



Comprehensive Employer Training 2025

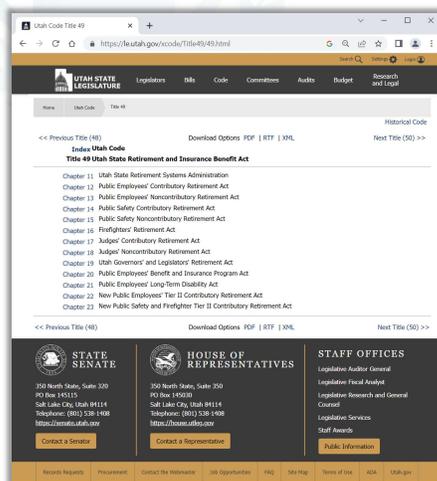
Trust • Commitment • Value • Innovation • Excellence

Important Legal Notice

This presentation is intended to provide general information regarding employer responsibilities and retirement benefits. 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 presentation, the law, rule, regulation, plan provision, or contract shall prevail.

Title 49

Utah State Retirement Benefit and Insurance Act



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

<https://www.urs.org/general/Publications>



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

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

Index Utah Code
Title 49 Utah State Retirement and Insurance Benefit Act

- Chapter 11 Utah State Retirement Systems Administration**
- Chapter 12 Public Employees' Contributory Retirement Act
- Chapter 13 Public Employees' Noncontributory Retirement Act
- Chapter 14 Public Safety Contributory Retirement Act
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- Chapter 20 Public Employees' Benefit and Insurance Program Act
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- Chapter 23 New Public Safety and Firefighter Tier II Contributory Retirement Act

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Chapter 11

What You Will Find In This Chapter

- UTAH STATE RETIREMENT SYSTEMS ADMINISTRATION
- INFORMATION APPLICABLE TO ALL RETIREMENT SYSTEMS
- RECORD RETENTION REQUIREMENTS
- APPEALS, PHASED RETIREMENT
- FORFEITURE OF RETIREMENT BENEFITS (FELONY CONVICTIONS)

URS
Utah Retirement Systems

Utah Code § 49-11-401

Transfer of Service Credits

MEMBER DOES NOT GAIN OR LOSE SERVICE CREDIT WHEN TRANSFERRING BETWEEN RETIREMENT SYSTEMS

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

TRANSFER IS BASED UPON AGE, YEARS OF SERVICE, SALARY, AND REQUIREMENTS OF SYSTEM

MEMBER SHALL RETIRE FROM SYSTEM MOST RECENTLY COVERED BY

MEMBER MAY NOT TRANSFER SERVICE UNTIL RETIREMENT



Utah Code § 49-11-404

Benefit Protection Contract Authorized

EMPLOYER MAY ESTABLISH A SALARY PROTECTION PROGRAM

EMPLOYER MAY ENTER INTO LTD AND WORKERS' COMPENSATION BENEFIT PROTECTION CONTRACT WITH URS

SALARY PROTECTION ALLOWS MEMBERS TO ACCRUE SERVICE CREDIT OVER TIME OF DISABILITY

SECTION 49-23-602



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 CREDITED TO THE
PARTICIPATING EMPLOYER OR REFUNDED TO THE MEMBER
THAT MADE THE CONTRIBUTION

DELINQUENT CONTRIBUTIONS ARE
SUBJECT TO INTEREST AND PENALTY



Utah Code § 49-11-603

Participating Employer to Report and Certify

ALL CONTRIBUTIONS DUE WITHIN
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 OFFICIALS & APPOINTIVE OFFICERS



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
OR AT THE SOLE DISCRETION OF THE OFFICE



Utah Code § 49-11-613.5

Statute of Limitations

A PARTY MAY BRING AN ACTION REGARDING A BENEFIT, RIGHT, OBLIGATION, OR EMPLOYMENT RIGHT BROUGHT UNDER THIS TITLE WITHIN FOUR YEARS AFTER THE DAY ON WHICH THE CAUSE OF ACTION ACCRUES



Utah Code § 49-11-504

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

RETIREE IS NOT SUBJECT TO THE SAME POST-RETIRED RESTRICTIONS AS OTHER TYPES OF RETIREES

MAY NOT EARN ANY ADDITIONAL SERVICE CREDITS

MAY NOT RECEIVE RETIREMENT-RELATED CONTRIBUTIONS EXCEEDING THE NORMAL COST RATE

IF EMPLOYER CHOOSES TO PAY EMPLOYER-RELATED CONTRIBUTIONS, MUST BE SUBMITTED TO A QUALIFIED PLAN APPROVED BY THE BOARD



Utah Code § 49-11-1201 through § 49-11-1208

Post-Retirement Reemployment Restrictions Act

RETIREE



A MEMBER WHO HAS RETIRED FROM
A PARTICIPATING EMPLOYER

REEMPLOYMENT



WORK OR SERVICE PERFORMED AFTER RETIREMENT
IN EXCHANGE FOR COMPENSATION

REEMPLOYMENT INCLUDES:
WORK OR SERVICE PERFORMED AS AN INDEPENDENT CONTRACTOR OR VENDOR

URS RETIREES ARE REQUIRED TO HAVE A BONA-FIDE SEPARATION OF SERVICE



Performing Work As An Independent Contractor

EMPLOYER HAS AN OBLIGATION TO REPORT ALL URS RETIREES

MUST MAINTAIN FEDERAL TAX ID AND/OR SOCIAL SECURITY NUMBER

TESTING WILL BE CONDUCTED IN ALL URS COMPLIANCE AUDITS



Utah Code § 49-11-1204

Reemployment Following One-Year Separation

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

RETIREE MAY NOT RECEIVE ANY EMPLOYER-PAID
RETIREMENT-RELATED CONTRIBUTIONS

RETIREE MUST BE CERTIFIED BY EMPLOYER

RETIREE MUST BE REPORTED ON FILE

AMORTIZATION RATE DUE BASED ON EARNINGS AND FUND



Utah Code § 49-11-1205

Reemployment 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 § 49-11-1204

Reemployment 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

RETIREE MAY BE ELIGIBLE TO EARN ADDITIONAL
SERVICE CREDIT IN THE REEMPLOYED POSITION AND
RECEIVE AN ADDITIONAL ALLOWANCE AFTER 2 YEARS

EMPLOYER TO DETERMINE ELIGIBILITY, CERTIFY, AND REPORT



Utah Code § 49-11-1205

Considered to Have Completed One Year Under Certain Circumstances

PUBLIC SAFETY
OFFICER SPECIFIC TO
PHYSICAL INJURY

AFFILIATED
EMERGENCY SERVICE
WORKER

PART-TIME APPOINTED
BOARD MEMBERS



Utah Code § 49-11-1205

Reemployment Restriction Exception (90 Days)

MEMBER MUST HAVE A BONA FIDE TERMINATION AT THE TIME OF RETIREMENT (NO PRE-ARRANGEMENTS TO RETURN TO WORK)

ALLOWS MEMBERS TO RETIRE AND RETURN TO WORK AFTER 90 DAYS AND COLLECT A REDUCED RETIREMENT ALLOWANCE WITH NO C.O.L.A.

RETIREE WOULD HAVE NO INCOME LIMITATION

EMPLOYER AGREES TO PAY THE FULL CONTRIBUTION RATE TO URS

EFFECTIVE DATE JULY 1, 2025



Utah Code § 49-11-1206

Notice of Post-Retirement Reemployment

PARTICIPATING EMPLOYER SHALL IMMEDIATELY NOTIFY THE OFFICE IF:

REEMPLOYS A RETIREE

REEMPLOYMENT IS SUBJECT TO SECTION 49-11-1204 AND SECTION 49-11-1205

ANY ELECTION BY THE RETIREE

THE POSITION IS ELECTED PART-TIME



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 SERVICE OF ANY KIND

REEMPLOYMENT



ANY EXPECTATION OR PROMISE OF COMPENSATION
FOR SERVICE OF ANY KIND

BONA FIDE TERMINATIONS TESTED IN ALL AUDITS



Utah Code § 49-11-1207

Post-Retirement Reemployment Violations

NOTICE OF REEMPLOYMENT OF A RETIREE IN VIOLATION

IMMEDIATELY CANCEL THE RETIREE'S ALLOWANCE

RECOVER ANY OVERPAYMENT RESULTING FROM VIOLATION

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



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

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Chapter 12 and Chapter 13

What You Will Find In These Chapters

- PUBLIC EMPLOYEES' CONTRIBUTORY AND NONCONTRIBUTORY RETIREMENT ACT
- INCLUDES HIGHER EDUCATION
- ELIGIBILITY FOR AN ALLOWANCE
- CALCULATION OF RETIREMENT ALLOWANCE
- PURCHASE OF SERVICE CREDIT

URS
Utah Retirement Systems

Utah Code § 49-12-102 & § 49-13-102

System Membership Eligibility (Regular Full-Time)

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 & § 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 A
HEALTH SAVINGS ACCOUNT,
HEALTH REIMBURSEMENT ACCOUNT,
HEALTH REIMBURSEMENT ARRANGEMENT, OR
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 – Public Employees

RETIREMENT-ELIGIBLE COMPENSATION

REGULAR PAY

BONUSES

OVERTIME

EXTRA WORK FOR EXTRA PAY

NOT RETIREMENT-ELIGIBLE COMPENSATION

ALLOWANCES

EXPENSES

REIMBURSEMENTS

TERMINATION PAYOUTS



Utah Code § 49-12-102, § 49-13-102, & § 49-22-102

Eligibility of Elected Officials & Appointive Officers

TIER 1

BASED ON EARNINGS ONLY

MINIMUM EARNINGS REQUIREMENT

CURRENT REQUIREMENT: \$1,328.00

TIER 2

EMPLOYER MUST DESIGNATE IN WRITING

FULL-TIME = ELIGIBLE

PART-TIME = INELIGIBLE



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
(J AND Q VISAS)

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**

ELECTED OFFICIALS

APPOINTIVE OFFICERS

NON-MERIT EMPLOYEES

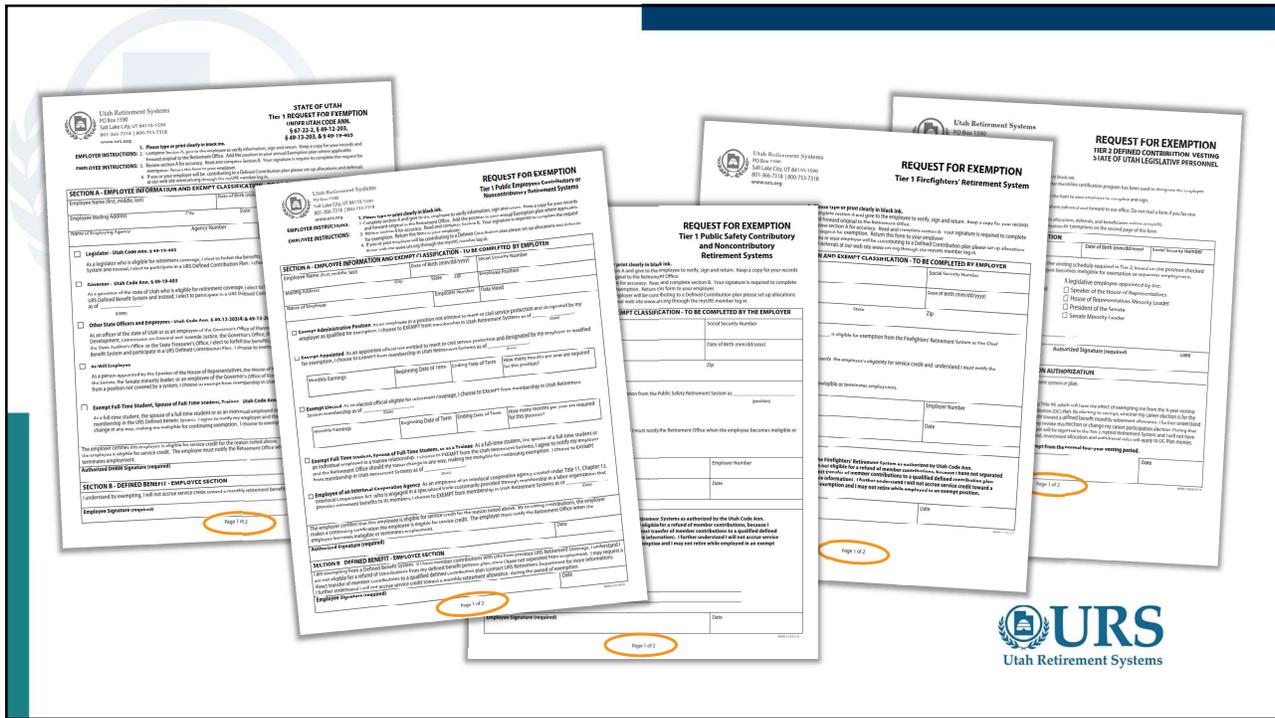
EXEMPTION DIFFERENCES

TIER 1 = EXEMPT FROM SYSTEM

TIER 2 = EXEMPT FROM VESTING PERIOD



ADDITIONAL REFERENCE – BOARD RESOLUTION #2019-04



PERTINENT INFORMATION FOR EXEMPTIONS

Exemption Time Frames
 Exemption elections are subject to certain timing restrictions. Generally, exemptions may only be made when an employee initially begins employment with an employer and prior to participation in any plan participation election, including the duration of their employment, promotions, or a termination.

Service Accrual
 Employees don't accrue service credit towards a defined benefit retirement during the period of exemption.

Exemption Cancellations
 Generally, an exempt employee may only be made when an employee initially begins employment with an employer and prior to participation in any plan participation election, including the duration of their employment with that employer, regardless of position changes, promotions, or a termination and rehire.

Transfer of Contributions
 Employees who exempt and they have not separated from our office. Contact the Retirement Systems for more information.

Exemption Time Frames
 Exemption elections are subject to certain timing restrictions. Generally, exemptions may only be made when an employee initially begins employment with an employer and prior to participation in any plan participation election, including the duration of their employment with that employer, regardless of position changes, promotions, or a termination and rehire.

Service Accrual
 Employees don't accrue service credit towards a defined benefit retirement during the period of exemption.



Board Resolution #2019-04

Regarding Employee Retirement Participation Elections

III. Employer Responsibilities

1. Participating employers shall inform themselves of their rights and obligations under Utah Code Title 49.
2. As provided by statute, participating employers shall designate those positions eligible for exemption and maintain a list of eligible positions and employee exemptions, which the Retirement Office may review during employer audits or at other times.
3. Hiring, promotion, and onboarding processes are within the employment relationship between the employer and employee.



Board Resolution #2019-04

Regarding Employee Retirement Participation Elections

III. Employer Responsibilities

4. A participating employer shall, during the employee onboarding process for new hires:
 - a. provide information to its new employees on retirement options available;
 - b. ascertain whether the employee has prior URS service credit or prior employment with that employer and, if applicable, educate the employee regarding the eligibility for and timing of any participation elections with URS;
 - c. enroll the employee in a system or plan and with eligible elections so that the employee's retirement participation will be in compliance with these rules and applicable law.



Board Resolution #2019-04

Regarding Employee Retirement Participation Elections

III. Employer Responsibilities

5. A participating employer may not change an employee's retirement participation or elections in violation of law or these rules.
6. In order to ensure compliance with these rules as well as the Postretirement Reemployment Restrictions provided in Utah Code Title 49, Chapter 11, Part 12, each participating employer shall certify to URS both its eligible and ineligible employees, upon their initially and subsequently entering employment with that employer.
7. A participating employer shall contact URS if it has questions about these rules or their application to specific situations.



Utah Code § 49-12-406 & § 49-13-406

Exceptions – Justice Court Judge (Tier 1)

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



Utah Code Title 49

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Chapter 14 and Chapter 15

What You Will Find In These Chapters

- PUBLIC SAFETY CONTRIBUTORY AND NONCONTRIBUTORY RETIREMENT ACT
- INCLUDES EMPLOYEES EXEMPTED FROM COVERAGE
- ELIGIBILITY FOR SERVICE RETIREMENT
- CALCULATION OF RETIREMENT ALLOWANCE
- DEATH AND DISABILITY BENEFITS

URS
Utah Retirement Systems

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 § 49-14-102 & § 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 § 49-14-201 & § 49-15-201

Public Safety Job Description Approvals

**REQUIRED FOR
APPROVAL OF
PUBLIC SAFETY
JOB DESCRIPTIONS**

MUST INCLUDE TITLE 49 REQUIREMENTS
(HAZARDOUS DUTY)

INCLUDE TYPE OF UTAH P.O.S.T. REQUIRED

UTAH P.O.S.T. REQUIREMENT
"AT TIME OF HIRE" OR "WITHIN 12 MONTHS"



Utah Code § 49-14-201 & § 49-15-201

General 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

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



Utah Code § 49-14-201 & § 49-15-201

Public Safety -- Dispatcher

DISPATCHERS MAY 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
EMPLOYEES

HAVE AN APPROVED
JOB DESCRIPTION

BE UTAH P.O.S.T.
CERTIFIED (DISPATCH)



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Utah Code Title 49

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Chapter 16

What You Will Find In This Chapter

- FIREFIGHTERS' RETIREMENT ACT
- EMPLOYEES EXEMPTED FROM COVERAGE
- ELIGIBILITY FOR SERVICE RETIREMENT
- CALCULATION OF RETIREMENT ALLOWANCE
- DEATH AND DISABILITY BENEFITS

URS
Utah Retirement Systems

Utah Code § 49-16-102

Firefighters' Retirement System – General Eligibility Requirements

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 § 49-16-102

Compensation – Firefighters' Retirement System

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 § 49-16-201

Firefighters' Retirement System – Emergency Medical Personnel

ALLOWS EMERGENCY MEDICAL SERVICE PERSONNEL
TO PARTICIPATE IN FIREFIGHTERS' SYSTEM

EMPLOYER ELECTION IS IRREVOCABLE

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

EMERGENCY MEDICAL PERSONNEL MUST BE FULL-TIME
AND MUST BE LICENSED OR CERTIFIED

JOB DESCRIPTION MUST BE APPROVED BY THE RETIREMENT OFFICE



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Chapter 22

What You Will Find In This Chapter

- PUBLIC EMPLOYEES' TIER 2 CONTRIBUTORY RETIREMENT ACT
- SYSTEM MEMBERSHIP/ELIGIBILITY
- EXCLUSIONS FROM MEMBERSHIP IN SYSTEM
- EXEMPTIONS FROM PARTICIPATION IN THE SYSTEM
- TIER 2 HYBRID AND DEFINED CONTRIBUTION PLANS

URS
Utah Retirement Systems

Utah Code § 49-22-201

Tier 2 Contributory Retirement Act – Public Employees’ Retirement System

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

TIER 2 EMPLOYEE MUST MAKE AN ELECTION TO PARTICIPATE
IN THE SYSTEM CREATED UNDER THIS CHAPTER

TIER 2 HYBRID RETIREMENT SYSTEM OR
TIER 2 DEFINED CONTRIBUTION PLAN

MEMBER TO ELECTRONICALLY SUBMIT NOTIFICATION OF
ELECTION WITHIN ONE YEAR FROM DATE OF ELIGIBILITY

FOLLOWING THE ONE YEAR PERIOD, ELECTION IS IRREVOCABLE



Utah Code § 49-22-301

Tier 2 Hybrid Retirement System – Public Employees’ Retirement System

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

MEMBER PAYS PORTION THAT EXCEEDS THE
PERCENTAGE PAID BY THE EMPLOYER

EMPLOYER REQUIRED TO PAY CORRESPONDING
TIER 1 AMORTIZATION RATE (BUILT-IN)

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



Utah Code § 49-22-401

Tier 2 Defined Contribution Plan – Public Employees’ Retirement System

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

EMPLOYER REQUIRED TO PAY CORRESPONDING
TIER 1 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



Utah Code § 49-22-205

Tier 2 Exemptions From Participation in System

ELECTED OFFICIAL

**APPOINTIVE OFFICERS
&
OTHER EXEMPT ELIGIBLE POSITIONS**

DC PLAN PARTICIPATION IS MANDATED UNLESS
PREVIOUS SERVICE IN HYBRID SYSTEM

CAN EXEMPT (FROM VESTING)
UP TO ANNIVERSARY DATE

IMMEDIATELY VESTED IN BENEFIT

MUST IMMEDIATELY NOTIFY APPOINTEE
OF EXEMPTION OPTION

BENEFIT IS NONFORFEITABLE



ADDITIONAL REFERENCE: BOARD RESOLUTION #2019-04

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- 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**

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Chapter 23

What You Will Find In This Chapter

- PUBLIC SAFETY AND FIREFIGHTERS' TIER 2 CONTRIBUTORY RETIREMENT ACT
- SYSTEM MEMBERSHIP/ELIGIBILITY
- EXEMPTIONS FROM PARTICIPATION IN THE SYSTEM
- TIER 2 HYBRID AND DEFINED CONTRIBUTION PLANS

URS
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Utah Code § 49-23-201

Tier 2 Contributory Retirement Act – Public Safety & Firefighters'

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

TIER 2 EMPLOYEE MUST MAKE AN ELECTION TO PARTICIPATE
IN THE SYSTEM CREATED UNDER THIS CHAPTER

TIER 2 HYBRID RETIREMENT SYSTEM OR
TIER 2 DEFINED CONTRIBUTION PLAN

MEMBER TO ELECTRONICALLY SUBMIT NOTIFICATION OF ELECTION
WITHIN ONE YEAR FROM DATE OF ELIGIBILITY

FOLLOWING ONE-YEAR ELECTION, ELECTION IS IRREVOCABLE



Utah Code § 49-23-301

Tier 2 Hybrid Retirement System – Public Safety & Firefighters'

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

MEMBER PAYS PORTION THAT EXCEEDS THE
PERCENTAGE 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 1 AMORTIZATION RATE (BUILT IN)



Utah Code § 49-23-401

Tier 2 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 1 SYSTEM AMORTIZATION RATE



Utah Code § 49-23-401

Tier 2 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





2025 Rate Changes



Rate Changes – Tier 2 Public Employees’ Retirement System

Tier 2 Hybrid Required Amount Within 1st Year

MEMBER REQUIRED TO PICK UP THE 0.70% PRIOR TO THEIR 1-YEAR ANNIVERSARY, REGARDLESS OF PLAN ELECTION

IF TIER 2 MEMBER ELECTS DC PLAN, ALL MEMBER CONTRIBUTIONS MOVED TO AFTER TAX ACCOUNT IN 401(K)

AFTER 1-YEAR ANNIVERSARY AND A MEMBER'S DC PLAN ELECTION, MEMBER DOES NOT CONTINUE TO MAKE DEFINED BENEFIT CONTRIBUTIONS

RATE INCREASES TO 0.81% EFFECTIVE JULY 1, 2025



Rate Changes

How To Report Required Employee Amount

Field No	Sample Record	Field Name	Length	Columns	AN/NU	Notes
1	MEM33	Record Identifier	5	1-5	AN	
2	000000000	Social Security Number	9	6-14	NU	
3	0011	Contribution Fund Code	4	15-18	NU	Enter four-digit fund code, with leading zeros. See current contribution rate table for valid fund code.
4	BEEHIVE	Employee Last Name	15	19-33	AN	Do not enter spaces or apostrophes, only hyphen is applicable.
5	BUSY	Employee First Name	15	34-48	AN	Enter first name & middle initial or first initial & middle name.
6	26	Reporting Periods	2	49-50	NU	The number of annual normal payroll reporting periods.
7	0012	Employee Code	8	51-58	AN	Optional field for employer use.
8	1452.00	Retirement Salary	10	59-68	NU	
9	0.00	Member Account-Employee Paid	9	69-77	NU	Please see contribution rate table for current rate.

⁷ See Appendix C for a detailed explanation
⁸ See Appendix C for a definition of Contributory and Noncontributory
 URS Contribution File Developer's Certification

0.70% member contribution goes here

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PLEASE ENSURE THAT THE MEMBER ACCOUNT-EMPLOYEE PAID RATE IS UPDATED FROM 0.70% TO 0.81% ON YOUR FILE FOR THE FIRST PAY PERIOD ENDING ON OR AFTER JULY 1, 2025



Rate Changes – Public Safety and Firefighters’

Effective July 1, 2025

PUBLIC SAFETY / FIREFIGHTERS’ TIER 2 CONTRIBUTION RATE

NO RATE INCREASES THIS YEAR
(4.73% REMAINS IN PLACE)

NO DECREASE MAY BE MADE TO PICK-UP ELECTION
(MAY INCREASE PICK-UP ELECTION UP TO 4.73%)

NEW FORM REQUIRED IF EMPLOYER ELECTS TO PICK UP
A HIGHER RATE THAN PREVIOUS YEAR

IF EMPLOYER PICKS UP FOR HYBRID, MUST ALSO
PICK-UP FOR DC-ONLY EMPLOYEES





2025 Legislation



URS
Utah Retirement Systems

Senate Bill 20

Pick-Up Elections by Employer

DID NOT PASS IN 2025 LEGISLATIVE SESSION

NO PICK-UP ELECTION FOR PUBLIC EMPLOYEES' SYSTEMS

MEMBER REQUIRED TO CONTRIBUTE THE FULL MEMBER CONTRIBUTION



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Senate Bill 19

Amendments for Military Personnel

ALLOWS EMPLOYER NONELECTIVE CONTRIBUTION TO A
DEFINED CONTRIBUTION PLAN TO VEST UPON TERMINATION

MEMBER APPLIES IN WRITING TO URS REQUESTING THIS VESTING

EFFECTIVE JULY 1, 2025



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Senate Bill 25

Postretirement Reemployment for Emergency Service Workers

AFFILIATED EMERGENCY SERVICE WORKERS - PRIMARILY RELATED TO
VOLUNTEER FIREFIGHTERS

INCREASES THE EARNINGS LIMIT TO \$20,000 PER YEAR

EFFECTIVE JULY 1, 2025



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