURE  
Legislators Bills Code Committees Audits Budget Research and Legal

Home Utah Code Title 49 Historical Code

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350 North State, Suite 320  
PO Box 145115  
Salt Lake City, Utah 84114  
Telephone: (801) 538-1408  
<https://senate.utah.gov>  
Contact a Senator

**HOUSE OF REPRESENTATIVES**  
350 North State, Suite 350  
PO Box 145030  
Salt Lake City, Utah 84114  
Telephone: (801) 538-1408  
<https://house.utleg.gov>  
Contact a Representative

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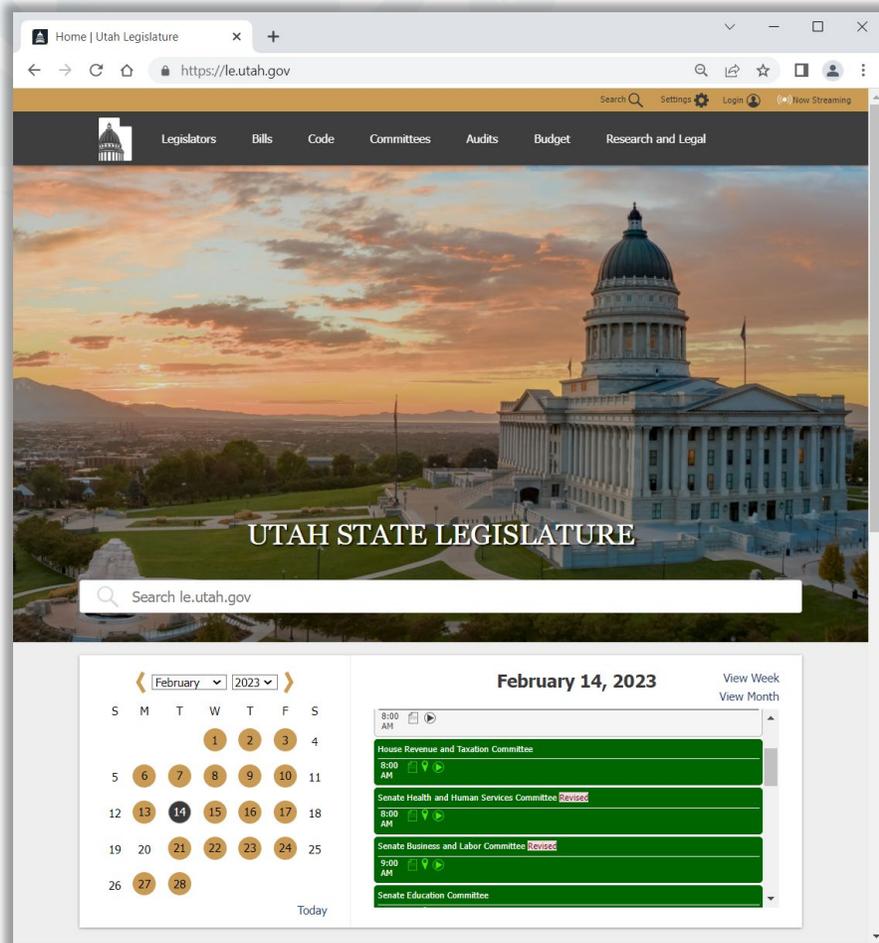
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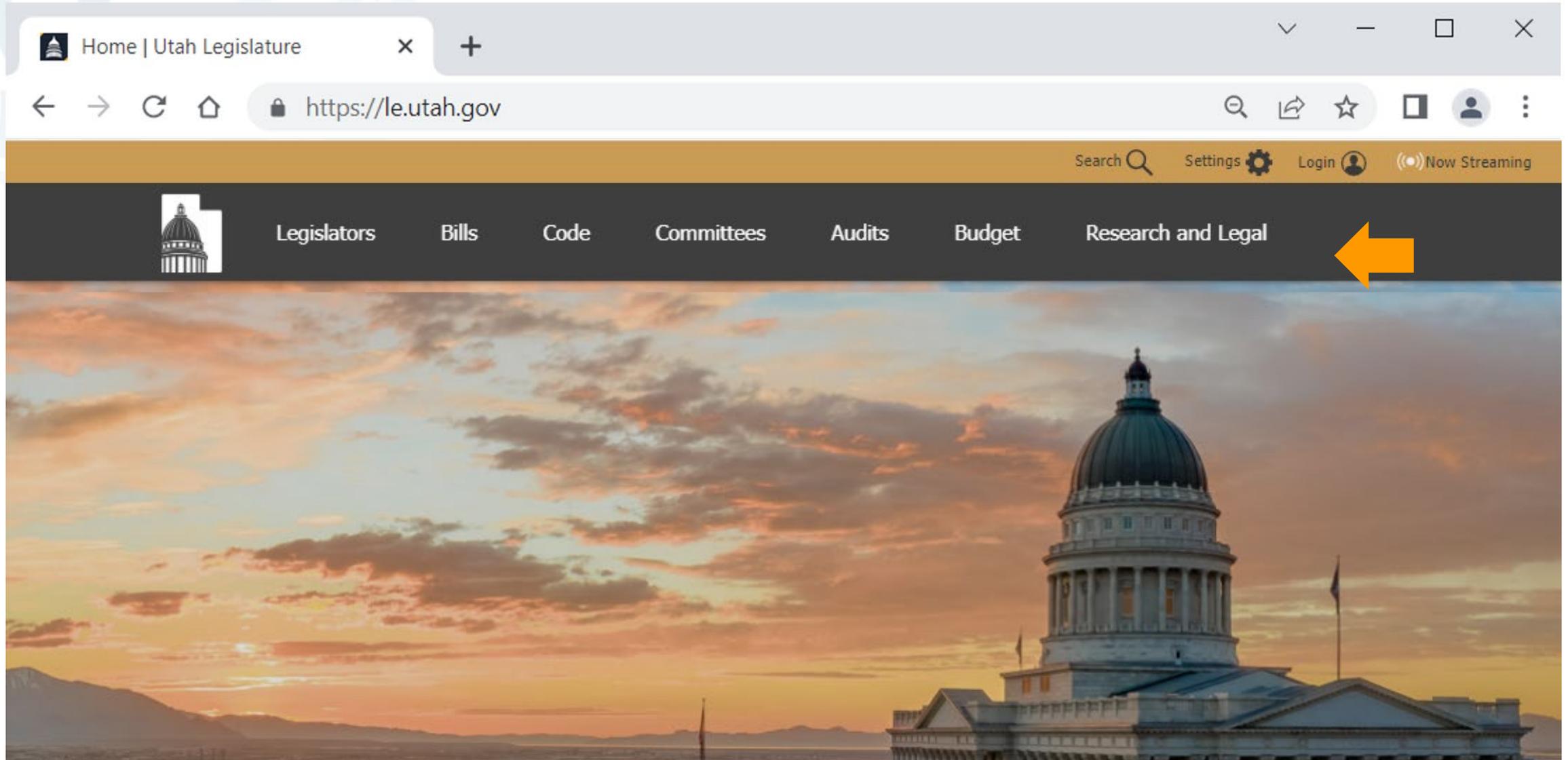
# Legislative Changes

## Where Can I Find Them?



<https://le.utah.gov>

# Know Your Representatives



The image shows a browser window displaying the Utah Legislature website. The browser's address bar shows the URL <https://le.utah.gov>. The website's navigation menu is visible, featuring a logo of the Utah State Capitol and several menu items: Legislators, Bills, Code, Committees, Audits, Budget, and Research and Legal. A yellow arrow points to the 'Research and Legal' link. The background of the website is a photograph of the Utah State Capitol building at sunset.

Home | Utah Legislature

<https://le.utah.gov>

Search Settings Login Now Streaming

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# Know Your Representatives

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## 2023 General Session

January 17, 2023 to March 3, 2023

- Significant Dates
- Weekly Schedule
- Bill Requests
- Numbered Bills
- New Bills
- Bill Tracking
- Floor/Reading Calendars
- COBI
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- Legislator Requests for Appropriations
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Quick Links

Trending Bills

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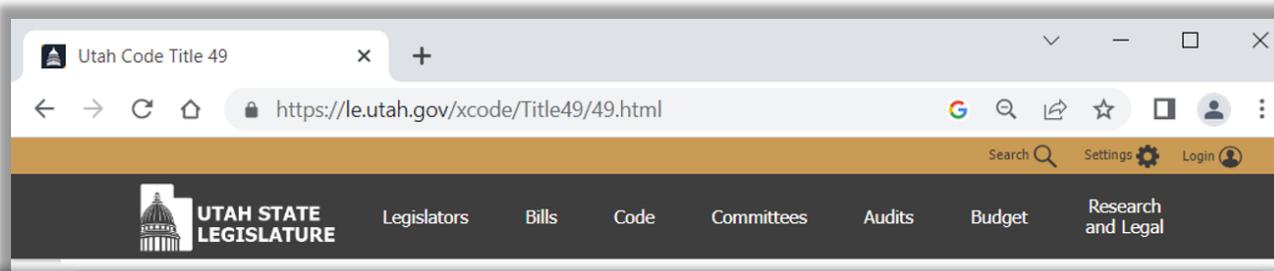
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  - [Chapter 23 New Public Safety and Firefighter Tier II Contributory Retirement Act](#)
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# Utah Code 49-11-102

## Definitions

ALLOWANCE



THE PENSION PLUS THE ANNUITY

CONTRIBUTIONS



TOTAL AMOUNT PAID BY PARTICIPATING EMPLOYER  
INTO A SYSTEM

MEMBER



A PERSON WITH CONTRIBUTIONS ON DEPOSIT  
WITH A SYSTEM

VOLUNTARY  
DEFERRALS



AMOUNT CONTRIBUTED BY A PARTICIPANT INTO A  
MEMBERS' DEFINED CONTRIBUTION ACCOUNT

# Utah Codes

## For Your Reference

Utah Code 49-11-201	Establishment of Retirement Office
Utah Code 49-11-202	Establishment of Utah State Retirement Board
Utah Code 49-11-203	Powers and Duties of the Board
Utah Code 49-11-204	Powers and Duties of the Executive Director
Utah Code 49-11-205	Membership Council Established

# Utah Codes

## For Your Reference

### Part 3 Investment Fund

Utah Code 49-11-301	Creation
Utah Code 49-11-302	Board Duties With Respect to the Fund
Utah Code 49-11-303	Fund Investment Standard
Utah Code 49-11-304	Administrative Costs
Utah Code 49-11-305	Self-Insurance Options
Utah Code 49-11-306	Definitions
Utah Code 49-11-307	Report on Funded Status

# Utah Code 49-11-401

## Transfer of Service Credits

MEMBER DOES NOT LOSE SERVICE CREDIT WHEN  
TRANSFERRING BETWEEN RETIREMENT SYSTEMS

SERVICE WILL BE TRANSFERRED BASED UPON  
TERMS AND CONDITIONS ESTABLISHED BY THE BOARD

AGE, YEARS OF SERVICE, SALARY, REQUIREMENTS OF SYSTEM

MEMBER SHALL RETIRE FROM SYSTEM  
MOST RECENTLY COVERED BY

MEMBER MAY NOT PORT SERVICE UNTIL RETIREMENT

# Utah Code 49-11-402

## Purchase of Military Service Credit

NOTWITHSTANDING THE PROVISIONS OF USERRA

OFFICIAL CALL TO FULL-TIME UNITED STATES MILITARY SERVICE

MEMBER AND PARTICIPATING EMPLOYER JOINTLY  
SHALL MAKE REQUIRED PAYMENTS

REQUIRED PAYMENTS MUST BE MADE  
PRIOR TO MEMBERS RETIREMENT DATE

PAYMENTS REQUIRED DURING TIME OF MILITARY SERVICE,  
OR AFTER THE MILITARY SERVICE (WITHIN A SPECIFIC TIME PERIOD)

# Utah Code 49-11-403

## Purchasing Service Credit Not Otherwise Qualifying

UNITED STATES FEDERAL EMPLOYMENT

EMPLOYMENT IN PRIVATE U.S.-BASED SCHOOL, IF RECEIVED EMPLOYER-PAID RETIREMENT BENEFIT

PUBLIC EMPLOYMENT IN ANOTHER U.S. STATE/TERRITORY

FORFEITED SERVICE CREDIT IF MEMBER DOES NOT QUALIFY FOR AN ALLOWANCE

FULL-TIME PUBLIC SERVICE WHILE ON APPROVED LEAVE OF ABSENCE

COVERED BY PLAN OFFERED BY ENTITY DESIGNATED BY UTAH BOARD OF HIGHER ED

THE PERIOD OF TIME FOR WHICH DISABILITY BENEFITS WERE PAID

EMPLOYMENT IN A CHARTER SCHOOL LOCATED WITHIN THE STATE

MEMBER CHOSE TO EXEMPT FROM COVERAGE AND FORFEITED BENEFIT

MEMBER MUST HAVE FOUR YEARS OF SERVICE PRIOR TO MAKING PURCHASE

# Utah Code 49-11-404

## Benefit Protection Contract Authorized

EMPLOYER MAY ESTABLISH A SALARY PROTECTION PROGRAM

MEMBERS ARE PAID DURING PERIODS OF DISABILITY

EMPLOYER MAY ENTER INTO BENEFIT  
PROTECTION CONTRACT WITH URS

SALARY PROTECTION PROVIDES BENEFITS BASED ON  
RATE OF COMPENSATION AT TIME OF DISABILITY

WILL PAY BENEFITS OVER TIME OF DISABILITY

# Utah Code 49-11-405

## Service Credit From Different Systems

FOR PURPOSES OF DETERMINING ELIGIBILITY FOR RETIREMENT,  
A MEMBER MAY COMBINE SERVICE CREDIT IF THEY HAVE:

SERVICE CREDIT FROM TWO OR MORE SYSTEMS

OR

SERVICE CREDIT FROM ONE OR MORE SYSTEMS **AND**  
THE UTAH GOVERNORS' AND LEGISLATORS' RETIREMENT PLAN

# Utah Code 49-11-501

## Refunds of Member Contributions

UPON TERMINATION (EXCEPT RETIREMENT, DISABILITY, OR DEATH),  
MEMBER MAY LEAVE THE MEMBER CONTRIBUTIONS IN THE FUND  
OR MAY RECEIVE A REFUND

REFUNDS NOT MADE WITHIN 60 DAYS FROM  
LAST CONTRIBUTIONS BEING MADE

MEMBER IS NOT ELIGIBLE FOR REFUND IF RE-EMPLOYED  
WITH ANOTHER PARTICIPATING EMPLOYER WITHIN 60 DAYS

# Utah Code 49-11-502

## Redeposits of Refunds

IF MEMBER RECEIVES A REFUND OF MEMBER CONTRIBUTIONS

AND

IS SUBSEQUENTLY RE-EMPLOYED IN A POSITION COVERED BY SYSTEM:

THE PARTICIPATING EMPLOYER OR MEMBER MAY REDEPOSIT  
AN AMOUNT EQUAL TO THE REFUNDED MEMBER CONTRIBUTIONS

# Utah Code 49-11-504

## Reemployment of a Retiree – Hired Prior to July 1, 2010

RETIREE IS NOT SUBJECT TO POST-RETIREMENT RESTRICTIONS

MAY NOT EARN ANY ADDITIONAL SERVICE CREDITS

MAY NOT RECEIVE RETIREMENT RELATED CONTRIBUTIONS EXCEEDING  
THE NORMAL COST RATE  
EMPLOYER-RELATED CONTRIBUTIONS MUST BE SUBMITTED  
TO A QUALIFIED PLAN APPROVED BY THE BOARD (URS)

# Utah Code 49-11-601

## Payment of Employer Contributions

CONTRIBUTIONS REQUIRED WITHIN 30 DAYS OF THE END OF  
THE PAY PERIOD

CONTRIBUTIONS MADE IN ERROR WILL BE REFUNDED  
TO THE PARTICIPATING EMPLOYER OR MEMBER THAT  
MADE THE CONTRIBUTION

DELINQUENT CONTRIBUTIONS SUBJECT TO  
INTEREST AND PENALTY

# Utah Code 49-11-602

## Participating Employer to Maintain Records

MAINTAIN RECORDS NECESSARY TO CALCULATE RETIREMENT BENEFITS AND VERIFY PROPER ADMINISTRATION

EMPLOYMENT PERIODS

SALARY/ EARNINGS

TIME WORKED

BENEFITS RECEIVED

MAINTAIN UNTIL THE EARLIEST OF:

3 YEARS AFTER DATE OF RETIREMENT

3 YEARS AFTER THE DATE OF DEATH

65 YEARS FROM THE DATE OF EMPLOYMENT

# Utah Code 49-11-603

## Participating Employer to Report and Certify

AS SOON AS ADMINISTRATIVELY POSSIBLE

NO LATER THAN 30 DAYS AFTER THE END OF EACH PAY PERIOD

MUST REPORT THE ELIGIBILITY FOR SERVICE CREDIT OF:

EACH  
CURRENT  
EMPLOYEE

EACH NEW  
EMPLOYEE  
AS THEY BEGIN  
EMPLOYMENT

ANY CHANGES  
TO ELIGIBILITY  
FOR SERVICE  
CREDIT

COMPENSATION  
FOR EACH  
EMPLOYEE

# Utah Code 49-11-603

## Participating Employer to Report and Certify

EACH PARTICIPATING EMPLOYER SHALL INCLUDE  
A CERTIFICATION FOR EACH EMPLOYEE

CERTIFICATIONS ARE REQUIRED FOR:

ELIGIBLE EMPLOYEES

INELIGIBLE EMPLOYEES

RE-EMPLOYED RETIREES

ELECTED & APPOINTED EMPLOYEES

# Utah Code 49-11-604

## Office Audits of Participating Employers

URS MAY PERFORM AN ON-SITE COMPLIANCE AUDIT TO DETERMINE COMPLIANCE WITH REPORTING, CONTRIBUTION, AND CERTIFICATION REQUIREMENTS

URS MAY REQUEST RECORDS TO BE PROVIDED BY THE PARTICIPATING EMPLOYER AT THE TIME OF THE AUDIT

AUDITS SHALL BE CONDUCTED AT THE SOLE DISCRETION OF THE OFFICE AFTER REASONABLE NOTICE TO THE EMPLOYER

**COMPLIANCE AUDITS ARE CONDUCTED EVERY 3-5 YEARS**

# Utah Codes

## For Your Reference

Utah Code 49-11-605	Notification and Correction of Violations
Utah Code 49-11-606	Full Participation
Utah Code 49-11-607	Determination of Benefits – Errors in Records or Calculations
Utah Code 49-11-608	False Statements or Records
Utah Code 49-11-609	Beneficiary Designations
Utah Code 49-11-610	Benefits Payable in Name of Beneficiary
Utah Code 49-11-611	Benefits and Money in the Fund Exempt From Taxation
Utah Code 49-11-613	Appeals Procedure

# Utah Code 49-11-613.5

## Limitation of Actions

ACTION REGARDING BENEFIT, RIGHT, OBLIGATION, OR EMPLOYMENT RIGHT MAY ONLY BE COMMENCED WITHIN FOUR YEARS OF DAY ON WHICH CAUSE ACCRUES

CAUSE OF ACTION ACCRUES, AND LIMITATION PERIOD RUNS FROM THE DAY ON WHICH AGGRIEVED PARTY BECAME AWARE, OR SHOULD HAVE BECOME AWARE, OF THE FACTS GIVING RISE TO THE CAUSE OF ACTION

# Utah Codes

## For Your Reference

Utah Code 49-11-614 through 49-11-1001

Vesting

Relinquishment

Election to Grandfather

Closing Retirement Accounts

Withdrawals

Tax Revenues

# Utah Code 49-11-1101 & 49-11-1102

## Applicability

### **PUBLIC FINANCIAL INFORMATION DISCLOSURE ON WEBSITE**

URS SHALL PROVIDE FINANCIAL  
INFORMATION AND  
EMPLOYEE COMPENSATION

### **PUBLIC NOTICE OF ADMINISTRATIVE BOARD MEETINGS**

URS SHALL PROVIDE ADVANCE  
PUBLIC NOTICE OF MEETINGS AND  
AGENDAS ON THE UTAH PUBLIC  
NOTICE WEBSITE

# Utah Code 49-11-1201

## Post-Retirement Reemployment Restrictions Act

RETIREE



A MEMBER WHO HAS RETIRED FROM  
A PARTICIPATING EMPLOYER

RE-EMPLOYED



WORK OR SERVICE PERFORMED AFTER RETIREMENT  
IN EXCHANGE FOR COMPENSATION

RE-EMPLOYED



WORK OR SERVICE PERFORMED ON A CONTRACT

# Utah Code 49-11-1203

## Applicability

DOES NOT APPLY TO EMPLOYMENT AS PART-TIME ELECTED OFFICIAL

DOES NOT APPLY TO PART-TIME APPOINTED BOARD MEMBER WHO RECEIVES NO REMUNERATION, STIPEND, OR OTHER BENEFIT

ONLY APPLIES IF AT LEAST  
50 YEARS OLD (PS/FF), OR 55 YEARS OLD (PE)

# Utah Code 49-11-1204

## Election Following One-Year Separation

A RETIREE MAY NOT EARN ADDITIONAL SERVICE CREDIT  
AND RECEIVE THEIR RETIREMENT ALLOWANCE

A RETIREE MAY NOT RECEIVE ANY RETIREMENT-RELATED  
CONTRIBUTIONS AND RECEIVE THEIR RETIREMENT ALLOWANCE

MUST BE CERTIFIED BY EMPLOYER

MUST BE REPORTED ON FILE

AMORTIZATION RATE DUE BASED ON EARNINGS AND FUND

# Utah Code 49-11-1205

## Election 61 Days to One Year

THE RETIREE DOES NOT RECEIVE ANY EMPLOYER-PAID BENEFITS INCLUDING INSURANCE AND PAID TIME OFF

A RETIREE MAY NOT RECEIVE RETIREMENT SERVICE CREDIT AND EMPLOYER-PAID SAVINGS CONTRIBUTIONS

A RETIREE DOES NOT EARN (IN A CALENDAR YEAR) AN AMOUNT IN EXCESS OF THE INCOME LIMITATION

RETIREE MUST BE CERTIFIED AND REPORTED ON CONTRIBUTION FILE

# Utah Code 49-11-1205

## Election Prior to 60 Days

NO WORK CAN BE PERFORMED BY A RETIREE FOR  
A FULL 60 DAYS FOLLOWING RETIREMENT DATE

IF RETIREE RETURNS WITHIN 60 DAYS,  
RETIREMENT BENEFIT IS CANCELLED

RETIREMENT AMOUNT CAN BE RECALCULATED AFTER  
TWO YEARS OF EMPLOYMENT – UPON REQUEST

EMPLOYER TO DETERMINE ELIGIBILITY, CERTIFY, AND REPORT

# Utah Code 49-11-1205

## Considered to Have Completed One Year

PUBLIC SAFETY  
OFFICER

SUFFERED PHYSICAL INJURY (QUALIFIED LTD)

HAS LESS THAN 30 YEARS OF SERVICE

RECEIVES NO LONG-TERM DISABILITY

50 YEARS OF AGE

RE-EMPLOYED BY DIFFERENT EMPLOYER

AFFILIATED  
EMERGENCY SERVICE WORKER

AGE 50 (PS AND FF); AGE 55 (PE)

RETURNS TO WORK FOR DIFFERENT EMPLOYER

RETURNS WITHIN 1 YEAR OF RETIREMENT DATE

EARNINGS DO NOT EXCEED \$500/MONTH

# Utah Code 49-11-1205

## Considered to Have Completed One Year

PART-TIME BOARD MEMBER, APPOINTED OR ELECTED

RETURNS WITHIN 1 YEAR OF RETIREMENT DATE

SINGLE OR MULTIPLE BOARDS, COMMISSIONS,  
COUNCIL, PANELS, OR OTHER BODIES

RECEIVES NO MORE THAN \$5,000 PER YEAR

LIMIT INCLUDES ALL PARTICIPATING EMPLOYERS COMBINED  
(COMPENSATION, REMUNERATION, STIPEND, OR OTHER BENEFIT)

# Utah Code 49-11-1206

## Notice of Post-Retired Re-employment

PARTICIPATING EMPLOYER SHALL  
IMMEDIATELY NOTIFY THE OFFICE IF:

RE-EMPLOYS A RETIREE

RE-EMPLOYMENT IS SUBJECT TO 49-11-1204 OR 49-11-1205

ANY ELECTION BY THE RETIREE

THE POSITION IS ELECTED PART-TIME

# Utah Code 49-11-1207

## Post-Retirement Re-employment Violations

NOTICE OF RE-EMPLOYMENT OF A RETIREE IN VIOLATION

IMMEDIATELY CANCEL THE RETIREE'S ALLOWANCE

RECOVER ANY OVERPAYMENT RESULTING IN VIOLATION

IF RETIREE OR EMPLOYER FAIL TO REPORT VIOLATION,  
RETIREE, EMPLOYER, OR BOTH ARE LIABLE TO THE OFFICE  
FOR THE AMOUNT OF OVERPAYMENT

# Utah Code 49-11-1301

## Phased Retirement

PUBLIC EMPLOYEES

RETIREE WORKS 20 HOURS/WEEK  
(1,040 HOURS/YEAR)

RECEIVES 50% OF RETIREMENT ALLOWANCE

PUBLIC SAFETY/FIREFIGHTER

RETIREE WORKS THREE-QUARTER-TIME  
(1,560 HOURS/YEAR)

RECEIVES 25% OF RETIREMENT ALLOWANCE

# Utah Code 49-11-1301

## Phased Retirement

EMPLOYER MUST HAVE A WRITTEN POLICY IN PLACE

EMPLOYEE MUST BE ELIGIBLE TO RETIRE

MUST BE FULL TIME WITH EMPLOYER FOR FOUR YEARS PRIOR

MUST APPLY WITH RETIREMENT APPLICATION

MUST BEGIN PHASED RETIREMENT WITHIN 120 DAYS OF RETIRING

MAY NOT BE WORKING FOR MULTIPLE PARTICIPATING EMPLOYERS

# Utah Code 49-11-1401

## Forfeiture of Retirement Benefits

IF EMPLOYEE CONVICTED OF EMPLOYMENT  
RELATED FELONY OFFENSE

EMPLOYEE SHALL FORFEIT RETIREMENT BENEFITS

FORFEITURE BEGINS THE DAY OF WHICH THE  
EMPLOYMENT RELATED OFFENSE OCCURRED

CONTINUES UNTIL TERMINATED FROM POSITION  
FOR WHICH OFFENSE OCCURRED

EMPLOYER REQUIREMENT: NOTIFY URS IMMEDIATELY

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-

# Utah Code 49-12-102 & 49-13-102

## Qualifying Benefits Normally Provided

EMPLOYER-PAID LEAVE BENEFIT  
OF ANY KIND

INSURANCE COVERAGE OF ANY KIND  
IF EMPLOYER PAYS SOME OR ALL  
OF PREMIUM FOR COVERAGE

EMPLOYER CONTRIBUTIONS  
TO AN H.S.A., AN H.R.A., A HEALTH  
REIMBURSEMENT ARRANGEMENT,  
OR A MEDICAL EXPENSE  
REIMBURSEMENT PLAN

RETIREMENT BENEFIT OF ANY KIND  
IF EMPLOYER PAYS SOME OR  
ALL OF THE COST OF THE BENEFIT

# Utah Code 49-12-102 & 49-13-102

## Compensation

ALL EARNINGS ARE REPORTABLE

BONUSES, OVERTIME, EXTRA WORK FOR EXTRA PAY

ALLOWANCES, EXPENSES, REIMBURSEMENTS  
NOT REPORTABLE

TERMINATION PAYOUTS NEVER REPORTABLE

# Utah Code 49-12-102 & 49-13-102

## System Membership Eligibility

EMPLOYMENT NORMALLY REQUIRES AN AVERAGE OF  
20 HOURS OR MORE PER WEEK

RECEIVES BENEFITS NORMALLY PROVIDED  
BY THE PARTICIPATING EMPLOYER

ELIGIBILITY REQUIRES BOTH HOURS AND BENEFITS

TOTAL AMOUNT CONTRIBUTED BY EMPLOYER VESTS TO THE  
MEMBER UPON ACCRUING FOUR YEARS OF SERVICE CREDIT

# Utah Code 49-12-102

## Eligibility of Elected and Appointive Officials

### **TIER I**

ELIGIBILITY BASED ON  
EARNINGS ONLY

MINIUMUM EARNINGS REQUIREMENT

CURRENT REQUIREMENT: \$1,240.00 (2/1/2023)

### **TIER II**

EMPLOYER MUST DESIGNATE  
ELIGIBILITY IN WRITING

FULL-TIME = ELIGIBLE

PART-TIME = INELIGIBLE

# Utah Code 49-12-102 & 49-13-102

## Classified School Employees Eligibility

HIRED BEFORE  
JULY 1, 2013

“GRANDFATHER CLAUSE”

AVERAGE OF 20+ HOURS PER WEEK

NO QUALIFYING BENEFIT REQUIRED

PRIOR SERVICE WITH NO 120-DAY BREAK

HIRED ON OR AFTER  
JULY 1, 2013

AVERAGE OF 20+ HOURS PER WEEK

NORMAL BENEFIT PROVIDED

# Utah Code 49-12-202 & 49-13-202

## Participation of Employers -- Limitations

AN EMPLOYER IS A  
PARTICIPATING EMPLOYER  
AND MAY NOT WITHDRAW  
FROM THE SYSTEM

IN ADDITION TO THIS SYSTEM,  
AN EMPLOYER MAY PROVIDE  
AN ADDITIONAL PUBLIC/PRIVATE  
RETIREMENT FOR EMPLOYEES

# Utah Code 49-12-203 & 49-13-203

## Exclusion From Membership in System

EMPLOYEE  
WHOSE EMPLOYMENT  
IS TEMPORARY  
BASED ON  
TYPE OF WORK

EMPLOYEE  
SERVING AS AN  
EXCHANGE EMPLOYEE

EMPLOYER IS IN  
HIGHER EDUCATION  
AND PARTICIPATES IN  
ALTERNATE PLAN

# Utah Code 49-12-203 & 49-13-203

## Exclusions From Membership in System

EMPLOYER SHALL  
PREPARE AND MAINTAIN  
A LIST DESIGNATING  
POSITIONS ELIGIBLE  
FOR EXEMPTION

EXEMPTION DIFFERENCES

ELECTED OFFICIALS

APPOINTIVE OFFICERS

AT-WILL EMPLOYEES

TIER I = EXEMPT FROM SYSTEM

TIER II = EXEMPT FROM VESTING PERIOD

# Utah Code 49-12-204 & 49-13-204

## Higher Education – Elections Between Plans

EMPLOYEES OF HIGHER EDUCATION INSTITUTIONS GET A ONE-TIME ELECTION TO CONTINUE PARTICIPATION IN THE URS SYSTEM IF THE EMPLOYEE HAS SERVICE CREDITS BEFORE DATE OF EMPLOYMENT WITH HIGHER ED AGENCY

### HIGHER EDUCATION INSTITUTION REQUIREMENTS:

MUST GIVE EMPLOYEES WITH PRIOR SERVICE THE OPTION TO RETURN TO URS

MUST CERTIFY ALL EMPLOYEES WITH URS

ALL POST-RETIREMENT LAWS APPLY TO ALTERNATE PLAN

# Utah Code 49-12-301

## Contributions – Contributory Retirement Systems

A PARTICIPATING EMPLOYER MAY ELECT TO PAY ALL OR PART OF THE REQUIRED MEMBER CONTRIBUTIONS, IN ADDITION TO THE REQUIRED EMPLOYER CONTRIBUTIONS

ANY AMOUNT CONTRIBUTED BY A PARTICIPATING EMPLOYER SHALL VEST TO THE MEMBER'S BENEFIT AS THOUGH THE MEMBER HAD MADE THE CONTRIBUTIONS

# Utah Code 49-13-301

## Contributions – Noncontributory Retirement Systems

PARTICIPATING EMPLOYERS PAY THE CERTIFIED  
CONTRIBUTION RATES TO THE OFFICE  
TO MAINTAIN THIS SYSTEM ON A  
FINANCIALLY AND ACTUARIALLY SOUND BASIS

# Utah Code 49-12-401 & 49-13-401

## Eligibility for an Allowance

BEFORE RETIREMENT DATE, MEMBER CEASES ACTUAL  
WORK FOR EVERY PARTICIPATING EMPLOYER  
AND PROVIDES EVIDENCE OF THE TERMINATION

MEMBER HAS SUBMITTED A RETIREMENT APPLICATION FORM  
THAT STATES THE PROPOSED RETIREMENT DATE

THE MEMBER'S RETIREMENT DATE:

SHALL BE THE  
1<sup>ST</sup> OR 16<sup>TH</sup>  
DAY OF THE MONTH

SHALL BE ON  
OR AFTER THE  
TERMINATION DATE

MAY NOT BE MORE  
THAN 90 DAYS  
BEFORE OR AFTER  
APPLICATION

# Utah Code 49-12-401 & 49-13-401

## Not Required to Cease Service for Allowance

A MEMBER WHO IS A PART-TIME ELECTED OFFICIAL

A MEMBER WHO IS A PART-TIME APPOINTED BOARD MEMBER

A MEMBER WHO IS ALSO AN AFFILIATED  
EMERGENCY SERVICE WORKER

A MEMBER WHO IS A PART-TIME APPOINTED OR ELECTED  
BOARD MEMBER FOR A DIFFERENT AGENCY

# Utah Code 49-12-402 & 49-13-402

## Service Retirement Plans (Tier I)

CEASE ACTUAL WORK WITH ALL PARTICIPATING EMPLOYERS  
PRIOR TO RETIREMENT DATE

PROVIDE EVIDENCE OF TERMINATION

SUBMIT APPLICATION WITH PROPOSED RETIREMENT DATE  
(MUST BE 1ST OR 16TH OF MONTH)

ACCRUE 30 YEARS OF SERVICE  
(REDUCTIONS MADE FOR LESS THAN AGE 65)

RETIREMENT ON OR AFTER TERMINATION DATE MAY NOT BE MORE  
THAN 90 DAYS BEFORE OR AFTER APPLICATION IS SUBMITTED

# Utah Code 49-12-406 & 49-13-406

## Exceptions – Justice Court Judges (Tier I)

A JUSTICE COURT JUDGE WHO HAS:

SERVICE WITH MORE THAN ONE PARTICIPATING EMPLOYER

PART-TIME WITH EACH EMPLOYER

WHEN AGGREGATED, AMOUNTS TO FULL-TIME SERVICE

VERIFICATION OF ELIGIBILITY  
ADMINISTRATIVE OFFICE OF THE COURTS

## Index Utah Code

### Title 49 Utah State Retirement and Insurance Benefit Act

---

- Chapter 11 Utah State Retirement Systems Administration
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  - Chapter 14 Public Safety Contributory Retirement Act
  - Chapter 15 Public Safety Noncontributory Retirement Act
  - Chapter 16 Firefighters' Retirement Act
  - Chapter 17 Judges' Contributory Retirement Act
  - Chapter 18 Judges' Noncontributory Retirement Act
  - Chapter 19 Utah Governors' and Legislators' Retirement Act
  - Chapter 20 Public Employees' Benefit and Insurance Program Act
  - Chapter 21 Public Employees' Long-Term Disability Act
  - Chapter 22 New Public Employees' Tier II Contributory Retirement Act
  - Chapter 23 New Public Safety and Firefighter Tier II Contributory Retirement Act
-

# Utah Code 49-14-102 & 49-15-102

## Compensation – Public Safety

COMPENSATION MEANS THE TOTAL AMOUNT OF PAYMENTS INCLUDED IN GROSS INCOME AS BASE INCOME FOR THE REGULARLY-SCHEDULED WORK PERIOD

PARTICIPATING EMPLOYER SHALL ESTABLISH THE REGULARLY-SCHEDULED WORK PERIOD

DECLARATION OF REGULARLY-SCHEDULED WORK PERIOD MUST BE SUBMITTED TO URS

COMPENSATION INCLUDES PERFORMANCE-BASED BONUSES AND COST-OF-LIVING ADJUSTMENTS

# Utah Code 49-14-102 & 49-15-102

## Public Safety Service

EMPLOYMENT NORMALLY REQUIRING  
AN AVERAGE OF 2,080 HOURS  
OF REGULARLY SCHEDULED  
EMPLOYMENT PER YEAR

LAW ENFORCEMENT OFFICER

CORRECTIONAL OFFICER

SPECIAL FUNCTION OFFICER

DISPATCHER

# Utah Code 49-14-201 & 49-15-201

## System Membership - Dual Purpose Employees

PARTICIPATING EMPLOYER HAVING PUBLIC SAFETY SERVICE AND FIREFIGHTER SERVICE EMPLOYEES THAT REQUIRE CROSS-TRAINING

SHALL ENROLL DUAL PURPOSE EMPLOYEES IN SYSTEM WHICH THE GREATEST AMOUNT OF TIME IS WORKED

TO TRANSFER SERVICE, PARTICIPATING EMPLOYER MUST RECEIVE WRITTEN NOTICE FROM URS

URS MAY REQUEST DOCUMENTATION TO VERIFY THE APPROPRIATENESS OF THE TRANSFER

# Utah Code 49-14-201 & 49-15-201

## Public Safety Job Descriptions

PARTICIPATING EMPLOYER SHALL ANNUALLY SUBMIT SCHEDULE INDICATING POSITIONS COVERED IN PUBLIC SAFETY SYSTEM

ANNUAL CERTIFICATION COMPLETED ELECTRONICALLY ON THE EMPLOYER PORTAL

PARTICIPATING EMPLOYERS REQUIRED TO SUBMIT DOCUMENTATION FOR EACH POSITION

JOB DESCRIPTIONS MUST BE SUBMITTED ELECTRONICALLY

# Utah Code 49-14-201 & 49-15-201

## Public Safety Service

A PUBLIC SAFETY SERVICE EMPLOYEE WHO IS TRANSFERRED OR PROMOTED TO AN ADMINISTRATIVE POSITION WITH DUTIES THAT CONSIST PRIMARILY OF MANAGEMENT OR SUPERVISION OF PUBLIC SAFETY EMPLOYEES, SHALL CONTINUE TO EARN PUBLIC SAFETY SERVICE

P.O.S.T. CERTIFICATION REQUIRED

MUST BE SUBMITTED TO URS IMMEDIATELY UPON RECEIPT

# Utah Code 49-14-201 & 49-15-201

## Eligibility Requirements

EMPLOYEE'S LIFE OR PERSONAL SAFETY AT RISK  
(EXCEPT FOR DISPATCHERS)

DUTIES CONSIST PRIMARILY OF ACTIVELY PREVENTING OR DETECTING  
CRIME AND ENFORCING CRIMINAL STATUTES OR ORDINANCES

DUTIES CONSIST PRIMARILY OF PROVIDING COMMUNITY PROTECTION

RESPONDS TO THREATS TO PUBLIC SAFETY AND MAKES EMERGENCY  
DECISIONS AFFECTING THE LIVES AND HEALTH OF OTHERS

**P.O.S.T. CERTIFICATION REQUIRED FOR  
ALL PUBLIC SAFETY EMPLOYEES**

# Utah Code 49-14-201 & 49-15-201

## Public Safety -- Dispatcher

DISPATCHERS CAN BE COVERED BY PUBLIC SAFETY IF EMPLOYED BY EMPLOYER WHO ELECTS COVERAGE UNDER THIS SYSTEM

EMPLOYER ELECTION MUST BE DOCUMENTED IN A RESOLUTION ADOPTED BY THE GOVERNING BODY

ELECTION IS IRREVOCABLE

DISPATCHERS MUST:

BE  
FULL-TIME

HAVE AN  
APPROVED  
JOB DESCRIPTION

BE DISPATCH  
P.O.S.T. CERTIFIED

# Utah Code 49-14-401 & 49-15-401

## Eligibility for Service Retirement (Tier I)

CEASE ACTUAL WORK WITH ALL PARTICIPATING EMPLOYERS  
PRIOR TO RETIREMENT DATE

PROVIDE EVIDENCE OF TERMINATION

SUBMIT APPLICATION WITH PROPOSED RETIREMENT DATE  
(MUST BE 1ST OR 16TH OF MONTH)

ACCRUE 20 YEARS OF SERVICE  
(10 YEARS AT AGE 60 OR 4 YEARS AT AGE 65)

RETIREMENT ON OR AFTER TERMINATION DATE MAY NOT BE MORE  
THAN 90 DAYS BEFORE OR AFTER APPLICATION IS SUBMITTED

## Index Utah Code

### Title 49 Utah State Retirement and Insurance Benefit Act

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- Chapter 11 Utah State Retirement Systems Administration
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  - Chapter 13 Public Employees' Noncontributory Retirement Act
  - Chapter 14 Public Safety Contributory Retirement Act
  - Chapter 15 Public Safety Noncontributory Retirement Act
  - Chapter 16 Firefighters' Retirement Act**
  - Chapter 17 Judges' Contributory Retirement Act
  - Chapter 18 Judges' Noncontributory Retirement Act
  - Chapter 19 Utah Governors' and Legislators' Retirement Act
  - Chapter 20 Public Employees' Benefit and Insurance Program Act
  - Chapter 21 Public Employees' Long-Term Disability Act
  - Chapter 22 New Public Employees' Tier II Contributory Retirement Act
  - Chapter 23 New Public Safety and Firefighter Tier II Contributory Retirement Act
-

# Utah Code 49-16-102

## Compensation -- Firefighters

COMPENSATION MEANS THE TOTAL AMOUNT OF PAYMENTS INCLUDED IN GROSS INCOME AS BASE INCOME FOR THE REGULARLY-SCHEDULED WORK PERIOD

PARTICIPATING EMPLOYER SHALL ESTABLISH THE REGULARLY-SCHEDULED WORK PERIOD

DECLARATION OF REGULARLY-SCHEDULED WORK PERIOD MUST BE SUBMITTED TO URS

COMPENSATION INCLUDES PERFORMANCE-BASED BONUSES AND COST-OF-LIVING ADJUSTMENTS

# Utah Code 49-16-102

## Firefighter Service

EMPLOYMENT NORMALLY REQUIRING AVERAGE OF 2,080 HOURS  
REGULARLY SCHEDULED EMPLOYMENT PER YEAR

EMPLOYEE TRAINED IN FIREFIGHTER TECHNIQUES

ASSIGNED TO A POSITION OF HAZARDOUS DUTY WITH  
A REGULARLY CONSTITUTED FIRE DEPARTMENT

DOES NOT INCLUDE SECRETARIAL STAFF  
OR OTHER SIMILAR EMPLOYEES

FIRE DEPARTMENT EMPLOYS A FULL-TIME FIRE CHIEF  
WHO PERFORMS FIREFIGHTER SERVICE

# Utah Code 49-16-401

## Eligibility for Service Retirement

CEASE ACTUAL WORK WITH ALL PARTICIPATING EMPLOYERS  
PRIOR TO RETIREMENT DATE

PROVIDE EVIDENCE OF TERMINATION

SUBMIT APPLICATION WITH PROPOSED RETIREMENT DATE  
(MUST BE 1ST OR 16TH OF MONTH)

ACCRUE 20 YEARS OF SERVICE  
(10 YEARS AT AGE 60 OR 4 YEARS AT AGE 65)

RETIREMENT ON OR AFTER TERMINATION DATE MAY NOT BE MORE  
THAN 90 DAYS BEFORE OR AFTER APPLICATION IS SUBMITTED

# Utah Code 49-16-701

## Volunteer Firefighters

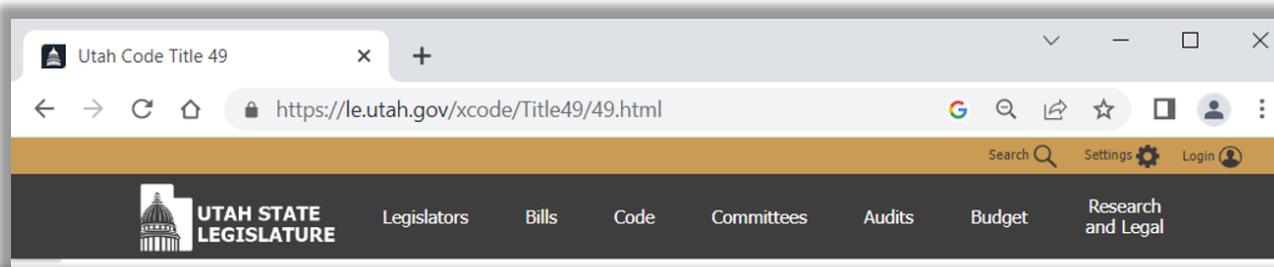
A VOLUNTEER FIREFIGHTER IS ONLY ELIGIBLE FOR LINE-OF-DUTY DEATH AND LINE-OF-DUTY DISABILITY BENEFITS PROVIDED FOR FIREFIGHTERS ENROLLED IN DIVISION A

EACH VOLUNTEER FIRE DEPARTMENT SHALL MAINTAIN A CURRENT ROLL OF ALL VOLUNTEER FIREFIGHTERS WHICH MEET REQUIREMENTS TO DETERMINE ELIGIBILITY FOR THIS BENEFIT

# Additional Chapters

## For Your Reference

Chapter 17	Judges' Contributory Retirement Act
Chapter 18	Judges' Noncontributory Retirement Act
Chapter 19	Utah Governors' and Legislators' Retirement Act
Chapter 20	Public Employees' Benefit and Insurance Program Act
Chapter 21	Public Employees' Long-Term Disability Act



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  - [Chapter 21](#) Public Employees' Long-Term Disability Act
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  - [Chapter 23](#) New Public Safety and Firefighter Tier II Contributory Retirement Act
-

# Utah Code 49-22-201

## Tier II Contributory Retirement Act – Public Employees

ENTERING FULL-TIME EMPLOYMENT ON OR AFTER JULY 1, 2011,  
WITH NO PRIOR SERVICE ACCRUED

TIER II EMPLOYEE MUST MAKE AN ELECTION TO PARTICIPATE IN  
THE SYSTEM CREATED UNDER THIS CHAPTER

TIER II HYBRID RETIREMENT SYSTEM OR  
TIER II DEFINED CONTRIBUTION PLAN

ELECTRONICALLY SUBMIT NOTIFICATION OF ELECTION  
WITHIN ONE YEAR FROM DATE OF HIRE

TIER II ELECTION IS IRREVOCABLE

# Utah Code 49-22-205

## Tier II Exemptions From Participation in System

ELECTED  
OFFICIAL

ONLY ALLOWED PARTICIPATION IN DC PLAN

IMMEDIATELY VESTED IN BENEFIT

BENEFIT IS NONFORFEITABLE

APPOINTIVE  
OFFICER

CAN EXEMPT (FROM VESTING) UP TO ANNIVERSARY DATE

MUST IMMEDIATELY NOTIFY APPOINTEE OF EXEMPTION OPTION

# Utah Code 49-22-301

## Tier II Hybrid Retirement System – Public Employees

EMPLOYERS PAY UP TO 10% OF COMPENSATION  
TOWARDS CERTIFIED CONTRIBUTION RATE

MEMBER PAYS PORTION THAT EXCEEDS THE PERCENT  
PAID BY THE EMPLOYER

EMPLOYER REQUIRED TO PAY CORRESPONDING  
TIER I AMORTIZATION RATE (BUILT-IN)

EMPLOYER MAY NOT ELECT TO PAY ALL OR PART OF  
THE REQUIRED MEMBER CONTRIBUTIONS

# Utah Code 49-22-304

## Defined Benefit Eligibility for an Allowance – Public Employees

MEMBER HAS ACCRUED AT LEAST 35 YEARS OF SERVICE CREDIT

MEMBER HAS ACCRUED 20 YEARS OF SERVICE CREDIT  
AND HAS ATTAINED AN AGE OF 60 YEARS

MEMBER HAS ACCRUED 10 YEARS OF SERVICE CREDIT  
AND HAS ATTAINED AN AGE OF 62 YEARS

MEMBER HAS ACCRUED 4 YEARS OF SERVICE CREDIT  
AND HAS ATTAINED AN AGE OF 65 YEARS

# Utah Code 49-22-401

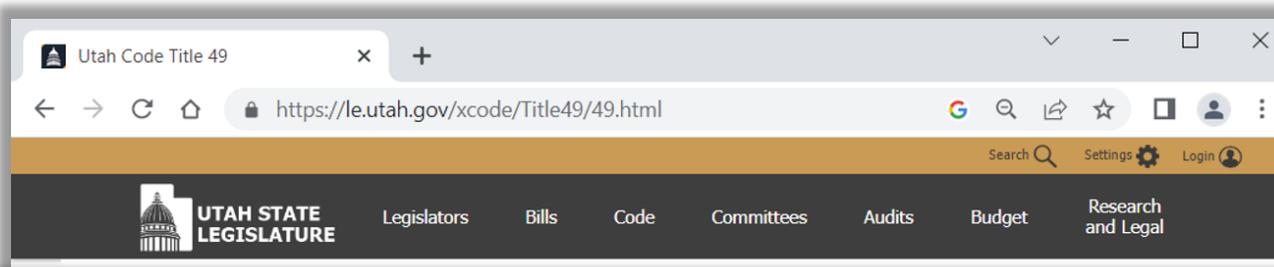
## Tier II Defined Contribution Plan – Public Employees

EMPLOYERS PAY UP TO 10% OF COMPENSATION  
TOWARDS CERTIFIED CONTRIBUTION RATE

EMPLOYER REQUIRED TO PAY CORRESPONDING  
TIER I AMORTIZATION RATE (BUILT-IN)

MEMBER MAY MAKE VOLUNTARY DEFERRALS  
TO THE QUALIFIED 401(K)

NO LOANS OR HARDSHIP WITHDRAWALS AVAILABLE FROM  
CONTRIBUTIONS MADE BY PARTICIPATING EMPLOYER



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  - [Chapter 21](#) Public Employees' Long-Term Disability Act
  - [Chapter 22](#) New Public Employees' Tier II Contributory Retirement Act
  - [Chapter 23](#) New Public Safety and Firefighter Tier II Contributory Retirement Act
-

# Utah Code 49-23-301

## Tier II Hybrid Retirement System – Public Safety & Firefighters

EMPLOYERS PAY UP TO 14% OF COMPENSATION  
TOWARDS CERTIFIED CONTRIBUTION RATE

MEMBER PAYS PORTION THAT EXCEEDS THE  
PERCENT OF COMPENSATION PAID BY THE EMPLOYER

EMPLOYER MAY ELECT TO PAY ALL OR PART OF  
THE REQUIRED MEMBER CONTRIBUTIONS

EMPLOYER REQUIRED TO PAY CORRESPONDING  
TIER I AMORTIZATION RATE (BUILT IN)

# Utah Code 49-23-303

## Tier II Defined Benefit Eligibility for an Allowance – Public Safety & Firefighters

MEMBER HAS ACCRUED AT LEAST 25 YEARS OF SERVICE CREDIT

MEMBER HAS ACCRUED 20 YEARS OF SERVICE CREDIT  
AND HAS ATTAINED AN AGE OF 60 YEARS

MEMBER HAS ACCRUED 10 YEARS OF SERVICE CREDIT  
AND HAS ATTAINED AN AGE OF 62 YEARS

MEMBER HAS ACCRUED 4 YEARS OF SERVICE CREDIT  
AND HAS ATTAINED AN AGE OF 65 YEARS

# Utah Code 49-23-401

## Tier II Defined Contribution Plan – Public Safety & Firefighters

PARTICIPATING EMPLOYER PAYS UP TO 14% OF COMPENSATION  
TOWARD THE CERTIFIED CONTRIBUTION RATE

EMPLOYER ELECTING TO PAY ALL OR PART OF REQUIRED MEMBER  
CONTRIBUTIONS, MUST MAKE ADDITIONAL NONELECTIVE  
CONTRIBUTION AT SAME PERCENTAGE RATE (Hybrid & DC)

EMPLOYER PAYS CORRESPONDING TIER I SYSTEM AMORTIZATION  
RATE

# Utah Code 49-23-401

## Tier II Defined Contribution Plan – Public Safety & Firefighters

MEMBER MAY MAKE VOLUNTARY DEFERRALS  
TO THE QUALIFIED 401(K)

TOTAL AMOUNT CONTRIBUTED BY EMPLOYER  
VESTS TO MEMBER UPON ACCRUING FOUR YEARS SERVICE CREDIT

TOTAL AMOUNT CONTRIBUTED BY MEMBER  
VESTS IMMEDIATELY AND IS NONFORFEITABLE

NO LOANS OR HARDSHIP DISTRIBUTIONS AVAILABLE FROM  
CONTRIBUTIONS MADE BY A PARTICIPATING EMPLOYER



# **Board Resolutions & New Legislation**

# URS Board Resolutions



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Daily Unit Values

## EMPLOYERS

Our online tools are your key to establishing and managing your employees' retirement benefits.

Employer Guide

Contribution Rates

Tier 2 Employment

Knowledge Corner

AUREUS

Feedback/Contact

Board Resolutions

Reporting a Death

Employer Training/Events

THE URS NEWSROOM: FOR POLICYMAKERS, MEDIA, AND THE PUBLIC



News



About



For Media

## Board Resolutions

Search...

Clear Search

Use quotation marks to search a phrase e.g. "Life Insurance".

If multiple words are entered without the quotation marks, all of the records matching each term are returned.

Group by: **Category** Year

Adjudicative Hearing Procedures

Count : 2

Change in Structure

Count : 2

Compensation

Count : 3





News



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For Media

## Board Resolutions

Use quotation marks to search a phrase e.g. "Life Insurance".

If multiple words are entered without the quotation marks, all of the records matching each term are returned.

Group by:

Firefighter and Public Safety Retirement Systems

Count : 5

 [Resolution: RESOLUTION 2020-03- Tier 2 Public Safety and Firefighter Member Contributions During the First Year of Employment](#)

 [Resolution: 2019-01 Public Safety Retirement Eligibility](#)

 [Resolution: 2008-06 Application of Tax Exclusion Factor to Disability Benefits at the Time of Conversion](#)

 [Resolution: 2003-03 Compensation and Rate of Pay for Members of the FF and PS Retirement System](#)

# Resolution 2019-01

## Public Safety Retirement Eligibility

PERSON FAILING TO  
PROVIDE EVIDENCE  
OF PEACE OFFICER  
CERTIFICATION WITHIN  
ONE YEAR OF HIRE  
WILL BE REMOVED  
FROM PUBLIC SAFETY  
RETIREMENT SYSTEM

THERE IS NO AUTHORITY  
TO EXTEND THE  
ONE-YEAR DEADLINE  
FOR COMPLETION

**MUST SUBMIT  
PEACE OFFICER  
CERTIFICATIONS  
IMMEDIATELY  
UPON RECEIPT**

# Resolution 2019-05

## Volunteers

A PERSON WHO PROVIDES SERVICES TO AN EMPLOYER  
WITHOUT A FEE-FOR-SERVICE RELATIONSHIP

COMPENSATION INCLUDES CASH, WAGES, STIPENDS,  
VOUCHERS, GIFT CARDS, OR OTHER CASH EQUIVALENTS

COMPENSATION DOES NOT INCLUDE MINIMAL VALUE  
GOODS OR SERVICES PROVIDED TO A VOLUNTEER

MINIMAL VALUE GOODS OR SERVICES TOTAL COMBINED VALUE  
MUST BE LESS THAN \$250 A CALENDAR YEAR

# Resolution 2019-05

## Termination of Employment and Reemployment

BONA FIDE TERMINATION  
OF EMPLOYMENT



PERMANENT EXTINGUISHMENT OF ALL  
OF A PERSON'S FEE-FOR-SERVICE  
RELATIONSHIP OF ANY KIND

FEE-FOR-SERVICE RELATIONSHIP



ANY EXPECTATION OR PROMISE  
OF COMPENSATION FOR ANY  
SERVICE OF ANY KIND

REEMPLOYMENT



THE RESUMPTION OF A FEE-FOR-SERVICE  
RELATIONSHIP OF ANY KIND AFTER  
A BONA FIDE TERMINATION

# Secure 2.0 Act of 2022

## Senate Finance Committee Updates

AUTOMATICALLY ENROLLS NEW ELIGIBLE EMPLOYEES IN  
401(K) OR 403(B) PLANS STARTING IN 2025

MINIMUM PRETAX CONTRIBUTION EQUAL TO 3% OF THEIR WAGES

EMPLOYEE CONTRIBUTIONS INCREASE BY 1% EACH YEAR UNTIL  
THEY REACH 10% (NOT TO EXCEED 15% OF THEIR EARNINGS)

INCREASE IN AGE FOR REQUIRED BEGINNING DATE  
FOR MANDATORY DISTRIBUTIONS

# Secure 2.0 Act of 2022

## Senate Finance Committee Updates

### **BILL SECTION 113**

SMALL IMMEDIATE FINANCIAL INCENTIVE TO CONTRIBUTE

INCENTIVE NOT PAID FOR WITH PLAN ASSETS (E.G. GIFT CARDS)

PROVIDES EXEMPTION FROM CONTINGENT BENEFIT RULE

RELIEF FROM I.R.S. AND E.R.I.S.A. PROHIBITED TRANSACTION RULES

EFFECTIVE IMMEDIATELY

# Secure 2.0 Act of 2022

## Senate Finance Committee Updates

### **BILL SECTION 125**

PART-TIME WORKER 401(K) COVERAGE EXPANDED

EMPLOYEE WITH 1 YEAR OF SERVICE WITH 1,000 HOURS

EMPLOYEE WITH 2 YEARS OF SERVICE WITH 500 HOURS

DOES NOT PERTAIN TO EMPLOYER CONTRIBUTIONS

EFFECTIVE PLAN YEARS BEGINNING AFTER 2024

# Secure 2.0 Act of 2022

## Senate Finance Committee Updates

**BILL  
SECTION  
306**

457(b) ENROLLMENT

DEFERRED COMPENSATION ELECTION MAY BE MADE  
ANY TIME PRIOR TO AVAILABILITY

EFFECTIVE IMMEDIATELY

# House Bill 183 (2023)

## Firefighter Retirement Revisions

ALLOWS EMERGENCY MEDICAL SERVICE PERSONNEL  
TO PARTICIPATE IN FIREFIGHTER' SYSTEM

EMPLOYER MUST MAKE ELECTION  
ELECTION IS IRREVOCABLE

EMPLOYER MUST HAVE A FULL-TIME FIRE CHIEF  
OR EMERGENCY SERVICES COORDINATOR

EMPLOYEES MUST BE FULL-TIME  
EFFECTIVE JULY 1, 2023

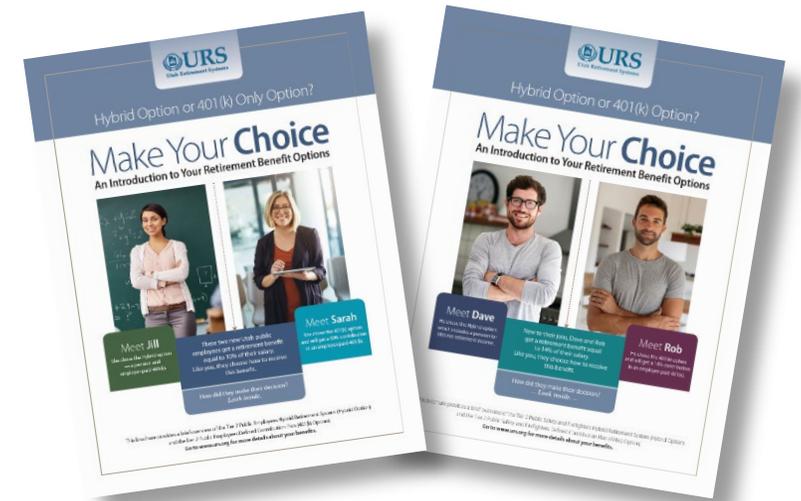


# Retirement Planning

# Employee Tier 2 Choice

Employees on average

- » 78.4% Hybrid
  - › Public Safety and Firefighters slightly higher
- » 21.6% DC only (401K)

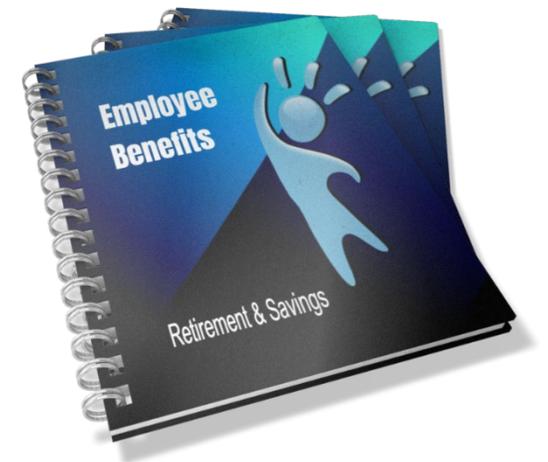


\*Based on URS Quarterly Tier 2 Statistics as of Jan. 1, 2023, and Savings Plans Department Tier 2 Statistic report ending Dec. 31, 2022

# Employee Tier 2 Choice

## Other considerations

- » Active choice or default?
- » 45% of employees (almost 50,000) have no beneficiaries on Tier 2 options
  - › Valuable death benefits
- » 10% retirement contribution — better than a match
- » Recognize Tier 2 creates a:
  - › Competitive edge for *you*, the employer (hiring)
  - › Reason for an employee to stay on (retention)



# Recommended URS Onboarding Process

- » Easily guide new employees:
  - › Enrolling in and understanding their URS benefits
  - › 1 year to make irrevocable election
- » Empower new employee to make Tier 2 choice
- » Tier 2 New Hire Check List

# Tier 2 New Hire Checklist

## Create account

- » urs.org
- » New members section
- » Online Enrollment
  - › Watch video on how to create a myURS account

URS  
Utah Retirement Systems

LOGIN  
SEARCH

### Create New Account

SSN (last 4 digits)  
\_\_\_\_\_

Date of Birth (mm/dd/yyyy)  
\_\_\_\_\_

Member Number  
\_\_\_\_\_

- Where do I find my Member Number?
- I forgot my Member Number

I elect to have my account confirmations emailed to me.  
 I elect to receive my URS defined benefit (pension) and defined contribution (savings) statements online only.

I elect to receive my URS tax documents online only.  
 I elect to receive my URS tax documents by mail.

Next Cancel

# Tier 2 New Hire Checklist

Create account

- » Manage Profile
- » Look for the orange lettering
- » Easily update personal contact information



Logged in as: URS Member Member # W12345678

MESSAGE CENTER MANAGE PROFILE LOGOUT

## myURS

account access

Overview Savings Pension Education Calculators ▾

### Profile

- My Profile Overview
- Change Address and Phone Number
- Security
- Beneficiaries
- Paperless Preferences
- Change Marital Status and Spouse Info.

You are receiving your tax documents and/or statements by mail. [Switch to paperless.](#)

#### My Profile Overview

Current Profile	
Name	URS Member
Marital Status	URS Member Spouse
Spouse Information	URS Member Spouse 00/00/0000
Mailing Address	540 E 200 S Salt Lake City, UT 84102
Phone Number	(801) 366-0000
Email Address	ursmember@somewhere.com
Confirmation Delivery Choice	Email Address
URS Statements Choice	Mailing Address

# Tier 2 New Hire Checklist

Create account

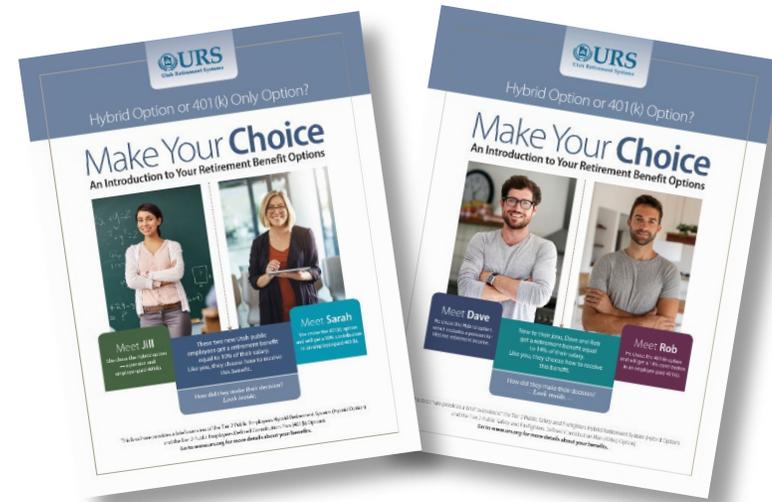
» Add beneficiaries  
(primary and contingent)  
from most screens

The screenshot shows a 'Profile' page with a sidebar on the left and a main content area on the right. The sidebar contains the following menu items: 'My Profile Overview', 'Change Address and Phone Number', 'Security', 'Beneficiaries' (highlighted with a red arrow), 'Paperless Preferences', and 'Change Marital Status and Spouse Info.'. The main content area features a yellow notification bar at the top: 'You are receiving your tax documents and/or statements by mail. Switch to paperless.' Below this is the 'Beneficiaries' section, which includes an information icon and the text: 'You have made changes to your beneficiaries. You will lose any changes when you leave this page unless you submit the changes.' There are two buttons: 'Submit Changes' (green) and 'Discard Changes' (grey). A second yellow notification bar follows: 'Read this important information before updating your beneficiaries.' Below that is another information icon and text: 'A divorce or annulment revokes your designation of a former spouse as a beneficiary. If you wish to redesignate your former spouse as a beneficiary, update your beneficiaries after the date of divorce.' A red arrow points to this text. The 'Retirement System' section has a red arrow pointing to the 'New' button. Below it, the text reads: 'You have not added any beneficiaries for this plan.' The '401(k)' section also has a red arrow pointing to the 'New' button, with the text: 'You have not added any beneficiaries for this plan.'

# Tier 2 New Hire Checklist

Go to [urs.org](https://urs.org)

- » New Members section
- » Watch videos: *“Hybrid or 401(k)? A Quick Overview”* and *“Hybrid or 401(k)? A Detailed Discussion”*
- » Review applicable brochure



# Tier 2 New Hire Checklist

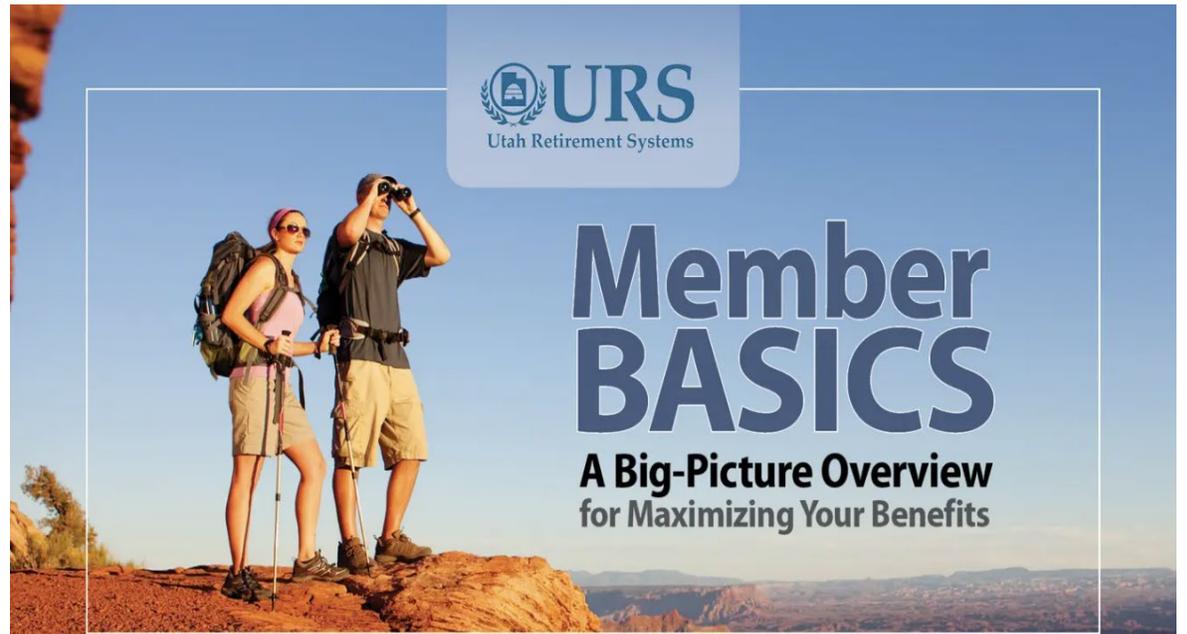
Go to [urs.org](https://urs.org) continued

» New Members section

› Education

» Videos tab:

» Watch: “*Member Basics...*”



# Tier 2 New Hire Checklist

## Choose to save

- » Is there a match? Be sure to ask your employer
- » URS: no sales commissions and costs are low
- » Roth IRA = pay taxes now, tax free in retirement
- » 401k, 457, Traditional IRA = no tax today, taxed in retirement



# Tier 2 New Hire Checklist

## Choose to save continued

- » Investment Options and Savings Plans brochure (Publications tab)
  - › Details on savings plans and investments
- » Roll over old retirement accounts
  - › Watch our how-to video
  - › Contact Savings Plans Department: 801-366-7720



**URS**  
Utah Retirement Systems

**How do I...  
Roll Over  
Old Accounts  
to URS?**

BOLLENDER/TRANSFER TO  
UTAH RETIREMENT SYSTEMS PLAN  
Savings Plans

# Tier 2 New Hire Checklist

Attend live group presentation

- » In-person or virtual
  - › Learn more about the Tier 2 choice
  - › Ask questions
  - › One year to make a choice
    - » Hybrid is the default option

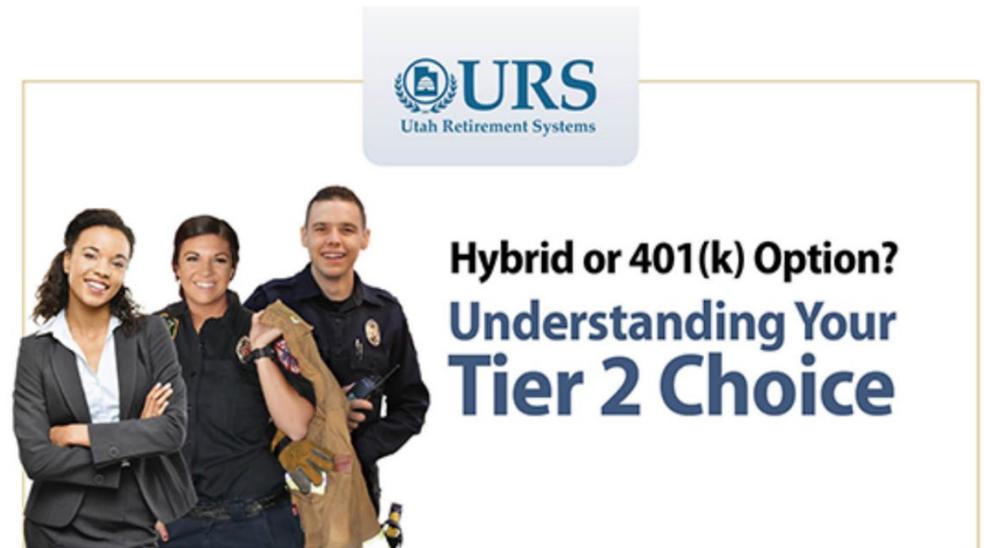


# Tier 2 New Hire Checklist

Learn more through the video library

- » Continue learning
  - › Recorded videos
  - › Upcoming webinars
  - › Multiple topics
  - › Empowerment to make choices

## Tier 2 Choice



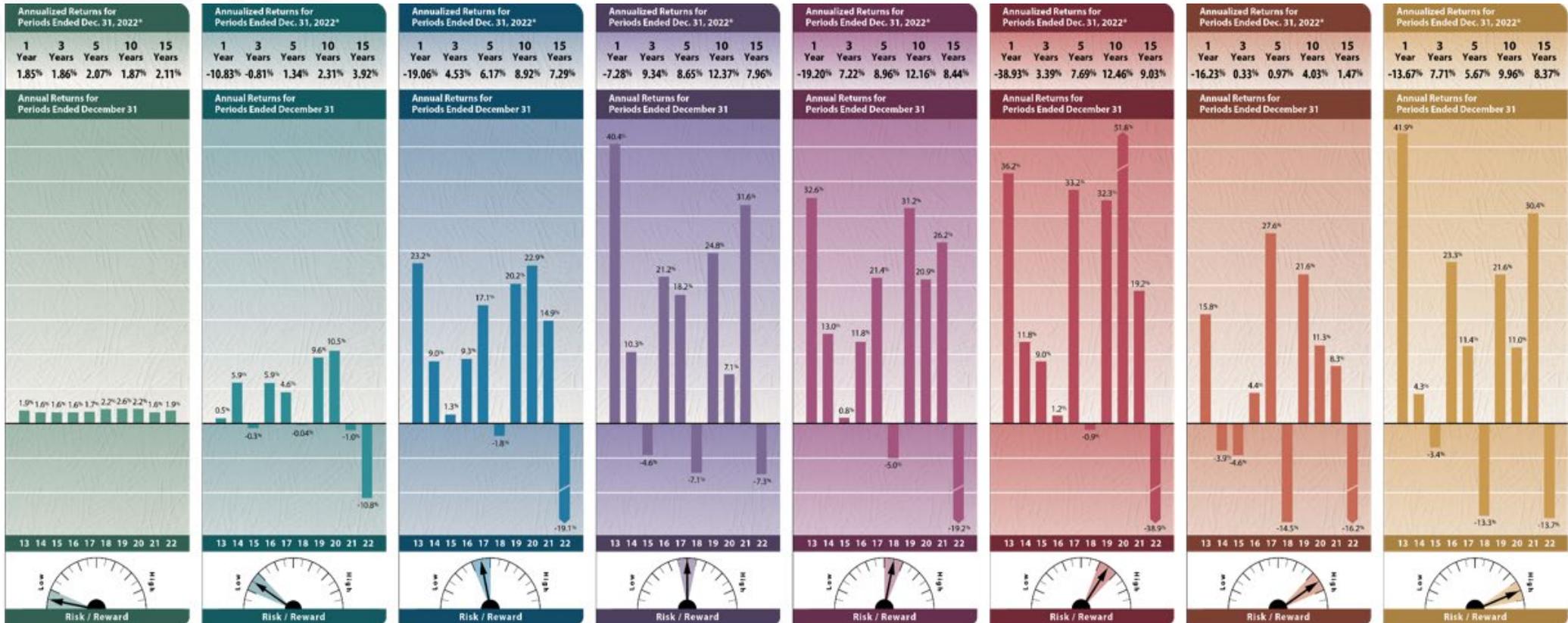
# Tier 2 New Hire Checklist

Meet one-on-one with a URS advisor

- » Now better prepared to meet with a URS advisor
- » Schedule a *free* appointment through myURS
  - › Choose an in-person or virtual session



# About Those 2022 Investment Returns...



# 2022 Versus the Long-Term

• US:SPX

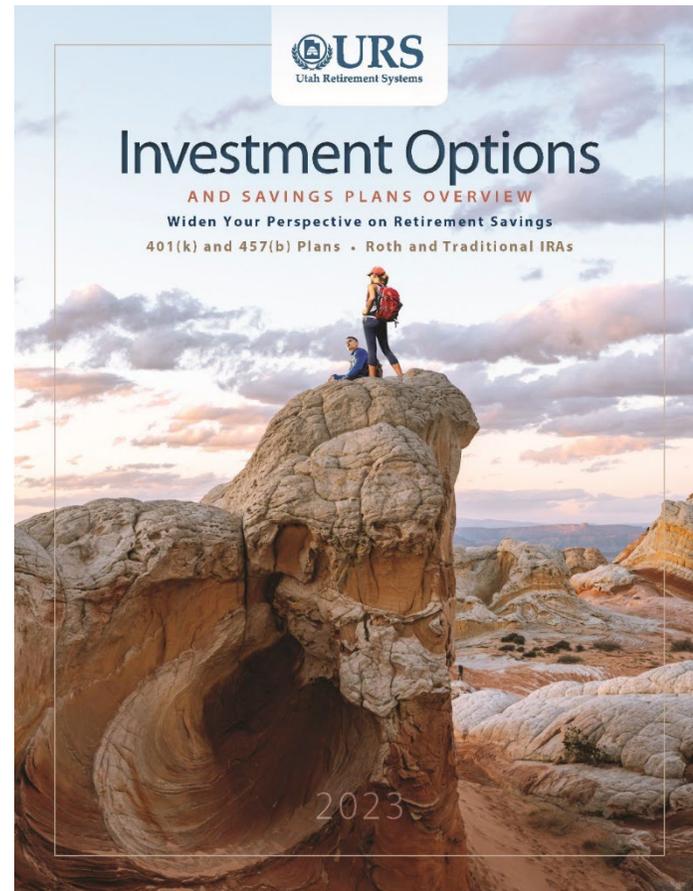
DISPLAY TOOLTIP



Chart from marketwatch.com, Market over the past 20 years

# URS Retirement Savings

- » Available at [urs.org](https://urs.org) under the Publications tab
- » Ask your advisor to present to your employees
- » Invest for the long-term
- » Stay the course



# Automatic Enrollment

- » Nudge to improve retirement preparation
- » Good, no-cost policy
- » Employee can change at anytime
- » Matching contributions? Simple way to increase participation



# Automatic Enrollment

## How to implement (see handout)

### » Employer

- › Implement your internal policy
- › Disclosure form for employees to sign (opting in or out)
- › Completes new URS Service Agreement
- › Start deducting from employee paycheck based on chosen start date



# Automatic Enrollment

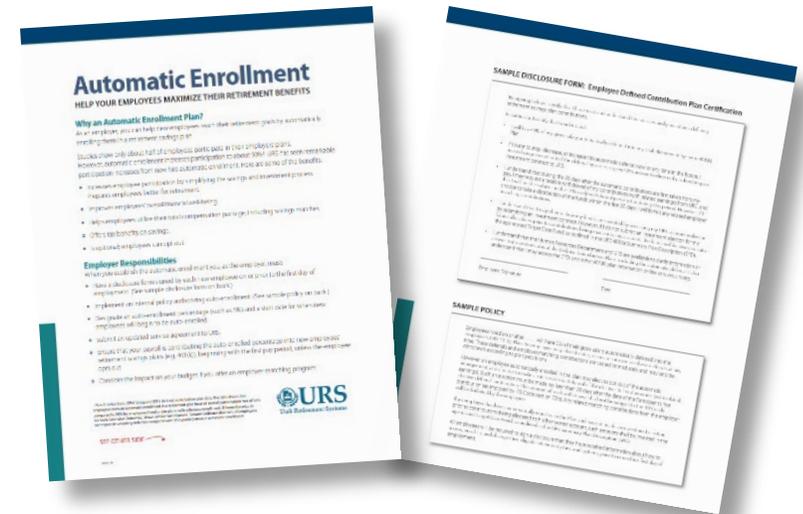
How to implement continued (see handout)

» Employee

- › Signs initial authorization
- › Always 100% in control of savings amounts

» URS

- › Provides model documentation to employer
- › Records new Service Agreement



# Value of the URS Benefit

## Quarterly customizable messaging

- » Template sent to agencies
- » Allows for agency specific customization
- » Highlights rich employee retirement benefit
- » Focuses attention on employer paid benefit



# Utah Code: Title 49

## URS Education is So Important!

COMPREHENSIVE EMPLOYER TRAINING

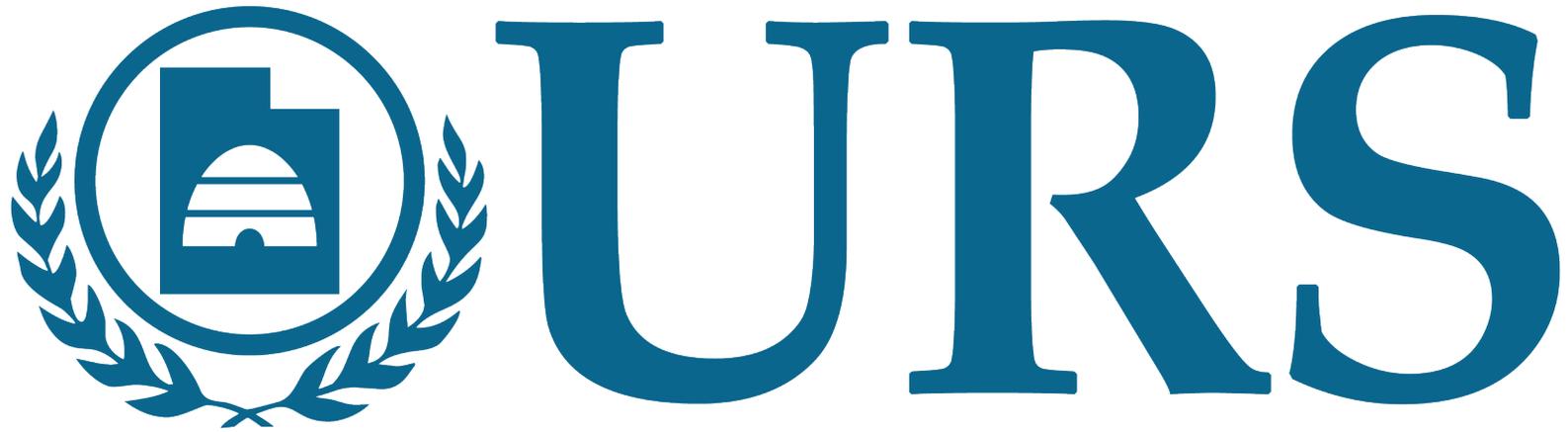
RETIREMENT BASICS PLUS TRAINING

MONTHLY WEBINARS

KNOWLEDGE CORNER: ARCHIVED TRAINING VIDEOS

EMPLOYER GUIDE

INSIDE STORY: QUARTERLY URS NEWSLETTER



Utah Retirement Systems

**Trust • Commitment**  
**Value • Innovation • Excellence**