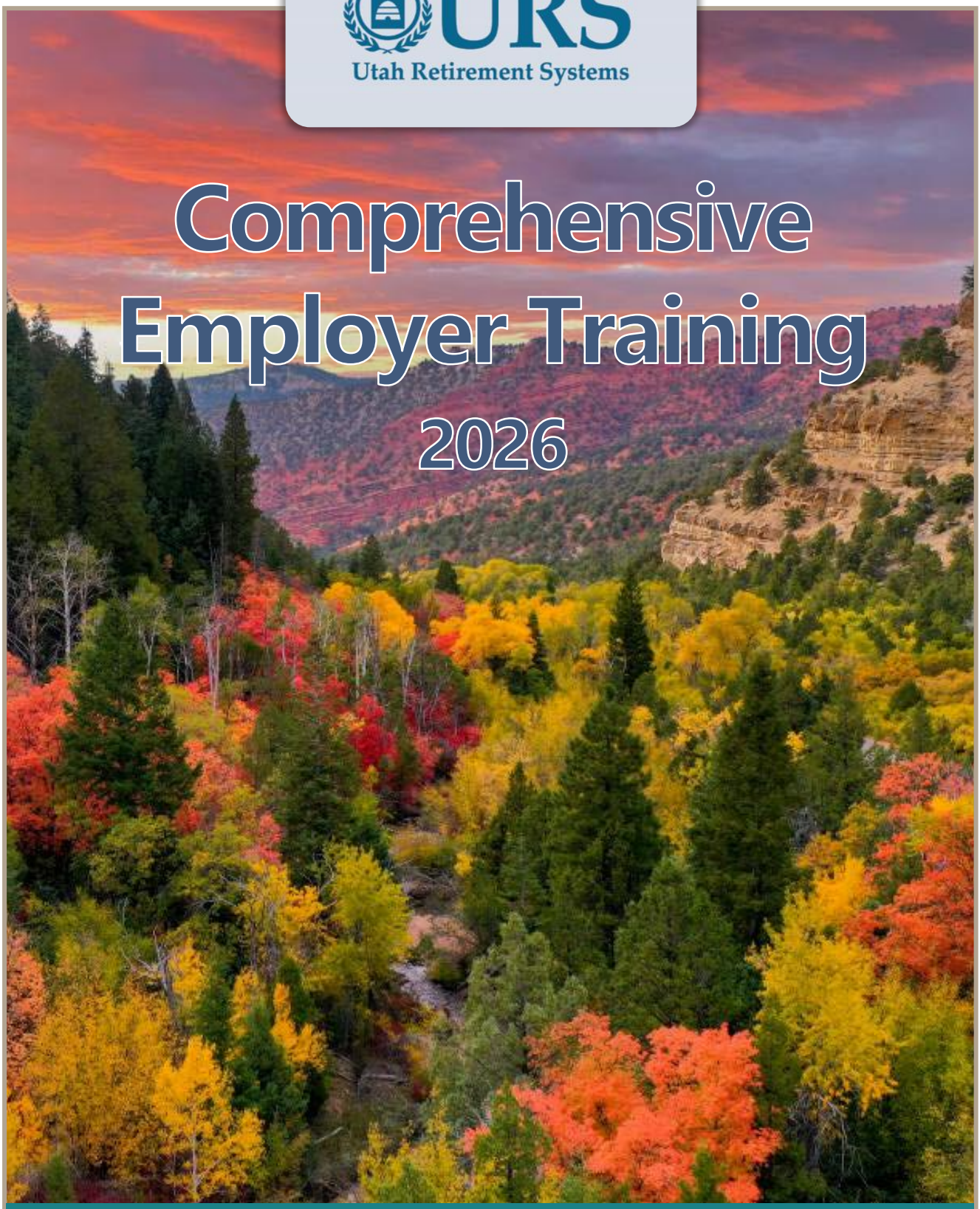
URS
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Comprehensive Employer Training

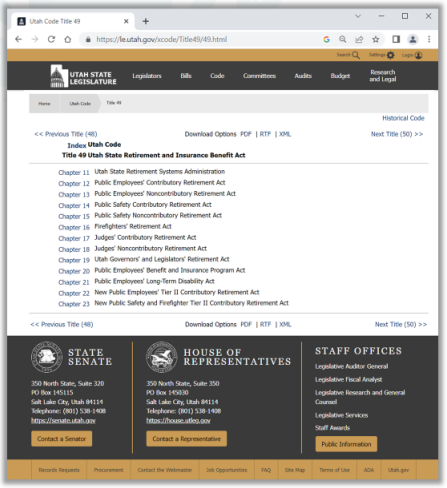
2026



Trust • Commitment • Value • Innovation • Excellence

Title 49

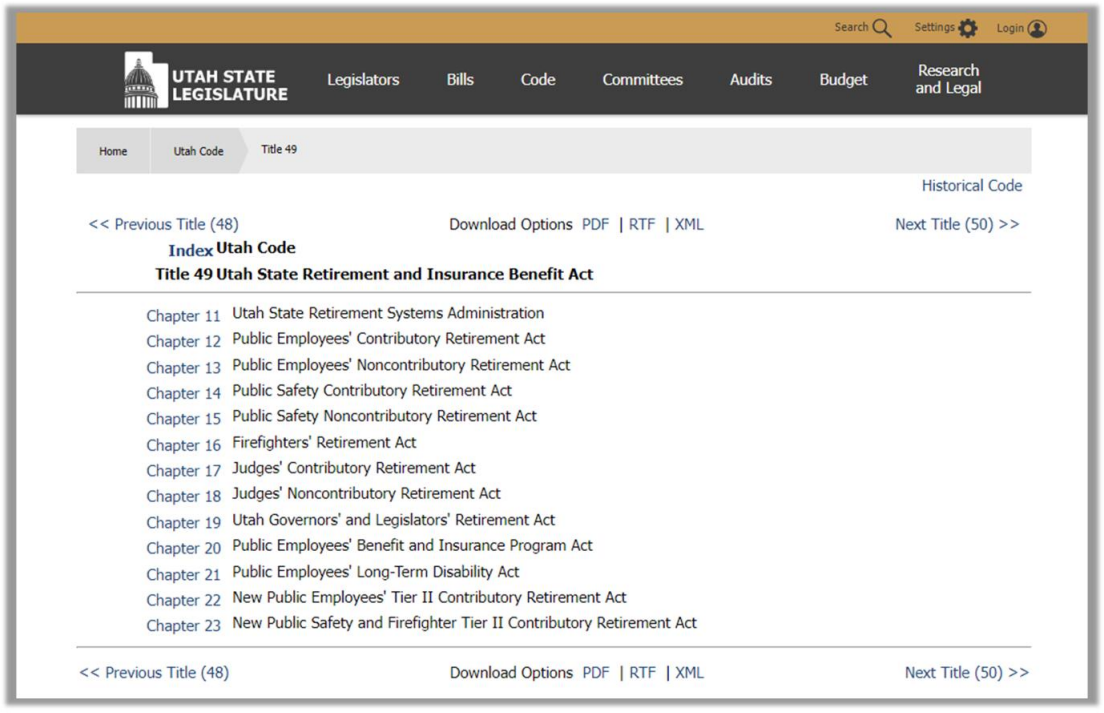
Utah State Retirement Benefit and Insurance Act

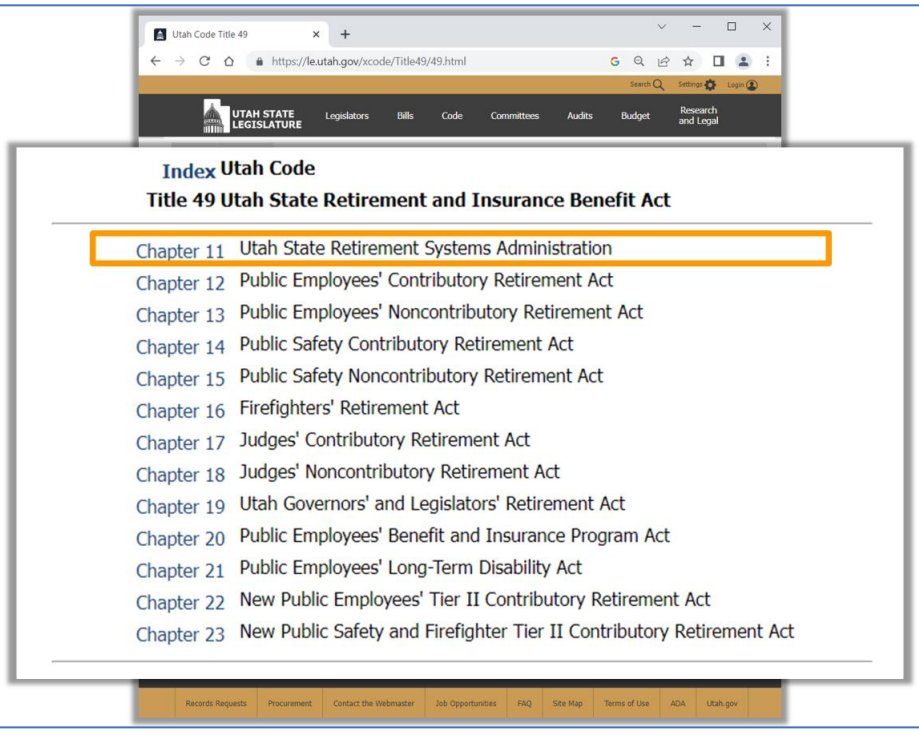


https://le.utah.gov/xcode/Title49/49.html

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

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Chapter 11

What You Will Find In This Chapter

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

URS
Utah Retirement Systems

Section 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

URS Utah Retirement Systems

Section 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

URS Utah Retirement Systems

Section 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 ARE
SUBJECT TO INTEREST AND PENALTY

URS
Utah Retirement Systems

Board Resolution 2019-02

Exchange Employee Definition and Certification

"AN EMPLOYEE OF A PARTICIPATING EMPLOYER WITH A VALID NONIMMIGRANT VISA FOR PARTICIPATION IN EXCHANGE VISITOR PROGRAMS IN THE UNITED STATES. SUCH VISAS INCLUDE THE *EXCHANGE VISITOR VISAS* (J CATEGORY) AND THE *CULTURAL EXCHANGE VISAS* (Q CATEGORY)."

ONLY THOSE HOLDING VALID J CATEGORY AND Q CATEGORY VISAS MAY BE CATEGORIZED AS EXHANGE EMPLOYEES FOR PURPOSES OF RETIREMENT COVERAGE

EMPLOYERS ARE REQUIRED TO TRACK EMPLOYEE ELIGIBILITY WHEN THE VISA STATUS CHANGES AND ANNUALLY RECERTIFY THOSE DESIGNATED AS EXCHANGE EMPLOYEES

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Section 49-11-603

Participating Employer to Report and Certify

AS SOON AS ADMINISTRATIVELY POSSIBLE, BUT 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

URS
Utah Retirement Systems

Section 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

URS
Utah Retirement Systems

Section 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

URS
Utah Retirement Systems

Section 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

URS
Utah Retirement Systems

Section 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 EMPOYER-RELATED CONTRIBUTIONS, THEY MUST BE SUBMITTED TO A QUALIFIED PLAN APPROVED BY THE BOARD

URS Utah Retirement Systems

Title 49-11-1201 Through 1209

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 Utah Retirement Systems

Section 49-11-1202

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 IN ALL URS COMPLIANCE AUDITS

URS
Utah Retirement Systems

Section 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 EMPLOYER-PAID RETIREMENT-RELATED CONTRIBUTIONS
- MUST BE CERTIFIED BY EMPLOYER
- MUST BE REPORTED ON FILE
- AMORTIZATION RATE DUE BASED ON EARNINGS AND FUND

URS
Utah Retirement Systems

Section 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

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Utah Retirement Systems

Section 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

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Utah Retirement Systems

Section 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 TO URS THE NORMAL COST RATE IN ADDITION TO THE AMORTIZATION RATE
- EFFECTIVE DATE JULY 1, 2025

URS Utah Retirement Systems

Section 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

URS Utah Retirement Systems

Section 49-11-1205

Post-Retiree Reemployment -- Emergency Service Workers

- PRIMARILY RELATED TO VOLUNTEER FIREFIGHTERS
- INCREASES THE EARNINGS LIMIT TO $20,000 PER YEAR
- BECAME EFFECTIVE JULY 1, 2025

URS
Utah Retirement Systems

Section 49-11-1206

Notice of Post-Retirement Reemployment

PARTICIPATING EMPLOYER SHALL IMMEDIATELY NOTIFY THE OFFICE:

- IF EMPLOYER REEMPLOYS A RETIREE
- IF REEMPLOYMENT IS SUBJECT TO SECTION 49-11-1204
- OF ANY ELECTION BY THE RETIREE
- IF THE POSITION IS ELECTED PART-TIME

URS
Utah Retirement Systems

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

BONA FIDE TERMINATIONS TESTED IN ALL AUDITS

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Utah Retirement Systems

Section 49-11-1207

Post-Retirement Reemployment Violations

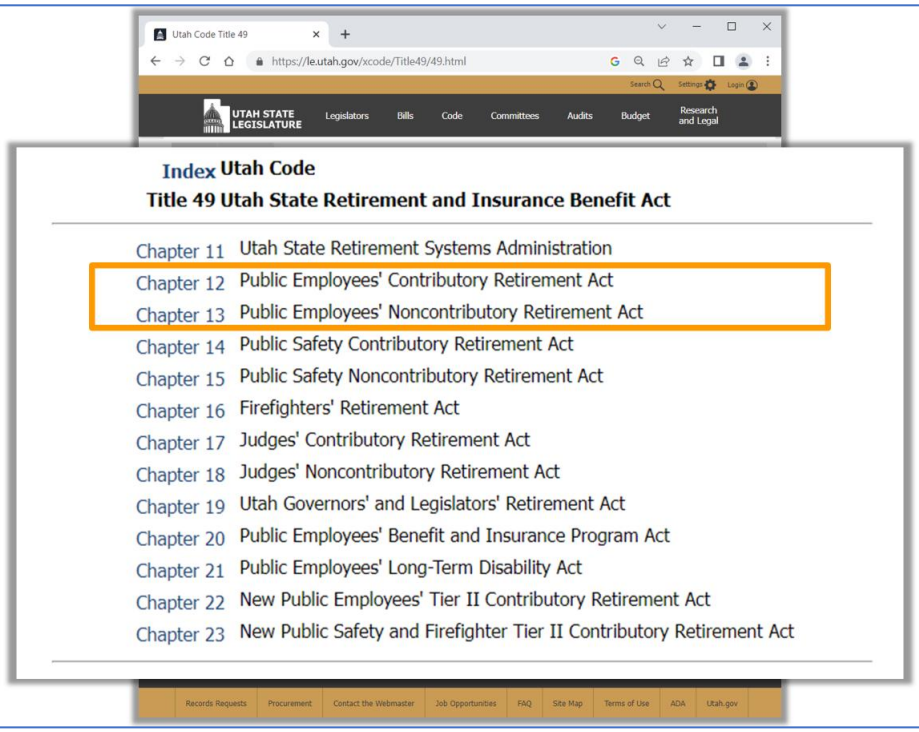
NOTICE OF REEMPLOYMENT OF A RETIREE IN VIOLATION

IMMEDIATELY CANCEL THE RETIREE'S ALLOWANCE

RECOVER ANY OVERPAYMENT RESULTING IN VIOLATION

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

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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

Section 49-13-102 (49-12-102)

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

URS
Utah Retirement Systems

Section 49-13-102 (49-12-102)

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 REIMUBURSEMENT PLAN

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

URS
Utah Retirement Systems

Section 49-13-102 (49-12-102)

Compensation

- ALL EARNINGS ARE REPORTABLE
- BONUSES, OVERTIME, EXTRA WORK FOR EXTRA PAY ARE REPORTABLE
- ALLOWANCES, EXPENSES, REIMBURSEMENTS ARE NOT REPORTABLE
- TERMINATION PAYOUTS ARE NOT REPORTABLE

URS Utah Retirement Systems

Section 49-12-102 (49-22-102)

Eligibility of Elected Officials & Appointive Officers

TIER 1

- BASED ON EARNINGS ONLY
- MINIUMUM EARNINGS REQUIREMENT
- CURRENT REQUIREMENT: $1,363.00

TIER 2

- EMPLOYER MUST DESIGNATE IN WRITING
- FULL-TIME = ELIGIBLE
- PART-TIME = INELIGIBLE

URS Utah Retirement Systems

Section 49-13-203 (49-12-203)

Exclusions 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

URS Utah Retirement Systems

Section 49-13-203 (49-12-203)

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

URS Utah Retirement Systems

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 retirement plan of the employer. Once an employee has participated with any plan of the employer, employees are prohibited from making a participation election, including to elect exemption or revoke an exemption, throughout 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.

Section 49-13-406 (49-12-406)

Exceptions – Justice Court Judges (Tier 1)

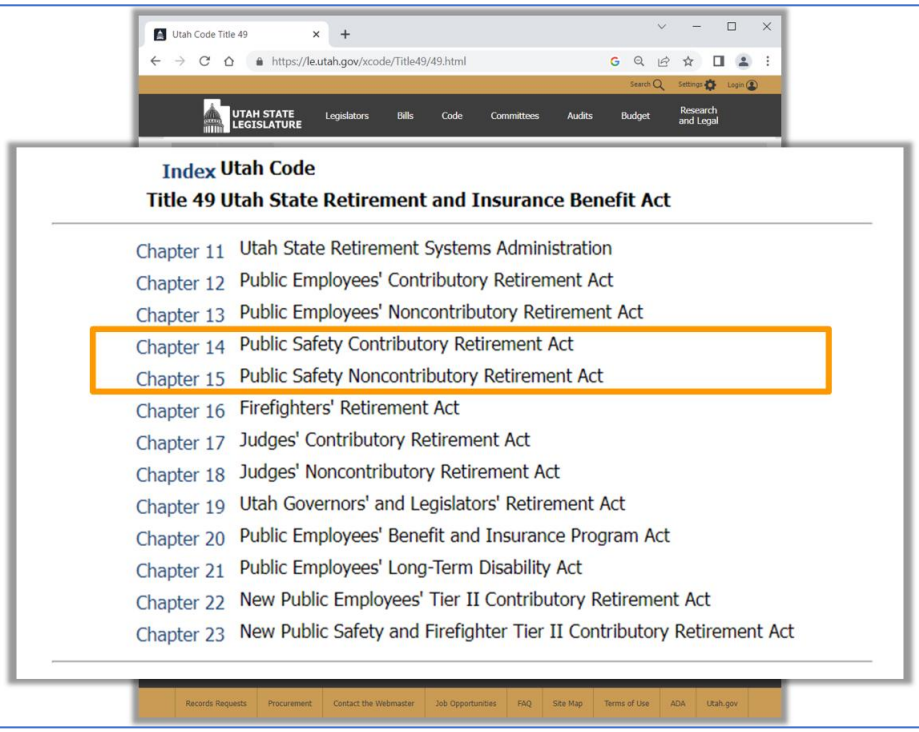
A JUSTICE COURT JUDGE WHO HAS:

- SERVICE WITH MORE THAN ONE PARTICIPATING EMPLOYER
- PART-TIME WITH EACH EMPLOYER
- WHEN AGGREGATED, AMOUNTS TO FULL-TIME SERVICE

VERIFICATION OF ELIGIBILITY: DISCUSS WITH YOUR JUDGE (OTHER EMPLOYMENT/EARNINGS)

IF NECESSARY, HAVE JUDGE VERIFY WITH ADMINISTRATIVE OFFICE OF COURTS

URS
Utah Retirement Systems



Chapter 14 and Chapter 15

What You Will Find In These Chapters

PUBLIC SAFETY CONTRIBUTORY AND NONCONTRIBUTORY RETIREMENT ACT

INCLUDES: EXEMPTIONS FROM CERTAIN EMPLOYEES FROM COVERAGE

ELIGIBILITY FOR SERVICE RETIREMENT

CALCULATION OF RETIREMENT ALLOWANCE

DEATH AND DISABILITY BENEFITS

URS
Utah Retirement Systems

Section 49-15-102 (49-14-102)

Public Safety Service

EMPLOYMENT NORMALLY REQUIRING A MINIMUM OF 2,080 HOURS PER YEAR OF REGULARLY-SCHEDULED EMPLOYMENT

- LAW ENFORCEMENT OFFICER
- CORRECTIONAL OFFICER
- SPECIAL FUNCTION OFFICER
- DISPATCHER

URS Utah Retirement Systems

Section 49-15-102 (49-14-102)

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

URS Utah Retirement Systems

Section 49-15-102 (49-14-102)

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

URS Utah Retirement Systems

Section 49-15-201 (49-14-201)

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

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

URS Utah Retirement Systems

Section 49-15-201 (49-14-201)

Public Safety -- Dispatcher

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

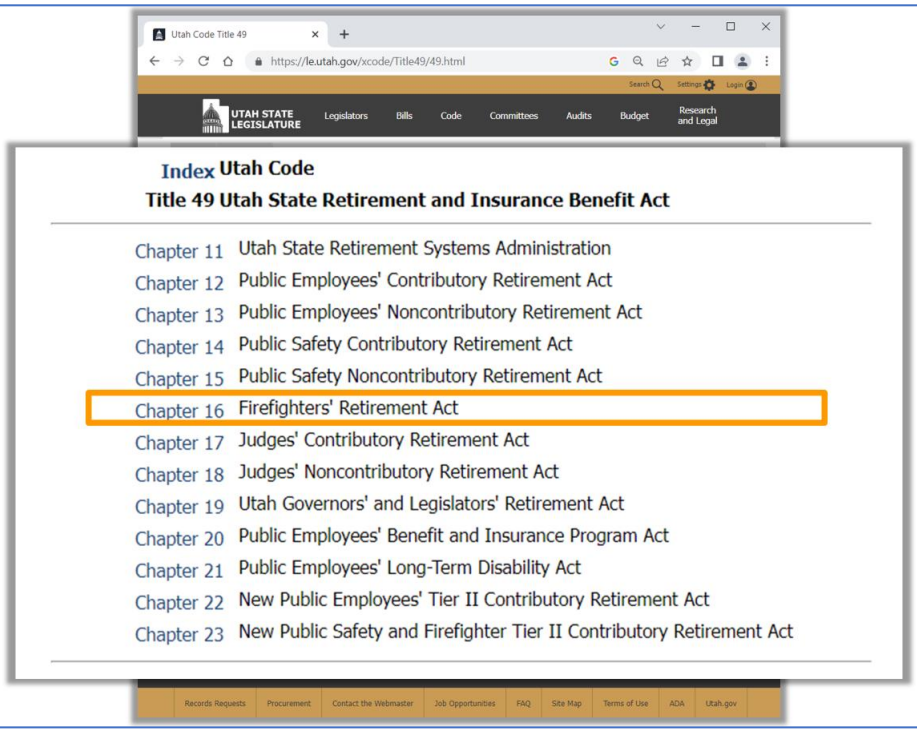
EMPLOYER ELECTION MUST BE DOCUMENTED IN A RESOLUTION ADOPTED BY THE GOVERNING BODY

ELECTION IS IRREVOCABLE

DISPATCHERS MUST:

- BE FULL-TIME
- HAVE AN APPROVED JOB DESCRIPTION
- BE DISPATCH P.O.S.T. CERTIFIED

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Utah Retirement Systems



Chapter 16

What You Will Find In This Chapter

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

URS
Utah Retirement Systems

Section 49-16-102

Firefighters' Retirement System – General Eligibility Requirements

- EMPLOYMENT NORMALLY REQUIRING A MINIMUM 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

URS Utah Retirement Systems

Section 49-16-201

Firefighters' Retirement System – Emergency Medical Personnel

- ALLOWS EMERGENCY MEDICAL SERVICE PERSONNEL TO PARTICIPATE IN FIREFIGHTERS' SYSTEM
- EMPLOYER MUST MAKE ELECTION
  ELECTION IS IRREVOCABLE
- EMPLOYER MUST HAVE A FULL-TIME FIRE CHIEF OR EMERGENCY SERVICES COORDINATOR
- EMERGENCY MEDICAL PERSONNEL MUST BE FULL-TIME
  MUST BE LICENSED OR CERTIFIED
- JOB DESCRIPTION MUST BE APPROVED BY THE RETIREMENT OFFICE

URS Utah Retirement Systems

Section 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

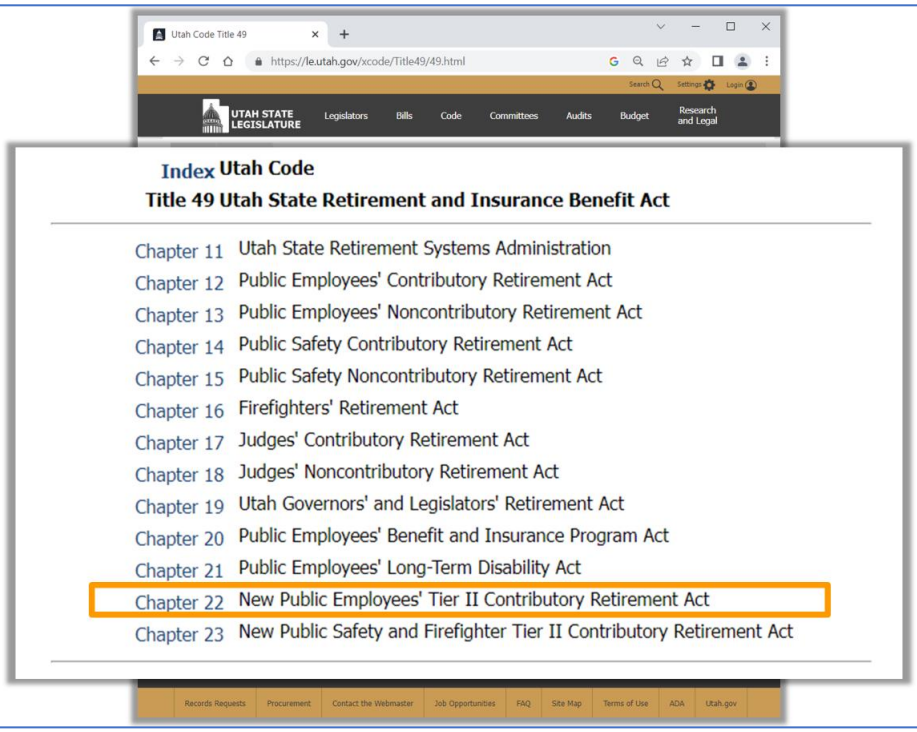
PARTICIPATING EMPLOYER SHALL ESTABLISH THE REGULARLY-SCHEDULED WORK PERIOD

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

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

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Utah Retirement Systems





Chapter 22

What You Will Find In This Chapter

- TIER 2 HYBRID RETIREMENT SYSTEM
- DEFINED BENEFIT ELIGIBILITY FOR AN ALLOWANCE
- CALCULATION OF RETIREMENT ALLOWANCE
- TIER 2 DEFINED CONTRIBUTION PLAN
- ELIGIBILITY TO RECEIVE A RETIREMENT ALLOWANCE

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Utah Retirement Systems

Section 49-22-201

Tier 2 Contributory Retirement Act – Public Employees'

- 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 HIRE
- TIER 2 ELECTION IS IRREVOCABLE

URS Utah Retirement Systems

Section 49-22-301

Tier 2 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 1 AMORTIZATION RATE (BUILT-IN)
- EMPLOYER **MAY NOT** ELECT TO PAY ALL OR PART OF THE REQUIRED MEMBER CONTRIBUTIONS

URS Utah Retirement Systems

Section 49-22-301

Pick-Up Elections by Employer

NO PICK-UP ELECTION FOR PUBLIC EMPLOYEES'

EMPLOYEE REQUIRED TO CONTRIBUTE THE FULL MEMBER CONTRIBUTION

EMPLOYEE RATE CHANGES TO 1.3% EFFECTIVE JULY 1, 2026

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Rate Changes – Tier 2 Public Employees

Tier 2 Hybrid Required Amount Within 1st Year

EMPLOYEE REQUIRED TO PAY THE 1.30% PRIOR TO THEIR 1-YEAR ELECTION

IF TIER 2 EMPLOYEE ELECTS DC PLAN, ALL EMPLOYEE CONTRIBUTIONS MOVED TO 401k ACCOUNT

AFTER 1 YEAR ELECTION, DEFINED CONTRIBUTION EMPLOYEE CAN DISCONTINUE THE 1.30% CONTRIBUTION TO DC PLAN

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Utah Retirement Systems

Section 49-22-401

Tier 2 Defined Contribution Plan – Public Employees'

- 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

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Section 49-22-205

Tier 2 Exemptions From Vesting Requirement

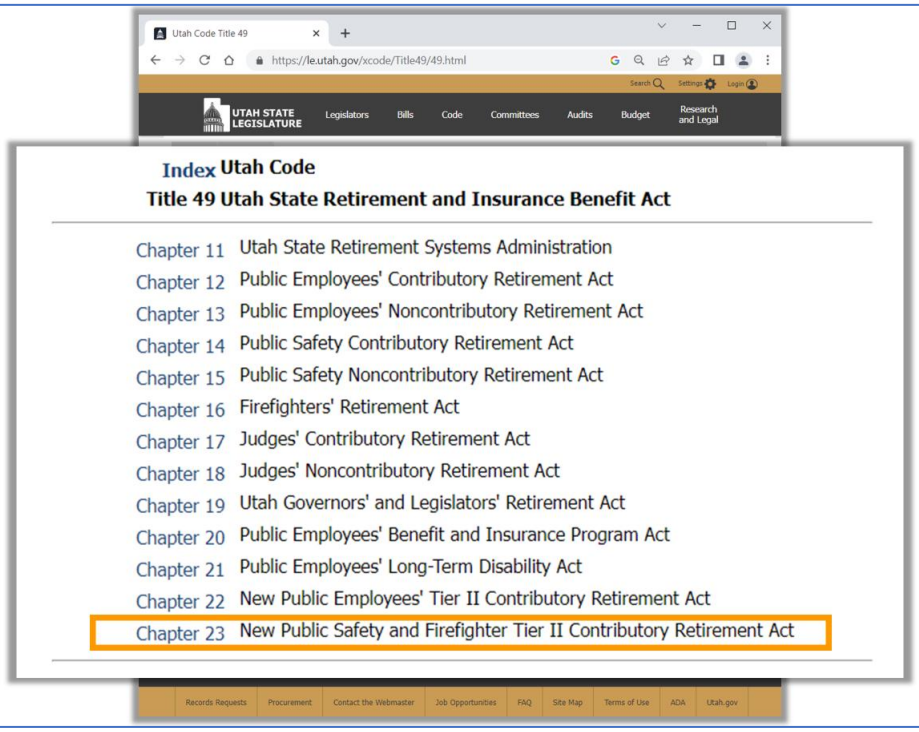
ELECTED OFFICIAL

- ONLY ALLOWED PARTICIPATION IN DC PLAN IF NO PREVIOUS SERVICE IN HYBRID SYSTEM
- IMMEDIATELY VESTED IN BENEFIT
- BENEFIT IS NONFORFEITABLE

APPOINTIVE OFFICER

- CAN EXEMPT (FROM VESTING) UP TO ANNIVERSARY DATE
- MUST IMMEDIATELY NOTIFY APPOINTEE OF EXEMPTION OPTION

URS Utah Retirement Systems



Chapter 23-Public Safety & Firefighters

What You Will Find In This Chapter

- TIER 2 HYBRID RETIREMENT SYSTEM
- DEFINED BENEFIT ELIGIBILITY FOR AN ALLOWANCE
- CALCULATION OF RETIREMENT ALLOWANCE
- TIER 2 DEFINED CONTRIBUTION PLAN
- ELIGIBILITY TO RECEIVE A RETIREMENT ALLOWANCE

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Utah Retirement Systems

Section 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 HIRE
- TIER 2 ELECTION IS IRREVOCABLE

URS Utah Retirement Systems

Section 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 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 1 AMORTIZATION RATE (BUILT IN)

URS Utah Retirement Systems

Rate Changes – Public Safety and Firefighters'

Effective July 1, 2026

PUBLICSAFETY/ FIREFIGHTERS' TIER 2 PICK-UP RATE

- RATE INCREASES THIS YEAR (5.98%)
- EMPLOYER MAY ELECT TO INCREASE THE AMOUNT OF THE PICK-UP. NO DECREASE CAN BE MADE
- NEW FORM REQUIRED IF EMPLOYER ELECTS TO PICK UP A HIGHTER RATE THAN PREVIOUS YEAR
- IF EMPLOYER PICKS UP FOR HYBRID, MUST ALSO PICK-UP FOR DC EMPLOYEES

URS Utah Retirement Systems

Section 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

URS Utah Retirement Systems

Section 49-23-401

Tier 2 Defined Contribution Plan – Public Safety & Firefighters'

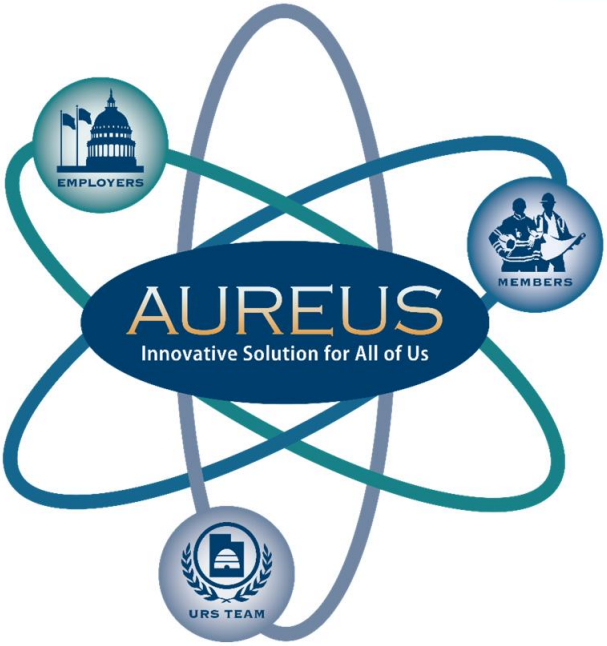
MEMBER MAY MAKE VOLUNTARY DEFERRALS TO THE QUALIFIED 401(K)

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

TOTAL AMOUNT CONTRIBUTED BY MEMBER VESTS IMMEDIATELY AND IS NONFORTEITABLE

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

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Questions & Answers



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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

AUREUS

AUREUS PDFs

Sent to URS

- Payroll Reporting File Specifications (April 19, 2024)
- Employment File Specifications (December 21, 2023)

Received from URS

- Payroll Changes Report Specifications (October 5, 2023)
- Tier 2 Change Report Specifications (October 31, 2022)
- DC Participant and Loan Report Specifications (October 31, 2022)
- Employee Roster Lookup Report Specifications (October 31, 2022)
- Employer Transaction Report Specifications (October 31, 2022)
- Payroll Detail Lookup Report Specifications (October 31, 2022)
- Tier 2 Election Status Report Specifications (October 31, 2022)

AUREUS FAQs

Is your vendor working with URS to develop AUREUS files?

Visit the AUREUS FAQs for the latest info on common questions.

AUREUS How-To Videos

Change SSN Request
Contact URS Through The Employer Portal
Death Notifications
Documents and Reports
Employer Payroll File Review
Employer Payroll Submissions Through Website Wizard
Employment Files
Employment Wizard
Uploading Files

AUREUS Webinars

General

Employer File Virtual Kickoff Meeting (21:08) (January 30, 2023)
Employer Kickoff Meeting Slides (January 30, 2023)

Employer Portal

Introduction (1:19:39) *Updated webinar coming soon*
Structure and Maintaining Addresses and Contacts (21:47) (September 23, 2020)
Organization Management, Search, and Security (28:45) (September 30, 2023)
Website Navigation: Finding a Record (15:43) (October 7, 2020)
Employment Status Updates (Employment Wizard) (16:54) (October 14, 2020)

Recurring Reports (Deferral Changes/Installments and Tier 2 Changes) (23:36) (October 28, 2020)

Miscellaneous Reports (27:05) (November 5, 2020)

Payroll Reporting Using Web Tools - Payroll Summary (28:50) (November 11, 2020)

Payroll Reporting Using Web Tools - Payroll Header (24:23) (November 11, 2020)

Payroll Reporting Using Web Tools - Payroll Detail (17:51) (December 2, 2020)

Adjustment Reporting Using Web Tools (11:00) (December 16, 2020)

Banks, Payments, and Clearing Accounts (9:46) (January 6, 2021)

Future Service Credit Purchases (6:06) (January 13, 2021)

Employment File

Employment File Overview (19:28) (July 13, 2023)

Eligible Public Employees (16:15) (July 18, 2023)

Post Retirees (8:12) (August 8, 2023)

Leave Events (4:12) (August 1, 2023)

Enrolling Employees from a Public Education Organization's Perspective (8:30) (July 25, 2023)

Public Safety and Firefighters' webinar (10:42) (July 27, 2023)

Employment Status Updates (Focused on Employment File) (25:07) (October 21, 2020)

Exempt Employees (10:46) (August 10, 2023)

Ineligible Employees (14:36) (July 20, 2023)

Judges (11:02) (August 3, 2023)

Public Safety and Firefighters (10:42) (July 27, 2023)

Terminating Employment (6:37) (August 15, 2023)

Payroll Reporting File

Payroll General Layout and Structure (19:21) (August 17, 2023)

Payroll Tier 2 Eligible (10:32) (August 24, 2023)

Payroll Ineligible & Part-Time Elected (13:02) (August 29, 2023)

Eligible to Exempt (11:25) (August 31, 2023)

Payroll Post-Retirees (16:14) (September 7, 2023)

Justice Court Judges & Judges' System (13:37) (September 5, 2023)

Leave Events (21:51) (September 12, 2023)

Payroll Adjustments and Special Pay (17:06) (September 14, 2023)

Tier 1 Eligible (30:30) (August 22, 2023)

Payroll Changes Report

Payroll Changes Report General Layout & Structure (12:07) (September 26, 2023)

Payroll Changes Report Deferral Changes (14:20) (September 28, 2023)

Loan & Purchase Installment Changes (11:40) (October 3, 2023)

Payroll Changes Report Long-Term Disability (6:35) (October 5, 2023)

Tier 2 Change Report

Tier 2 Change Report (12:16) (October 10, 2023)


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We serve Utah public employees with retirement and insurance benefits in a partnership of trust with a commitment to value, innovation, and excellence.