



Retirement Basics Plus

Retirement Benefit Laws & Administration

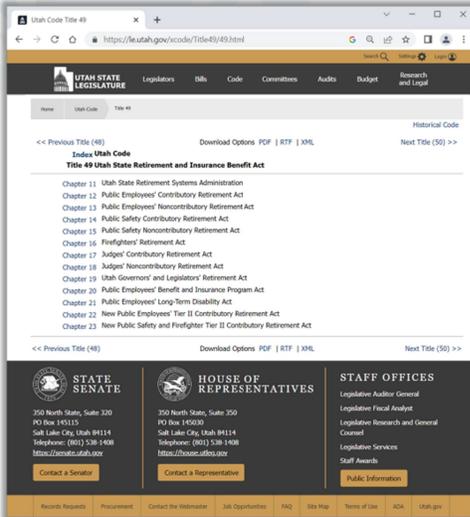
2026



Trust • Commitment
Value • Innovation • Excellence

Utah Code: Title 49

Utah State Retirement and Insurance Benefit Act



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
- 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: Title 49

Utah State Retirement and Insurance Benefit Act

VISIT THE LEGISLATIVE WEBSITE DIRECTLY

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

USE THE LINK ON THE URS EMPLOYER PORTAL

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

USE THE QR CODE



Educational Opportunities

Employer Trainings

RETIREMENT BASICS PLUS TRAINING

COMPREHENSIVE EMPLOYER TRAINING

HOW TO BE COMPLIANCE AUDIT READY TRAINING

WEBSITE NAVIGATION TRAINING

AUREUS TRAININGS (VARIOUS TOPICS)

LIVE WEBINARS (VARIOUS TOPICS)



External URS Email Addresses

Add These to Your Safe List

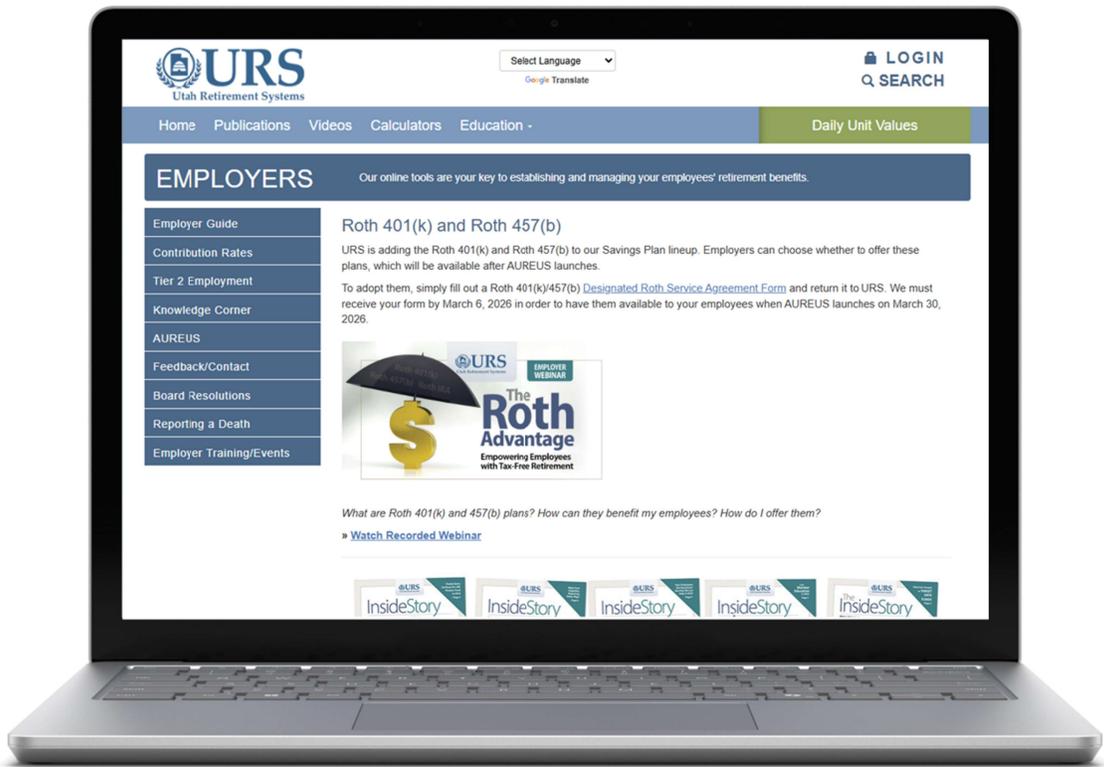
NEWSLETTERS, UPDATES,
ANNOUNCEMENTS, AND
TRAINING REMINDERS

URS_BENEFITS@LISTSERV.URS.ORG

"JOIN NOW" LINKS FOR
EMPLOYER TRAININGS
VIA MS TEAMS

noreply@gcc-email.teams.microsoft.com





Retirement Systems



Retirement Systems

Noncontributory vs. Contributory

NONCONTRIBUTORY



EMPLOYER PAYS ALL CONTRIBUTIONS

CONTRIBUTORY



MEMBER IS REQUIRED TO CONTRIBUTE



System Tiers

How Are They Decided?

TIER 1



MEMBER ENTERED SYSTEM AND EARNED ELIGIBLE SERVICE CREDIT PRIOR TO JULY 1, 2011

TIER 2



MEMBER ENTERED SYSTEM AND EARNED ELIGIBLE SERVICE CREDIT ON OR AFTER JULY 1, 2011



Tier 2 Coverage

What Are The Options?

HYBRID RETIREMENT SYSTEM

“THE HYBRID OPTION”

DEFINED CONTRIBUTION PLAN

“THE 401(K) OPTION”



Tier 2 Timeframes

What to Expect

DURING FIRST YEAR, CONTRIBUTIONS BASED ON HYBRID PLAN RATE

TIER 2 EMPLOYEES MUST MAKE ELECTION BETWEEN HYBRID AND DC PLAN OPTIONS WITHIN FIRST YEAR

CHANGES ALLOWED UP TO END OF FIRST YEAR, THEN IRREVOCABLE

IF NO ELECTION IS MADE, DEFAULTS TO HYBRID SYSTEM

FOLLOWING REQUISITE TIMEFRAME, NOTICE WILL BE PROVIDED REGARDING TIER 2 COVERAGE



Employee Certification

ELIGIBLE

INELIGIBLE

RE-EMPLOYED
RETIREE

EXEMPT

ELECTED
OFFICIAL

APPOINTIVE
OFFICER



Beginning Employment Employer Responsibilities

DETERMINE ELIGIBILITY BASED ON TITLE 49 GUIDELINES

COMPLETE ONLINE CERTIFICATION FOR ALL PAID EMPLOYEES

ADD ELIGIBLE EMPLOYEES TO CONTRIBUTION REPORTING FILE

EDUCATE EMPLOYEES ON THEIR PARTICIPATION OPTIONS
(TIER 2 CHOICE, ALLOWED TO EXEMPT, PERSONAL SAVINGS PLANS)

CONTRIBUTION REPORTING FOR ELIGIBLE EMPLOYEES
SHOULD BEGIN IN THE SAME PAY PERIOD AS THE HIRE DATE



Membership Eligibility

Public Employees' Retirement System

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

EMPLOYEE RECEIVES AT LEAST ONE QUALIFYING BENEFIT
FROM THE PARTICIPATING EMPLOYER

ELIGIBILITY REQUIRES BOTH HOURS AND BENEFITS

EMPLOYER MUST BE ABLE TO DOCUMENT ELIGIBILITY



Qualifying Benefits

Public Employees' Retirement System

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, A HEALTH
REIMBURSEMENT ACCOUNT, A 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



Classified School Employees

Grandfather Clause for Eligibility

CLASSIFIED SCHOOL EMPLOYEES
HIRED PRIOR TO JULY 1, 2013

MET ELIGIBILITY REQUIREMENTS PRIOR TO JULY 1, 2013,
IN ANY POSITION WITH YOUR SCHOOL DISTRICT

EMPLOYEE DOES NOT NEED A QUALIFYING BENEFIT
TO MEET ELIGIBILITY REQUIREMENTS

STATUS FORFEITED WITH TERMINATION OF 120 CONSECUTIVE DAYS



Higher Education

MUST CERTIFY ALL EMPLOYEES WITH URS
REGARDLESS OF RETIREMENT PLAN

MUST ADHERE TO POST-RETIREMENT LAWS WHEN
EMPLOYEES QUALIFY FOR ALTERNATE RETIREMENT PLAN

EMPLOYEE HAS ONE-TIME IRREVOCABLE ELECTION TO CONTINUE
PARTICIPATION WITH URS, IF THE EMPLOYEE HAS SERVICE
CREDIT IN THIS SYSTEM BEFORE THE DATE OF EMPLOYMENT



Reportable Compensation

Public Employees' Retirement System

ALWAYS
REPORTABLE
FOR THIS
SYSTEM

REGULAR PAY

OVERTIME

RETRO PAY

COST OF LIVING INCREASE

ALL BONUSSES

EXTRA WORK FOR EXTRA PAY



Reportable Compensation

Public Employees' Retirement System

POSSIBLY
REPORTABLE
FOR THIS
SYSTEM

(DEPENDS ON
WHAT'S
INCLUDED AND
HOW IT'S PAID)

WELLNESS INCENTIVE

STIPEND

MISCELLANEOUS PAY

YEARLY CASHOUTS/ANNUAL PAYOUTS
(REQUIRED TO HAVE POLICY*)

* NOT ALLOWED TO REPORT MORE THAN WHAT CAN BE ACCRUED ANNUALLY.



Reportable Compensation

Public Employees' Retirement System

**NEVER
REPORTABLE
FOR THIS
SYSTEM**

GIFT CARDS

DISCRETIONARY (IN LIEU OF)

EXPENSES AND REIMBURSEMENTS

ALLOWANCES

TERMINATION PAYOUTS
(VACATION, SICK, COMP, SEVERANCE, RETIREMENT INCENTIVES)



Contribution Reporting URS Employer Guide

Contribution Reporting

Compensation Table

Use this table as a guide for determining which compensation to include in retirement contribution calculations. Call Employer Services at 801-366-7318 or 800-753-7318 with questions about specific types of payments or adjustments.

System or Plan	Defined Benefit	Public Employees	Public Safety	Firefighters	Judges	Non-Elective Defined Contribution 401(k) Plan
Base or Contract Salary	Yes	Yes	Yes	Yes	Yes	Yes
Earnings Above Base Salary	Yes	No**	No**	N/A	Yes (Public Employees Only)	Yes (Public Employees Only)
Cash Equivalents	No**	No**	No**	No**	No**	No**
Cost-of-Living Adjustment	Yes	Yes	Yes	Yes	Yes	Yes
Bonuses	Yes	Yes	Yes (Performance Bonus Only)	Yes (Performance Bonus Only)	Yes	Yes
Salary Deferral and Other Benefit Programs	Yes	Yes	Yes	Yes	Yes	Yes
Expenses, Allowances, and Reimbursements	No	No	No	No	No	No
Discretionary Payments	No	No	No	No	No	No
Cashouts	See Special Types of Compensation	No	No	No	No	See Special Types of Compensation
Sign-On or Retention Bonus	Yes	No	No	No	Yes (Public Employees and Judges Only)	Yes (Public Employees and Judges Only)
Separation Payments or Retirement Bonus	Yes	No	No	No	N/A	No***

**Performance-based bonuses and cost of living adjustments above the base salary are considered compensation subject to retirement. For additional information on non-reportable compensation, refer to Compensation Definitions for the URS Defined Benefit Plan.

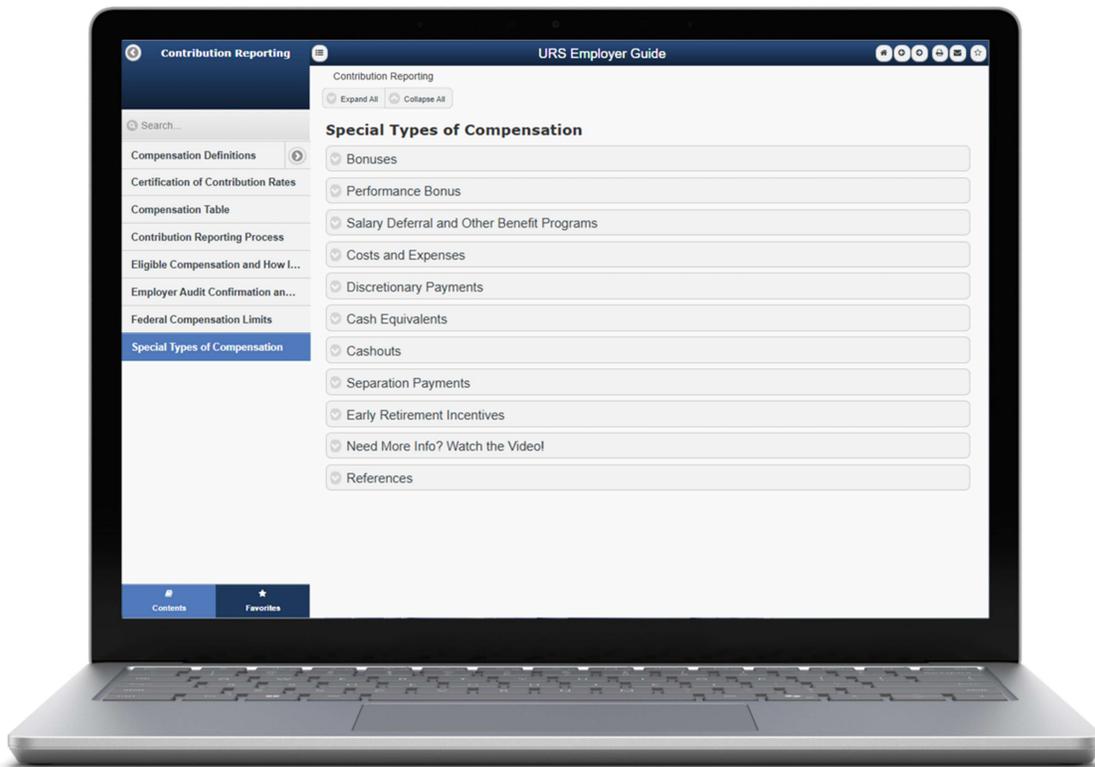
*** Gift cards, gift certificates, pre-paid debit cards (except when used for the regular distributions of wages), and other cash equivalents may not be included for retirement purposes. Board Resolution 2013-06.

***See the Contribution Reporting section, for what may be considered compensation for the 401(k) and 457(b) plans related to separation payments such as lump-sum vacation pay, sick leave, early retirement incentives, and other payments.

Need More Info? Watch the Video!

References

Contents Favorites



Membership Eligibility

Firefighters' Retirement System

EMPLOYER MUST MAINTAIN A FULL TIME FIRE CHIEF

EMPLOYEE MUST WORK MINIMUM OF 2,080 HOURS PER YEAR
(DECLARED HOURS TO BE SUBMITTED BY EMPLOYER)

EMPLOYEE MUST BE TRAINED IN FIREFIGHTER TECHNIQUES

EMPLOYEE MUST BE ASSIGNED TO HAZARDOUS DUTY

EMPLOYER MUST BE ABLE TO DOCUMENT ELIGIBILITY

Volunteer Firefighters

MUST BE CERTIFIED WITH URS IF COMPENSATED
(STIPEND COULD BE CONSIDERED COMPENSATION)

MAY BE ELIGIBLE FOR DEATH & DISABILITY BENEFIT

MAINTAIN CURRENT ROSTER

MAINTAIN TRAINING LOGS



Membership Eligibility

Public Safety Retirement System

EMPLOYEE MUST WORK A MINIMUM OF 2,080 HOURS PER YEAR
(DECLARED HOURS TO BE SUBMITTED BY EMPLOYER)

EMPLOYEE MUST OBTAIN UTAH STATE PEACE OFFICER STANDARDS
AND TRAINING (POST) CERTIFICATION WITHIN 12 MONTHS OF HIRE

DUTIES MUST MEET TITLE 49 PUBLIC SAFETY REQUIREMENTS

ALL JOB DESCRIPTIONS MUST BE REVIEWED AND APPROVED
BY URS PRIOR TO CERTIFYING OFFICERS INTO THE POSITION

EMPLOYER MUST BE ABLE TO DOCUMENT ELIGIBILITY



Membership Eligibility

Public Safety Retirement System (Dispatchers)

EMPLOYER MUST MAKE IRREVOCABLE ELECTION TO COVER DISPATCHERS AND FILE APPLICATION WITH URS

EMPLOYEE MUST WORK MINIMUM OF 2,080 HOURS PER YEAR (DECLARED HOURS TO BE SUBMITTED BY EMPLOYER)

EMPLOYEE MUST OBTAIN UTAH STATE POST CERTIFICATION WITHIN 12 MONTHS OF HIRE (DISPATCHER)

ALL JOB DESCRIPTIONS MUST BE REVIEWED AND APPROVED BY URS PRIOR TO CERTIFYING DISPATCHERS INTO THE POSITION

EMPLOYER MUST BE ABLE TO DOCUMENT ELIGIBILITY



Public Safety Job Description

Title 49 Requirements

MUST OBTAIN CERTIFICATION THROUGH UTAH PEACE OFFICER STANDARDS AND TRAINING (POST) WITHIN 12 MONTHS OF HIRE

DUTIES PLACE LIFE OR PERSONAL SAFETY AT RISK

DUTIES PRIMARILY INCLUDE ACTIVELY PREVENTING/DETECTING CRIME AND ENFORCING STATUTES AND ORDINANCES

DUTIES CONSIST PRIMARILY OF PROVIDING COMMUNITY PROTECTION

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



Utah POST Certification

Peace Officer Standards and Training

REQUIREMENT FOR PUBLIC SAFETY RETIREMENT SYSTEM

MUST BE OBTAINED WITHIN 12 MONTHS OF HIRE

SUBMIT POST CERTIFICATIONS IMMEDIATELY UPON RECEIPT

FAILURE TO SUBMIT CERTIFICATION IN A TIMELY MANNER
COULD RESULT IN LOSS OF PUBLIC SAFETY SERVICE

SUBMIT ELECTRONICALLY VIA MESSAGE CENTER



Additional Coverage Elections

Firefighters' Retirement System

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







Utah Retirement Systems
PO Box 1590
Salt Lake City, Utah 84110-1590
(801) 366-7770
(800) 695-4877
FAX (801) 366-7733
TTY (800) 877-8339 or 711
www.urs.org

**DECLARATION OF
REGULARLY-SCHEDULED
WORK PERIOD**

INSTRUCTIONS: Please complete and sign the certification below to formally define the hours per pay period you recognize as the Regular Work Period* for members of the systems listed below.

SECTION A - FIREFIGHTERS' RETIREMENT SYSTEM

- "Base Income" (or salary) defined for employees in the Firefighters' Retirement System includes:
 - A regular work period of _____ hours per **pay period** effective _____ mm/dd/yyyy
- Contributions will be paid on such time and income throughout the entire career of the employee in the listed position(s).
- List all positions that apply:

- All employees in substantially similar position(s) are treated uniformly and equally.

SECTION B - PUBLIC SAFETY RETIREMENT SYSTEM

- "Base Income" (or salary) defined for employees in the Public Safety Retirement System includes:
 - A regular work period of _____ hours per **pay period** effective _____ mm/dd/yyyy
- Contributions will be paid on such time and income throughout the entire career of the employee in the listed position(s).
- List all positions that apply:

- All employees in substantially similar position(s) are treated uniformly and equally.

SECTION C - CERTIFICATION

As an authorized Participating Employer Representative I request that URS recognize the regular work period for all employees in the described positions and covered in the retirement systems indicated above.

I understand any change to this regularly-scheduled work period must be reported to URS, and will not be recognized by URS until a new declaration is signed by an authorized representative of the Participating Employer.

SECTION D - SIGNATURE

Name of Participating Employer	Participating Employer Number
Signature of Authorized Participating Employer Representative	Date

* Regular Work Period means the period of time a participating employer certifies is necessary to accomplish the normal duties and responsibilities of the position and the time actually worked by the employee continuously while in that position. EMRP - 1 NEW 4/24/2009



Reportable Compensation

Firefighters' and Public Safety Retirement Systems

**ALWAYS
REPORTABLE
FOR THIS
SYSTEM**

- BASE HOURS -- PER DECLARATION
- SHIFT DIFFERENTIAL
IF INCORPORATED INTO BASE HOURS
- PERFORMANCE-BASED BONUS
- LONGEVITY OR HAZARD PAY
IF INCORPORATED INTO BASE HOURS
- RETROACTIVE PAY INCREASE



Reportable Compensation

Firefighters' and Public Safety Retirement Systems

POSSIBLY
REPORTABLE
FOR THIS
SYSTEM

(DEPENDS ON
WHAT'S
INCLUDED AND
HOW IT'S PAID)

VACATION (ANNUAL) LEAVE

SICK LEAVE

COMP TIME

HOLIDAY PAY



Reportable Compensation

Firefighters' and Public Safety Retirement Systems

NEVER
REPORTABLE
FOR THIS
SYSTEM

HOURS WORKED ABOVE BASE HOURS

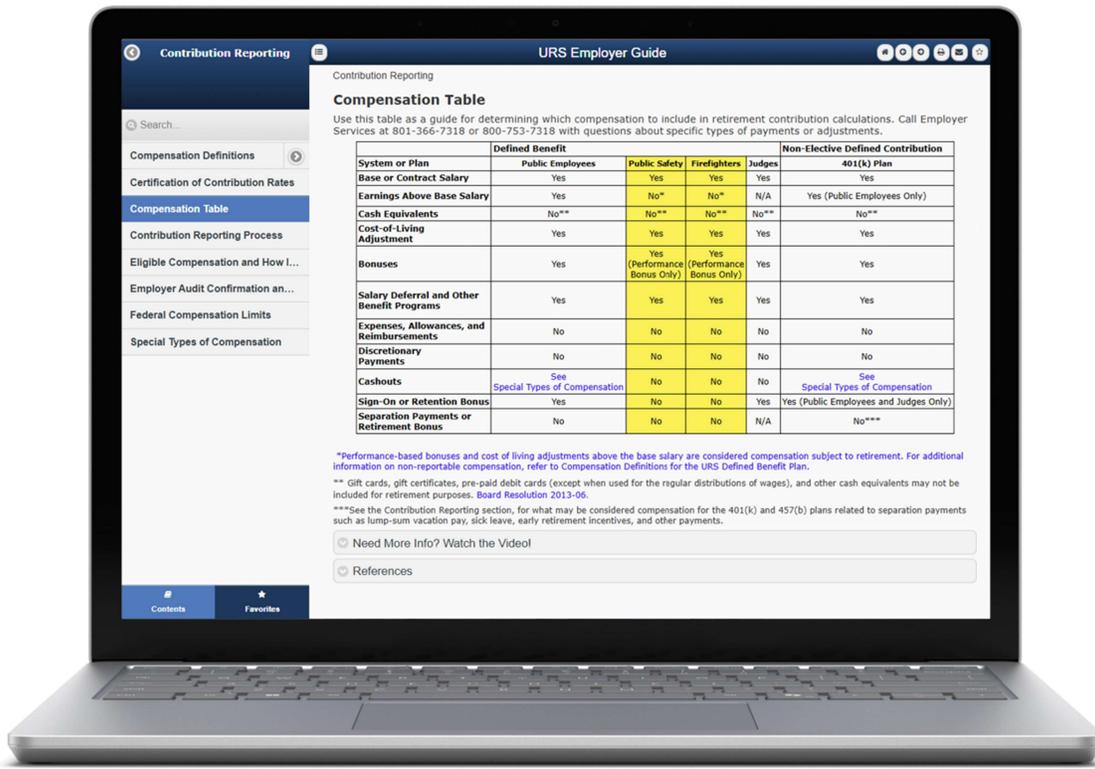
REIMBURSEMENTS

EXPENSES AND ALLOWANCES

DISCRETIONARY (IN LIEU OF)

TERMINATION PAYOUTS
(VACATION, SICK, COMP, SEVERANCE, RETIREMENT INCENTIVES)





Ineligible Employees

CERTIFY ONLINE WITHIN 30 DAYS OF HIRE
INDIVIDUALLY OR WITH A BATCH UPLOAD

USE EMPLOYEE'S CORRECT START DATE

CERTIFICATIONS BEYOND ONE YEAR REQUIRE PAPER FORM

MONITOR EMPLOYEE STATUS FOR ELIGIBILITY

Employee Change in Status

Employer Responsibilities

MONITOR EACH EMPLOYEE'S ELIGIBILITY STATUS

CERTIFY EACH STATUS CHANGE

TERMINATE PREVIOUS FUND RECORD WHEN CERTIFYING INTO A DIFFERENT FUND (ELIGIBLE TO INELIGIBLE AND VICE VERSA)

REPORT CORRECT STATUS ON CONTRIBUTION REPORTING FILE

CONTACT URS IF A STATUS CHANGE WAS PREVIOUSLY MISSED AND AN EMPLOYEE'S RECORD REQUIRES AN ADJUSTMENT



Eligible to Ineligible

With Accrued Leave Balance

USE OF EMPLOYER-PAID ACCRUED TIME OFF
EQUALS A QUALIFYING BENEFIT

AN INELIGIBLE EMPLOYEE WORKING 20 OR MORE HOURS A
WEEK WOULD MEET ELIGIBILITY IF PAID LEAVE WAS TAKEN/USED

MEMBER HAS A QUALIFYING BENEFIT IF A
PAID TIME OFF BALANCE ACCRUES OR REMAINS



Temporary Employees

URS and Employer Definitions May Differ

MUST MEET ELIGIBILITY DURING TEMPORARY PERIOD

HIRED TO COMPLETE A SPECIFIC JOB

INTENDED TO BE EMPLOYED 6 MONTHS OR LESS

MUST HAVE 120-DAY BREAK BETWEEN TEMPORARY PERIODS



Membership Eligibility

Tier 1: Elected Officials & Appointive Officers

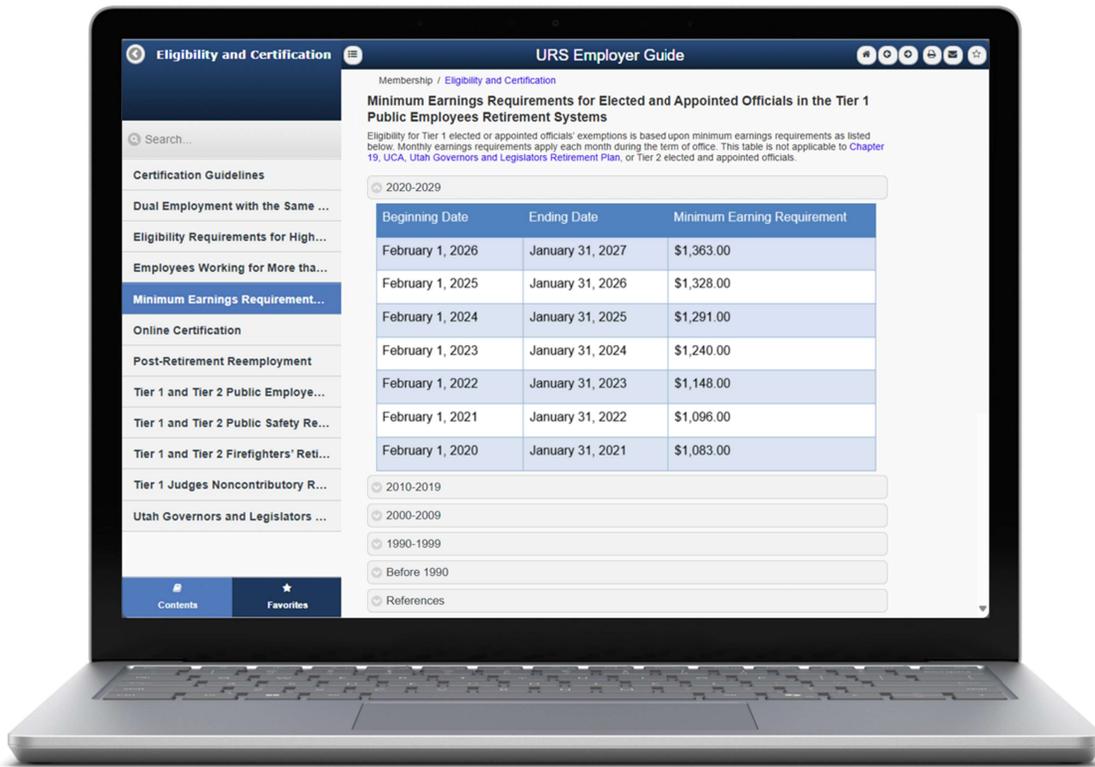
ELIGIBILITY FOR TIER 1 BASED ON EARNINGS ONLY

MINIMUM EARNINGS REQUIREMENTS UPDATED EACH FEBRUARY

AMOUNTS PUBLISHED IN EMPLOYER GUIDE

EMPLOYER RESPONSIBLE FOR MONITORING MONTHLY EARNINGS





Membership Eligibility

Tier 2: Elected Officials & Appointive Officers

EMPLOYER REQUIRED
TO HAVE DOCUMENTATION
IN PLACE DESIGNATING
ELIGIBILITY FOR
ELECTED OFFICIALS AND
APPOINTIVE OFFICERS

THE POSITION
(NOT THE INDIVIDUAL)
SHOULD BE DEEMED
FULL-TIME ELIGIBLE OR
PART-TIME INELIGIBLE

Who Can Exempt?

ELIGIBLE ELECTED OFFICIALS

ELIGIBLE APPOINTIVE OFFICERS

ELIGIBLE EMPLOYEES IN NON-MERIT-PROTECTED POSITIONS

THERE ARE LIMITS TO THE NUMBER OF EXEMPTIONS
EACH PARTICIPATING EMPLOYER IS ALLOWED TO HAVE



Exemptions

Differences Between Tiers

TIER 1 EXEMPTION



EMPLOYEE EXEMPTS FROM DEFINED
BENEFIT COVERAGE WITH URS

TIER 2 EXEMPTION



EMPLOYER CONTRIBUTIONS NOT SUBJECT
TO A VESTING TIME PERIOD



Exemption Guidelines

EMPLOYEE MUST MEET ELIGIBILITY

EMPLOYER MUST IMMEDIATELY INFORM EMPLOYEE WHEN AN EXEMPTION OPTION IS AVAILABLE TO THEM

EXEMPTION IS BASED ON THE POSITION, NOT THE INDIVIDUAL

TIER 2 ELECTED OFFICIALS WITHOUT PREVIOUS HYBRID SERVICE AUTOMATICALLY AND IMMEDIATELY EXEMPT FROM VESTING PERIOD

TIER 2 APPOINTED MEMBERS IN POSITIONS ELIGIBLE TO EXEMPT MAY CHOOSE EXEMPTION IN TIMEFRAME ALLOTTED



STATE OF UTAH
Tier 1 REQUEST FOR EXEMPTION
UNEMPLOYMENT CODE ANN. § 49-222, § 49-12-203, § 49-12-205, § 49-19-403

REQUEST FOR EXEMPTION
Tier 1 Public Employees' Contributory or Noncontributory Retirement System

REQUEST FOR EXEMPTION
Tier 1 Firefighters' Retirement System

REQUEST FOR EXEMPTION
TIER 2 DEFINED CONTRIBUTION VESTING STATE OF UTAH LEGISLATIVE PERSONNEL

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.

Employing a URS Retiree

Postretirement Reemployment Restrictions Act

RETIREE



A MEMBER WHO HAS QUALIFIED FOR AN ALLOWANCE

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
[BOARD RESOLUTION #2019-05]



Termination Prior to Retiring

No Prearrangement for Returning

BONA FIDE
TERMINATION OF
EMPLOYMENT



PERMANENT EXTINGUISHMENT
OF ALL FEE-FOR-SERVICE
RELATIONSHIPS OF ANY KIND

FEE-FOR-SERVICE
RELATIONSHIP



ANY EXPECTATION OR PROMISE OF
COMPENSATION FOR ANY SERVICE

RE-EMPLOYMENT



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



Employing a URS Retiree

Status if Working for a Participating Employer

RETURNED PRIOR TO JULY 1, 2010 ("GRANDFATHERED")

RETURNED LESS THAN 60 DAYS

RETURNED BETWEEN 61 DAYS AND A YEAR

RETURNED AFTER WAITING FULL YEAR

RETURNED 90 DAYS FROM RETIREMENT – NEW LEGISLATION

PERFORMS WORK AS AN INDEPENDENT CONTRACTOR



Employing a URS Retiree

Reemployment Prior to July 1, 2010 ("Grandfathered")

GRANDFATHERED INTO POST-RETIREMENT RULES
FROM PRIOR TO JULY 1, 2010

DOES NOT EARN ANY ADDITIONAL SERVICE CREDIT

EMPLOYER ALLOWED TO CHOOSE TO PAY EMPLOYER-RELATED
CONTRIBUTIONS TO A QUALIFIED PLAN APPROVED BY THE BOARD

MAY NOT RECEIVE RETIREMENT-RELATED CONTRIBUTIONS
WHICH EXCEED THE NORMAL COST RATE



Employing a URS Retiree

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 ALLOWANCE IS CANCELLED

EMPLOYER TO DETERMINE ELIGIBILITY, CERTIFY, AND REPORT

RETIREE MAY BE ELIGIBLE TO EARN ADDITIONAL SERVICE
CREDIT IN THE REEMPLOYED POSITION AFTER 2 YEARS;
NO OPPORTUNITY TO CHANGE ORIGINAL RETIREMENT



Employing a URS Retiree

Reemployment 61 Days to One Year

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

MAY NOT RECEIVE RETIREMENT SERVICE CREDIT
OR EMPLOYER-PAID SAVINGS CONTRIBUTIONS

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

MUST BE CERTIFIED AND REPORTED ON CONTRIBUTION FILE



Employing a URS Retiree

Reemployment Following One-Year Separation

RETIREE MAY NOT EARN ADDITIONAL SERVICE CREDIT WHILE RECEIVING THEIR RETIREMENT ALLOWANCE

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

EMPLOYER MUST CERTIFY RETIREE

EMPLOYER MUST INCLUDE RETIREE ON CONTRIBUTION FILE

AMORTIZATION RATE DUE (BASED ON EARNINGS AND FUND)



Employing a URS Retiree

Reemployment Restriction Exception (90 Days)

ALLOWS MEMBERS TO RETIRE AND RETURN TO WORK AFTER 90 DAYS (COLLECT A REDUCED RETIREMENT ALLOWANCE WITH NO COLA)

THERE MUST BE A WRITTEN AGREEMENT BETWEEN EMPLOYER AND EMPLOYEE

RETIREE WOULD HAVE NO INCOME LIMITATION

EMPLOYER AGREES TO PAY THE FULL CONTRIBUTION RATE TO URS

EFFECTIVE DATE JULY 1, 2025



Employing a URS Retiree

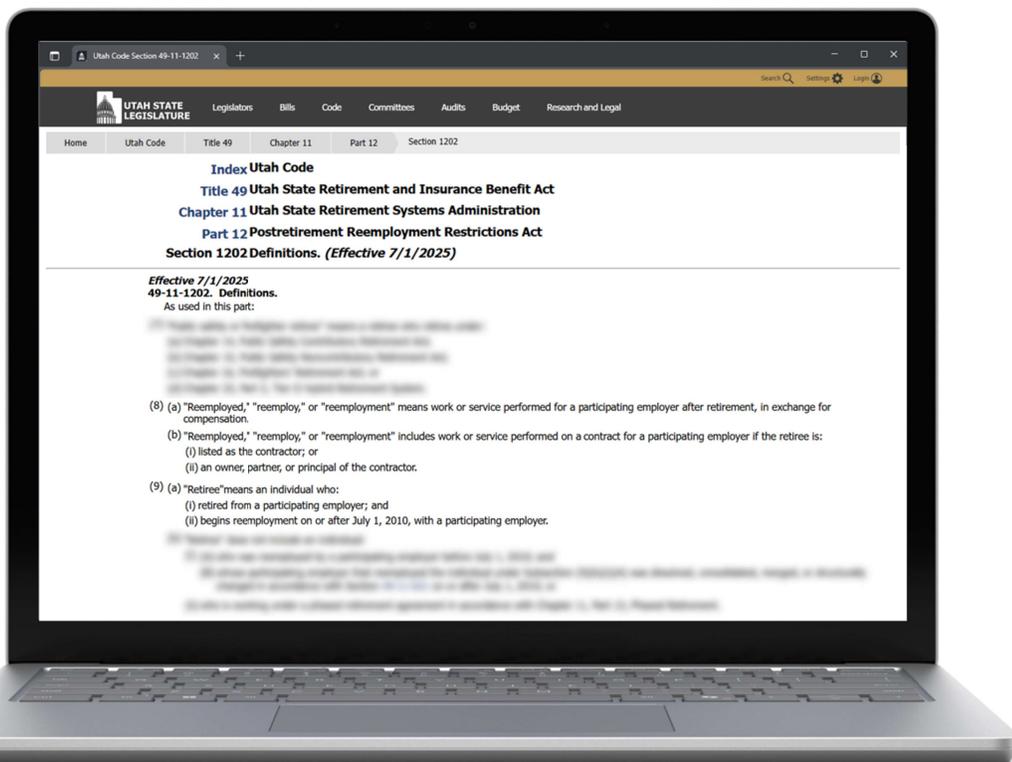
Independent Contractors

REEMPLOYMENT INCLUDES CONTRACT WORK PERFORMED FOR A PARTICIPATING EMPLOYER IN EXCHANGE FOR COMPENSATION

“INCLUDES WORK/SERVICE PERFORMED BY RETIREE AS CONTRACTOR, OR AS OWNER, PARTNER, OR PRINCIPAL OF CONTRACTOR”

CERTIFY ALL REEMPLOYED RETIREES WORKING AS CONTRACTORS OR VENDORS AND INCLUDE THEM ON CONTRIBUTION REPORTING FILE

NO AMORTIZATION RATE DUE



Post-Retirement Employment

Violations of the Laws

NOTICE OF RE-EMPLOYMENT OF A RETIREE IN VIOLATION

RETIREE'S BENEFIT ALLOWANCE IS IMMEDIATELY CANCELLED

URS WILL SEEK TO RECOVER ANY RESULTING OVERPAYMENT

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



Terminations/Separations

Certifying the End of Employment

TERMINATIONS MUST BE REPORTED USING URS EMPLOYER PORTAL

TERMINATIONS ENTERED INDIVIDUALLY OR IN A BATCH UPLOAD

REMINDER: TERMINATION PAYOUTS ARE NOT REPORTABLE AS RETIREMENT-ELIGIBLE COMPENSATION



Felony Forfeiture

Employment-Related Offenses – Utah Code §49-11-1401

EMPLOYEE IS CHARGED WITH AN OFFENSE THAT IS,
OR MAY BE, AN EMPLOYMENT-RELATED FELONY

UPON CONVICTION AND AS DETERMINED BY THE EMPLOYER TO BE
AN EMPLOYMENT RELATED FELONY, THE FOLLOWING BENEFITS MAY
BE FORFEITED BEGINNING ON THE DAY THE OFFENSE OCCURRED

SERVICE CREDIT

RETIREMENT-RELATED EMPLOYER CONTRIBUTIONS

EMPLOYER CONTRIBUTIONS TO DEFINED CONTRIBUTION PLANS



Record Retention

MAINTAIN RECORDS NECESSARY
TO CALCULATE RETIREMENT
BENEFITS AND VERIFY
PROPER ADMINISTRATION

EMPLOYMENT PERIODS

SALARY / EARNINGS

TIME WORKED

BENEFITS RECEIVED

MAINTAIN UNTIL EARLIEST OF:

4 YEARS AFTER
DATE OF RETIREMENT

4 YEARS AFTER
DATE OF DEATH

65 YEARS FROM
DATE OF EMPLOYMENT



Annual Contribution Rates

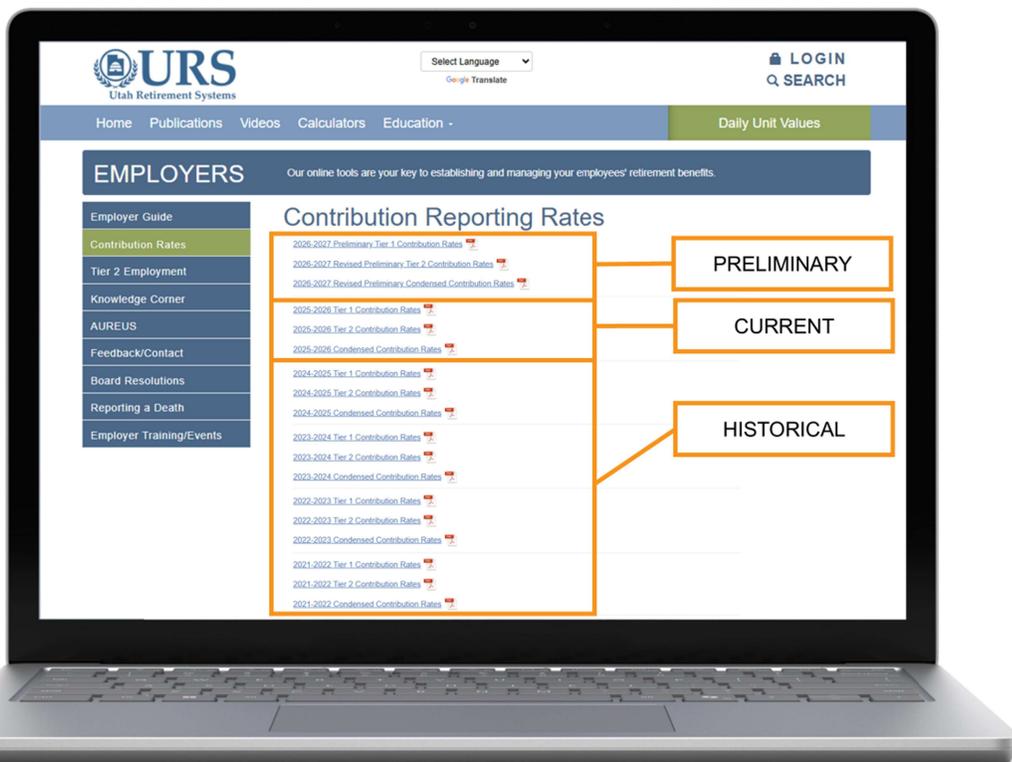
CONTRIBUTION RATES ARE REVIEWED AND ADJUSTED ANNUALLY, THEN PUBLISHED ON THE URS WEBSITE AND EMPLOYER PORTAL

PUBLIC EMPLOYERS: EFFECTIVE JULY 1ST

SCHOOL DISTRICTS: EFFECTIVE JULY 1ST

WHEN A PAY PERIOD ENDING DATE FALLS AFTER RATES CHANGE, NEW RATES APPLY TOWARDS ENTIRE REPORTING PERIOD

EMPLOYERS MUST VERIFY CONTRIBUTION RATES ANNUALLY



Employer Pick-Up Elections – Tier 2

Covering Any Portion of Employee-Required Amounts

TIER 2
PUBLIC EMPLOYEES
RETIREMENT SYSTEM

EMPLOYER PICK-UP IS NOT ALLOWED

TIER 2
FIREFIGHTERS' &
PUBLIC SAFETY
RETIREMENT SYSTEMS

EMPLOYER PICK-UP IS ALLOWED

EMPLOYER MUST MAKE FORMAL ELECTION
PRIOR TO IMPLEMENTING PICK-UP



Employee DB Contributions

Tier 2 Public Employees' Retirement System

IF RATES FOR THE EMPLOYER-PAID PENSION PORTION EXCEED
10.0%, EMPLOYEE MUST COVER THE REMAINING PENSION COST

CURRENT EMPLOYEE-REQUIRED AMOUNT:
0.81% (AFTER TAX)

EMPLOYER PICK-UP IS NOT ALLOWED

EMPLOYEE AMOUNT REQUIRED FOR ALL TIER 2 EMPLOYEES
DURING FIRST YEAR OF URS PARTICIPATION

EMPLOYEE CONTRIBUTIONS NOT REQUIRED AFTER
FIRST YEAR IF EMPLOYEE ELECTS THE DC PLAN



Employee DB Contributions

Tier 2 Public Safety & Firefighters' Retirement Systems

EMPLOYER PICK-UP ONLY ALLOWED FOR PUBLIC SAFETY AND FIREFIGHTERS' RETIREMENT SYSTEM

EMPLOYER MUST MAKE A FORMAL ELECTION BEFORE IMPLEMENTING PICK-UP

EMPLOYER ALLOWED TO ELECT TO PICK-UP ALL OR PART

EMPLOYER MAY INCREASE PICK-UP PERCENTAGE, BUT MAY NOT DECREASE PREVIOUS ELECTION

EMPLOYER MUST SPECIFY THE PERCENTAGE OF THE PICK-UP ELECTION ON THE FORM



Employer Election To Pick-Up Member Contributions Tier 2 Public Safety and Firefighter Contributory System

Instructions:

- This form is designed to notify URS of an Employer's formal election to pick-up Member retirement contributions for Tier 2 Public Safety and Firefighter Employees.
- This form and accompanying documentation must be returned to URS for processing.
- A pick-up election is subject to federal law, resulting in tax and legal consequences, including limitations about the ability to modify or revoke the election. For information regarding employer pick-up contributions, please refer to federal law and guidance, including Internal Revenue Code Section 414 and IRS Revenue Ruling 2006-49. If you would like to update the Employer Election to Pick-up Member Contributions form on file for your Tier 2 Public Safety and Firefighter employees, please input the total amount you are electing to pick-up. By submitting this information, it will amend your previous election, and it cannot be less than the previous pick-up amount.
- An Employer should consult its legal, financial, and tax advisors if it has any questions concerning the consequences of Member contribution pick-up and submitting this form.

SECTION A - EMPLOYER INFORMATION		
Employer Name	Employer Number	Date
Desired Effective Date: _____ (the effective date must be after the date that the pick-up election was formally adopted as provided in the attached documentation.)		
SECTION B - PICK-UP AMOUNT(S)		
The above-named Employer certifies that it has taken formal action to provide that the contributions on behalf of its covered employees in the following URS System, although designated as employee contributions, will be paid by the employer in lieu of employee contributions. (Check the box and fill in the portion of employee contributions pick-up for each class of employees below.)		
Please also attach written documentation to this form that provides evidence that the Employer formally elected to prospectively pick-up specified employee contributions. (For example, ordinance, resolution, governing body meeting minutes, etc.)		
Note: If you are picking-up contributions for public safety, and firefighter employees, check all the boxes		
<input type="checkbox"/> Tier 2 Public Safety and Firefighter Contributory Retirement System, with the following pick-up election that will be paid by the Employer in lieu of employee contributions for members serving as a Public Safety Officer : o _____% of salary. (i.e.g., 4.73% of salary)		
<input type="checkbox"/> Tier 2 Public Safety and Firefighter Contributory Retirement System, with the following pick-up election that will be paid by the Employer in lieu of employee contributions for members serving as a Firefighter : o _____% of salary. (i.e.g., 4.73% of salary)		
*These amounts are the required Member Contribution Rates effective July 1, 2024. Employers are not required to pay the full Member Contribution rate and may pick up a percentage of salary. The percentage included by the Employer may not exceed the required Member Contribution rate and cannot be less than the amount previously picked-up by the Employer.		
SECTION C - CERTIFICATION AND SIGNATURE		
I acknowledge, certify and understand the following: #1 I represent and have the authority to sign and submit this form on behalf of the Employer; #2 The Employer has taken all appropriate and necessary actions to make a formal Employer pick-up regarding employee contributions on behalf of its employees; #3 The election to pay for the Employer contributions shall constitute an Employer pick-up of designated contributions pursuant to Internal Revenue Code Section 414(b); #4 From and after the date of the pick-up election, an Employer may not: 1) have a cash or deferred election right with respect to designated employee contributions; 2) be permitted to opt out of the pick-up; or 3) have the option of choosing to receive or recover the contributed amounts directly instead of having them paid by the Employer to the specified system(s); #5 In order for contributions to be considered paid by the employer, and therefore not subject to Social Security and Medicare tax (FICA), the Employer contributions: 1) Must be mandatory for all Employees covered by the retirement system; and 2) Must be a salary supplement and not a salary reduction—in other words, the Employer must not reduce employee salary to offset the amount designated as employee contributions; #6 Future modifications to this Employer election may be disallowed or limited; #7 The election authorized to be taken by the foregoing is not contrary to any governing provisions of the Employer; #8 I understand that URS is not providing the Employer legal, financial or tax advice relating to making a "pick-up" election or submitting this form; #9 The information provided on this form and attached documentation is correct and can be relied upon by URS; and #10 I agree that the Employer will indemnify URS from and against any claims or other liability including attorney fees based upon the Employer's failure to comply with pick-up election requirements.		
Printed Name of Employer Representative (Binding Official)	Signature of Binding Official	Title



Contribution Reporting

What to Include

GROSS SALARY

RETIREMENT-ELIGIBLE SALARY

HOURLY RATE

HOURS WORKED

DEFINED CONTRIBUTIONS
(SAVINGS PLAN DEFERRALS, LOAN INSTALLMENTS)



Reporting Reminders

SUBMIT FILES
IN ORDER

REPORT USING
SAME FREQUENCY
AS PAYROLL

REPORT BY
PERIOD ENDING DATE,
NOT PAY DATE

VERIFY
TIER AND FUND
BEFORE ADDING
NEW MEMBER
TO REPORT

REPORT CURRENT
EARNINGS ONLY –
ADJUSTMENTS SHOULD
BE MADE SEPARATELY
(NO NEGATIVES ON FILE)

SCHOOL DISTRICTS:
NEVER COMBINE
EARNINGS FROM
SUMMER MONTHS OR
CONTRACT PERIODS
WITH MONTHLY EARNINGS



Service Accrual

By Reporting Period

BASED ON EMPLOYER CONTRIBUTION REPORTING

MONTHLY, SEMI-MONTHLY, BI-WEEKLY

MONTHLY = .084 CREDIT

SEMI-MONTHLY = .042 CREDIT

BI-WEEKLY = .039 CREDIT

INCORRECT REPORTING AFFECTS SERVICE AND MAY CAUSE ERRORS IN VESTING TIMEFRAME FOR TIER 2 EMPLOYEES



Contribution and Service Example

	UTAH RETIREMENT SYSTEMS MEMBER ACCOUNT REPORT			UTAH RETIREMENT SYSTEMS MEMBER ACCOUNT REPORT			
	PAY PERIOD END DATE	SALARY	SERV	PAY PERIOD END DATE	SALARY	SERV	
	2024/01/31	1,528.20	0.084	2024/01/31	1,528.20	0.084	
	2024/02/28	1,528.20	0.084	2024/02/28	1,528.20	0.084	
	2024/03/31	1,528.20	0.084	2024/03/31	1,528.20	0.084	
	2024/04/30			2024/04/30	1,528.20	0.084	
MISSING CONTRIBUTION AND SERVICE	2024/05/31	3,056.40	0.084	2024/05/31	1,528.20	0.084	
	2024/06/30	1,528.20	0.084	2024/06/30	1,528.20	0.084	
CONTRIBUTION MADE UP, BUT ONLY ONE UNIT OF SERVICE AWARDED FOR TWO PERIODS	2024/07/31	1,662.99	0.084	2024/07/31	1,662.99	0.084	
	2024/08/31	1,662.99	0.084	2024/08/31	1,662.99	0.084	
	2024/09/30	1,662.99	0.084	2024/09/30	1,662.99	0.084	
	2024/10/31	1,662.99	0.084	2024/10/31	1,662.99	0.084	
	2024/11/30	1,662.99	0.084	2024/11/30	1,662.99	0.084	
	2024/12/31	1,662.99	0.084	2024/12/31	1,662.99	0.084	
INCOMPLETE ANNUAL SERVICE ACCRUAL	TOTAL:	19,147.14	0.924	TOTAL:	19,147.14	1.008	
	ADJUSTMENTS:			ADJUSTMENTS:		-0.008	
	GRAND TOTAL:	19,147.14	0.924	GRAND TOTAL:	19,147.14	1.000	COMPLETE SERVICE ACCRUAL FOR THE YEAR

Time-Sensitive Reporting Updates

Deferral Changes and Installments Report

CREATED ONLY IF EMPLOYEE ELECTS OR CHANGES PAYROLL DEDUCTIONS

GENERATED WEEKLY (PDF AND CSV)

REQUESTS MADE BY TIER 2 EMPLOYEES MUST BE PROCESSED



Time-Sensitive Reporting Updates

Tier 2 Defined Contribution Election Report

CREATED ONLY IF 401(k) OPTION IS ELECTED

GENERATED 1ST DAY OF MONTH & WEEKLY (PDF AND CSV)

ENTRY WILL APPEAR ON ALL REPORTS GENERATED IN EFFECTIVE MONTH



Leave Notification

Document Missing Contribution Reporting

MILITARY LEAVE

FAMILY AND MEDICAL LEAVE ACT

SHORT-TERM DISABILITY

WORKER'S COMPENSATION

LEAVE WITHOUT PAY

USE IF ELIGIBILITY STATUS COULD BE QUESTIONED PER THE REPORTING



Adjustment Process

Mandatory Contributions

ADJUSTMENT

ANY MODIFICATION TO A MEMBER'S ACCOUNT FOR THE PURPOSE OF CORRECTING PRIOR SERVICE

COMMON REASONS FOR AN ADJUSTMENT

SALARY DIFFERENCE, RETROACTIVE PAY, STATUS CHANGE, BONUSES, MILITARY LEAVE

STATUTE OF LIMITATIONS

CONTACT URS IF ADJUSTMENT PERIOD IS MORE THAN FOUR YEARS FROM TODAY



Helping Your Employees

POINT NEW EMPLOYEES TO THE NEW MEMBER CHECKLIST
(www.urs.org > NEW MEMBERS)

INFORM TIER 2 EMPLOYEES THAT THEY HAVE AN IMPORTANT,
TIME-SENSITIVE COVERAGE DECISION TO MAKE

REMIND EMPLOYEES TO KEEP THEIR CONTACT
INFORMATION ON FILE WITH URS UP TO DATE

PROMPT EMPLOYEES TO SELF-CHECK BENEFICIARY LISTINGS
(PENSION AND SAVINGS LISTINGS ARE SEPARATE)

ENCOURAGE EMPLOYEES TO MONITOR THEIR STATEMENTS

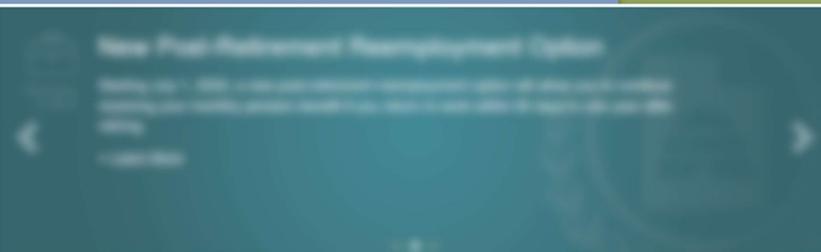


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NEW MEMBERS

Learn about your
Tier 2 options.



MEMBERS

Learn about your
benefits.



RETIRED MEMBERS

Learn about and
manage your
benefits.

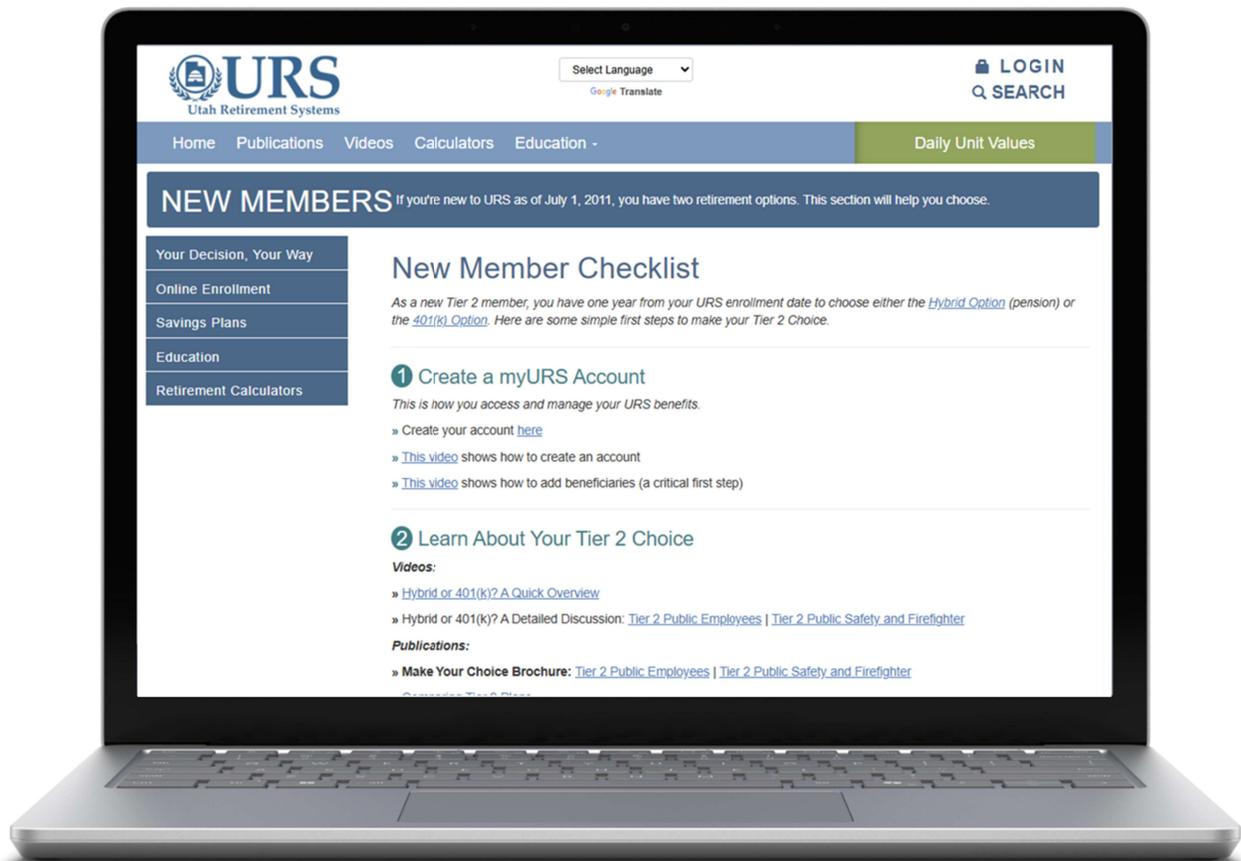


EMPLOYERS

Register new hires
and manage your
group.



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New Member Checklist

As a new Tier 2 member, you have one year from your URS enrollment date to choose either the [Hybrid Option](#) (pension) or the [401\(k\) Option](#). Here are some simple first steps to make your Tier 2 Choice.

1 Create a myURS Account

This is how you access and manage your URS benefits.

- » Create your account [here](#)
- » [This video](#) shows how to create an account
- » [This video](#) shows how to add beneficiaries (a critical first step)

2 Learn About Your Tier 2 Choice

Videos:

- » [Hybrid or 401\(k\)? A Quick Overview](#)
- » Hybrid or 401(k)? A Detailed Discussion: [Tier 2 Public Employees](#) | [Tier 2 Public Safety and Firefighter](#)

Publications:

- » **Make Your Choice Brochure:** [Tier 2 Public Employees](#) | [Tier 2 Public Safety and Firefighter](#)
- » [Comparing Tier 2 Plans](#)

Webinar:

- Join a live presentation and ask questions to get a deeper understanding of your two retirement choices.*
- » [See webinar schedule](#)

3 Learn About Savings Plans and Enroll

Save more of your own income and boost your retirement in any of our four [URS Savings Plans](#) (availability may vary by employer).

- » Read [URS Savings Plans Beginners Guide](#). See [this video](#) or attend [this webinar](#) for more details.
- » Be sure to take advantage of any matching contribution your employer offers.
- » The [Roth IRA](#) is often a good option for employees early in their careers. Pay taxes now and get tax-free withdrawals in the future.
- » Consider rolling over old retirement accounts to URS. [Learn More](#)

4 Schedule a One-on-One Consultation

Still have questions? Schedule a virtual or in-person Individual Retirement Planning Session.

- » [Learn more](#) about Individual Retirement Planning sessions and how to register.

Compliance Audits

Auditing Employer Processes

SUPPORTED BY STATE STATUTE (Utah Code 49-11-604)

CONDUCTED ON A ROTATING 3- TO 5-YEAR SCHEDULE

CONSIDERED AN OPPORTUNITY FOR EDUCATION

FOLLOW-UP REVIEW REQUIRED FOR CRITICAL FINDINGS

FAILURE TO CORRECT/ADDRESS CRITICAL FINDINGS COULD
PROMPT ADDITIONAL REVIEWS AT EMPLOYER'S EXPENSE



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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.