



# Retirement Basics Plus

## Retirement Benefit Laws & Administration

### 2024



Trust • Commitment  
Value • Innovation • Excellence

# Educational Opportunities

RETIREMENT BASICS PLUS

COMPREHENSIVE EMPLOYER TRAINING

MONTHLY WEBINARS & HOW-TO VIDEOS

HOW TO BE COMPLIANCE AUDIT READY

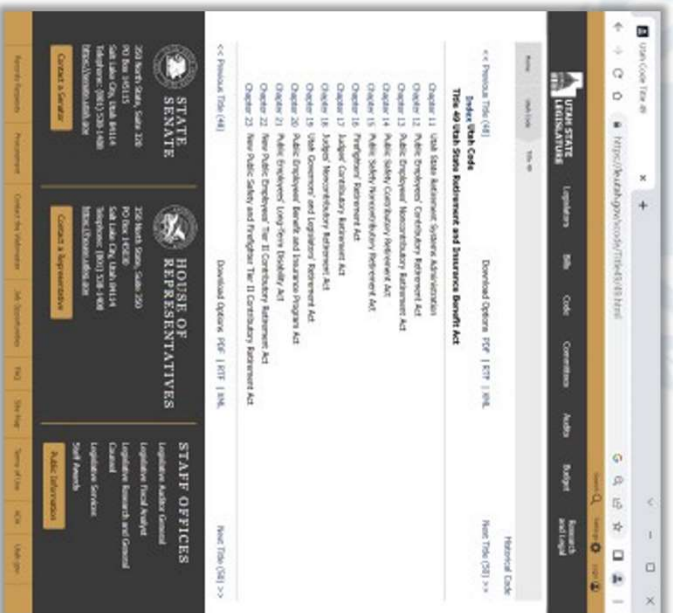
EMPLOYER GUIDE

INSIDE STORY

UTAH CODE: TITLE 49

## Utah Code: Title 49

### Utah State Retirement Benefit and Insurance Act



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

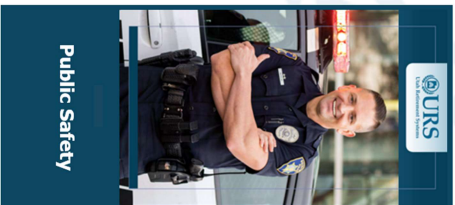
<https://www.urs.org/general/Publications>



# Retirement Systems



Public Employees



Public Safety



Firefighters



Judges



Governors  
&  
Legislators

## CONTRIBUTORY:

MEMBER MAY BE REQUIRED  
TO CONTRIBUTE

## NONCONTRIBUTORY:

EMPLOYER PAYS  
ALL CONTRIBUTIONS

# System Tiers

## 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 Fund Options

**TIER 2**

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

MUST MAKE PLAN ELECTION  
WITHIN FIRST YEAR

OPTION 1 = HYBRID PLAN  
OPTION 2 = DC ONLY PLAN

IF NO ELECTION IS MADE, THE  
DEFAULT IS THE HYBRID PLAN

## Certify All Employees

ELIGIBLE

INELIGIBLE

POST-RETIRED

EXEMPT

ELECTED  
OFFICIALS

APPOINTIVE  
OFFICERS

# Beginning Employment

## Employer Responsibilities

DETERMINE ELIGIBILITY

COMPLETE ONLINE CERTIFICATION

ADD ELIGIBLE EMPLOYEES TO  
CONTRIBUTION REPORTING FILE

REPORTING OF ELIGIBLE EMPLOYEES MUST BEGIN WITH  
FIRST PAY PERIOD DURING WHICH ELIGIBILITY IS MET

# Eligibility

## Public Employees

WORKING AN  
AVERAGE OF  
20 HOURS/WEEK

**REQUIREMENT:**  
MUST DOCUMENT  
HOURS FOR  
SALARIED EMPLOYEES



RECEIVING AT  
LEAST ONE  
QUALIFYING BENEFIT



# Qualifying Benefits



EMPLOYER-PAID LEAVE



EMPLOYER-PAID RETIREMENT BENEFIT  
(WITH ANY AGENCY)



INSURANCE THAT INCLUDES  
EMPLOYER-PAID PREMIUMS  
(NON-MANDATED)



EMPLOYER-PAID CONTRIBUTIONS  
TO HRA OR HSA (UNLESS TIED TO ACA)

Utah Code: 49-13-102

# Classified School Employees

## Grandfather Clause

CLASSIFIED SCHOOL EMPLOYEES  
HIRED PRIOR TO JULY 1, 2013

MET ELIGIBILITY REQUIREMENTS DURING  
CURRENT EMPLOYMENT PERIOD IN ANY POSITION

GRANDFATHERED EMPLOYEE  
DOES NOT NEED A BENEFIT TO QUALIFY

GRANDFATHER STATUS FORFEITED WITH  
TERMINATION OF 120 CONSECUTIVE DAYS

Utah Code: 49-13-102

# Temporary Hiring Agencies

**EMPLOYER  
TAKES NO PART  
IN SELECTION  
OR HIRING  
PROCESS**

EMPLOYER IS NOT INVOLVED  
IN THE SELECTION/HIRING  
OF EMPLOYEE

WOULD NOT BE REQUIRED  
TO GO THROUGH  
POST-RETIRED PROCESS

NO ADDITIONAL STEPS NEEDED

BACKGROUND CHECKS AND/OR  
FINGERPRINTS ARE NOT  
PART OF HIRING PROCESS

# Temporary Hiring Agencies

**EMPLOYER  
PARTICIPATES  
IN SELECTION  
OR HIRING  
PROCESS**

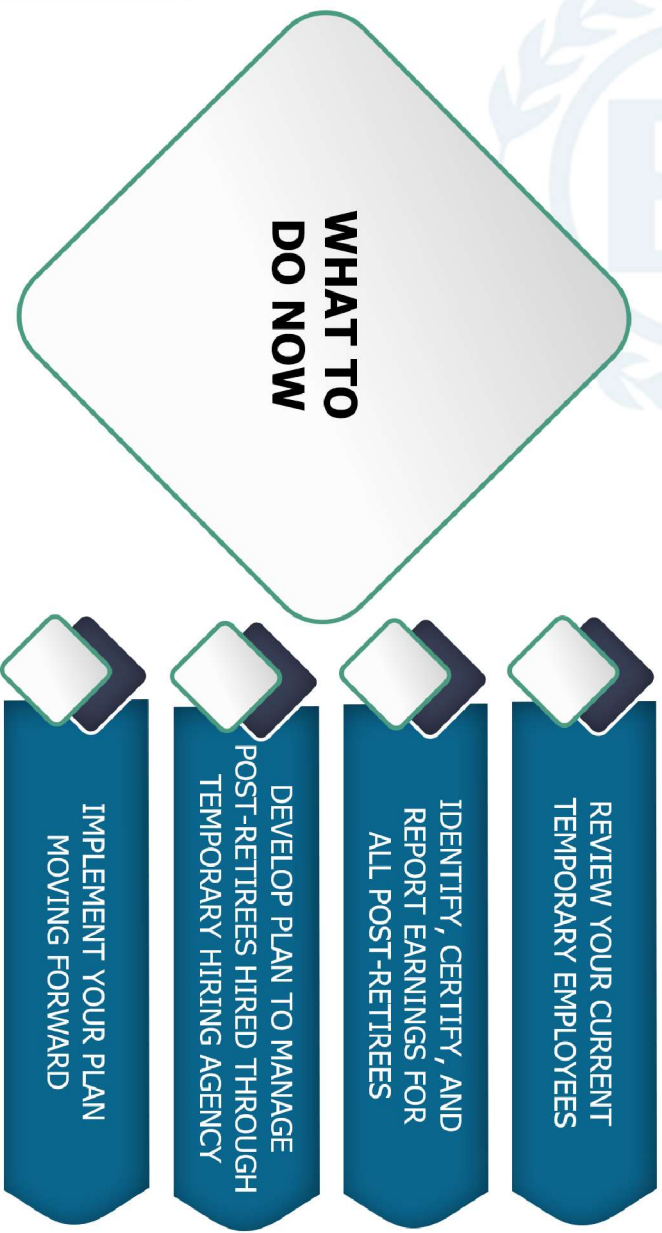
EMPLOYER PARTICIPATES IN  
HIRING AND/OR SELECTION  
PROCESS OF EMPLOYEE

ADDITIONAL STEPS MUST BE  
TAKEN TO DETERMINE  
IF EMPLOYEE IS A URS RETIREE

ALL POST-RETIREMENT  
LAWS APPLY

MUST IDENTIFY, CERTIFY,  
AND REPORT EARNINGS  
FOR ALL POST-RETIRES

# Temporary Hiring Agencies



# 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
  - MUST OFFER MEMBERS WITH PRIOR SERVICE THE OPTION TO CONTINUE COVERAGE WITH URS
- The list consists of three vertical rectangular boxes, each with a small diamond icon at the top left. The background includes a faint circular logo with a graduation cap and laurel wreath.



# Reportable Compensation

Public Employees

ALWAYS REPORTABLE FOR THIS SYSTEM:

- ALL EARNINGS
- OVERTIME
- RETRO PAY
- COST OF LIVING INCREASE
- ALL BONUSES
- EXTRA WORK FOR EXTRA PAY

Utah Code: 49-13-102

# Reportable Compensation

Public Employees

POSSIBLY REPORTABLE DEPENDING UPON  
WHAT'S INCLUDED AND HOW IT'S PAID:

- WELLNESS INCENTIVE
- STIPEND
- MISCELLANEOUS PAY

YEARLY CASHOUTS/ANNUAL PAYOUTS  
MUST HAVE POLICY -- CANNOT REPORT MORE THAN YEARLY ACCRUAL

Utah Code: 49-13-102

# Reportable Compensation

## Public Employees

NEVER REPORTABLE FOR THIS SYSTEM:

GIFT CARDS

EXPENSES and REIMBURSEMENTS

TAXABLE AMOUNTS

DISCRETIONARY (IN LIEU OF)

HOUSING/VEHICLE ALLOWANCES

TERMINATION PAYOUTS

EX: VACATION, SICK, COMP, SEVERANCE, RETIREMENT INCENTIVES

Utah Code: 49-13-102

# Mandatory Reporting

## Public Employees

ALL REPORTABLE COMPENSATION MUST BE INCLUDED REGARDLESS HOW IT IS PAID

PAYROLL

ACCOUNTS PAYABLE

SEPARATE BANK ACCOUNT

PETTY CASH

# Eligibility

## Firefighters'

EMPLOYER MUST  
MAINTAIN A  
FULL-TIME  
FIRE CHIEF



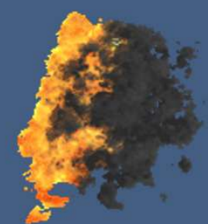
EMPLOYEE MUST  
WORK FULL-TIME  
(2,080 HOURS/YEAR)  
**REQUIREMENT:**  
MUST DOCUMENT  
HOURS FOR  
SALARIED EMPLOYEES



MUST BE TRAINED  
IN FIREFIGHTER  
TECHNIQUES



MUST BE  
ASSIGNED TO  
HAZARDOUS DUTY



Utah Code: 49-16-102 & 49-11-602

# Volunteer Firefighters

MUST BE CERTIFIED WITH URS IF THEY ARE COMPENSATED

MAY BE ELIGIBLE FOR DEATH & DISABILITY BENEFIT

MAINTAIN CURRENT ROSTER

MAINTAIN TRAINING LOGS

# Eligibility

## Public Safety

EMPLOYEE MUST  
WORK FULL TIME  
(2,080 HOURS/YEAR)

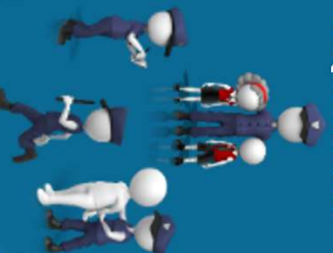
**REQUIREMENT:**  
MUST DOCUMENT  
HOURS FOR  
SALARIED EMPLOYEES



OBTAIN UTAH  
STATE P.O.S.T.  
CERTIFICATION  
WITHIN 12  
MONTHS OF HIRE  
(L.E.O., C.E.O., S.F.O.)



DUTIES MUST  
MEET TITLE 49  
PUBLIC SAFETY  
REQUIREMENTS



EACH JOB  
DESCRIPTION  
MUST BE  
REVIEWED AND  
APPROVED BY  
URS PRIOR TO  
CERTIFYING  
OFFICERS INTO  
THE POSITION



Utah Code: 49-15-102 & 49-11-602

# Public Safety Job Description

## Title 49 Requirements

PEACE OFFICER STANDARDS AND TRAINING (P.O.S.T.)  
CERTIFICATION WITHIN 12 MONTHS OF HIRE

LIFE OR PERSONAL SAFETY PLACED AT RISK

ACTIVELY PREVENT/DETECT CRIME AND ENFORCE STATUTES/ORDINANCES

RESPOND TO THREATS TO PUBLIC SAFETY; MAKE EMERGENCY  
DECISIONS AFFECTING LIVES AND HEALTH OF OTHERS

DUTIES CONSIST PRIMARILY OF PROVIDING COMMUNITY PROTECTION

Utah Code: 49-15-201

# P.O.S.T. Certification

## Peace Officer Standards and Training

REQUIREMENT FOR PUBLIC SAFETY RETIREMENT SYSTEM

MUST BE OBTAINED WITHIN 12 MONTHS OF HIRE

IF HIRED INTO APPROVED POSITION, EMPLOYEE SHOULD BE CERTIFIED IN PUBLIC SAFETY SYSTEM

Utah Code: 49-15-201

# Additional Coverage Elections

## Firefighters' and Public Safety

FIREFIGHTERS' RETIREMENT SYSTEM:  
FULL-TIME EMERGENCY MEDICAL SERVICE PERSONNEL

HOUSE BILL 183 (2023 LEGISLATIVE SESSION)

CONTACT OUR OFFICE FOR SPECIFIC REQUIREMENTS

PUBLIC SAFETY RETIREMENT SYSTEM:  
FULL-TIME DISPATCHERS

COVERAGE ELECTION IS IRREVOCABLE

JOB DESCRIPTION MUST BE APPROVED

EMPLOYEE MUST HAVE DISPATCHER P.O.S.T. CERTIFICATION

# Declared Work Period Examples

## Firefighters' and Public Safety

### SECTION A - FIREFIGHTERS' RETIREMENT SYSTEM

- "Base Income" (or salary) defined for employees in the Firefighters' Retirement System includes:  
 A regular work period of 96 hours per pay period effective 10/04/2019.  
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:  
Fire Chief Firefighter/Paramedic  
Fire Captain \_\_\_\_\_  
Firefighter \_\_\_\_\_
- 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 \*84 hours per pay period effective 10/04/2019.  
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: \*Our dispatchers are only scheduled 80 hours/pay period.  
Police Chief Dispatch Supervisor  
Police Captain Dispatcher I & II  
Police Officer I, II & III \_\_\_\_\_
- All employees in substantially similar position(s) are treated uniformly and equally.

# Reportable Compensation

## Firefighters' and Public Safety

**ALWAYS REPORTABLE FOR THIS SYSTEM:**

BASE HOURS -- PER DECLARATION

SHIFT DIFFERENTIAL

PERFORMANCE-BASED BONUS

LONGEVITY OR HAZARD PAY  
IF INCORPORATED INTO RATE

# Reportable Compensation

## Firefighters' and Public Safety

**POSSIBLY REPORTABLE – TO BRING UP TO  
REGULARLY - SCHEDULED HOURS:**

VACATION (ANNUAL) LEAVE

SICK LEAVE

COMP TIME

HOLIDAY PAY

Utah Code: 49-15-102 & 49-16-102

# Reportable Compensation

## Firefighters' and Public Safety

**NEVER REPORTABLE FOR THIS SYSTEM:**

HOURS WORKED ABOVE BASE HOURS

REIMBURSEMENTS

EXPENSES AND ALLOWANCES

DISCRETIONARY (IN LIEU OF)

TERMINATION PAYOUTS

Utah Code: 49-15-102 & 49-16-102

# Ineligible Employees

CERTIFY ONLINE WITHIN 30 DAYS OF HIRE  
USING CORRECT START DATE

CERTIFY INDIVIDUALLY OR IN A BATCH UPLOAD

CERTIFICATIONS BEYOND ONE YEAR REQUIRE PAPER FORM

MONITOR EMPLOYEE STATUS FOR ELIGIBILITY

COVID LEAVE IS NOT A QUALIFYING BENEFIT  
AS LONG AS EMERGENCY PLAN IS IN PLACE

Utah Code: 49-11-603

# Employee Change in Status

ELIGIBLE → INELIGIBLE  
OR  
INELIGIBLE → ELIGIBLE

MUST RE-CERTIFY WITH EACH CHANGE

REPORT CORRECT STATUS ON  
CONTRIBUTION REPORTING FILE



# Eligible to Ineligible

## With Accrued Leave Balance

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

INELIGIBLE EMPLOYEE WORKING 20+ HOURS/WEEK  
WOULD BECOME ELIGIBLE IF PAID LEAVE WAS TAKEN

PAYOUT AT END OF ELIGIBLE PERIOD

# Temporary Employees

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

# Eligibility

## Elected Officials & Appointive Officers: Tier 1

BASED ON  
EARNINGS ONLY



MINIMUM  
EARNINGS  
REQUIREMENTS  
PUBLISHED IN  
EMPLOYER  
GUIDE



REQUIREMENT  
AMOUNTS  
CHANGE  
FEBRUARY 1<sup>ST</sup>



EMPLOYER  
RESPONSIBLE  
FOR  
MONITORING  
MONTHLY  
EARNINGS



Utah Code: 49-13-203

### Membership / Eligibility and Certification

#### Minimum Earnings Requirements for Elected and Appointed Officials in the Tier 1 Public Employees Retirement Systems

Eligibility for Tier 1 elected or appointed officials: exemptions is based upon minimum earnings requirements as listed below. Monthly earnings requirements apply each month during the term of office. This table is not applicable to [Chapter 19, UCA](#), [Utah Governors and Legislators Retirement Plan](#), or Tier 2 elected and appointed officials.

▼ 2020-2029

Beginning Date	Ending Date	Minimum Earning Requirement
February 1, 2024	January 31, 2025	\$1,291.00
February 1, 2023	January 31, 2024	\$1,240.00
February 1, 2022	January 31, 2023	\$1,148.00
February 1, 2021	January 31, 2022	\$1,096.00
February 1, 2020	January 31, 2021	\$1,083.00

- ▶ 2010-2019
- ▶ 2000-2009
- ▶ 1990-1999
- ▶ Before 1990
- ▶ References

**UPDATED EACH YEAR!**

# Eligibility Exceptions

## Justice Court Judges

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: 49-12-406 & 49-13-406

# Eligibility

## Elected Officials & Appointive Officers: Tier 2

EMPLOYER  
DETERMINES  
ELIGIBILITY



FULL-TIME  
= ELIGIBLE  
~~~~~  
PART-TIME  
= INELIGIBLE



EMPLOYER  
REQUIRED  
TO HAVE  
DOCUMENTATION  
IN PLACE



# Who Can Exempt?

ELIGIBLE ELECTED OFFICIALS

ELIGIBLE APPOINTIVE OFFICERS

ANY ELIGIBLE EMPLOYEE IN A  
NON-MERIT-PROTECTED POSITION

Utah Code: 49-13-203

# Non-Merit Employees

IN A CONTRACTUAL RELATIONSHIP

DO NOT HAVE PROTECTIONS

CAN BE DEMOTED, DISMISSED, DISCIPLINED  
OR TRANSFERRED FOR ANY REASON

ARE UNDER FULL CONTROL OF APPOINTIVE OFFICER

# Exemption Differences



Utah Code: 49-13-203

# Exemption Guidelines


- EMPLOYER MUST ADVISE EMPLOYEE WHEN ELIGIBLE TO EXEMPT
- EMPLOYEE MUST MEET ELIGIBILITY
- EXEMPTION IS BASED ON POSITION
- TIER 2 ELECTED OFFICIALS AUTOMATICALLY EXEMPTED FROM VESTING PERIOD
- TIER 2 APPOINTIVE OFFICERS MUST ELECT TO EXEMPT DURING FIRST YEAR

# Post-Retired Employees

RETIRED FROM A  
URS-PARTICIPATING  
EMPLOYER



RECEIVING A  
RETIREMENT  
BENEFIT  
ALLOWANCE  
FROM URS



RETURNS TO  
WORK FOR ANY  
PARTICIPATING  
EMPLOYER  
IN ANY CAPACITY



Utah Code: 49-11-1201

# Post-Retired Employees Classifications

RETURNED TO  
WORK FOR A  
PARTICIPATING  
EMPLOYER  
PRIOR TO JULY 1, 2010

RETURNED TO  
WORK FOR A  
PARTICIPATING  
EMPLOYER  
ON OR AFTER  
JULY 1, 2010

# Post-Retired Employees

Hired Before July 1, 2010 (Grandfathered)

MUST BE  
CERTIFIED  
ON THE  
URS EMPLOYER  
PORTAL

MUST BE  
INCLUDED  
ON THE  
CONTRIBUTION  
REPORTING  
FILE

NO  
AMORTIZATION  
RATE  
REQUIRED  
(GRANDFATHERED)

ALLOWED TO  
RECEIVE  
EMPLOYER-PAID  
SAVINGS PLAN  
CONTRIBUTIONS

Utah Code: 49-11-504

# Savings Plan Contributions

For Post-Retired Hired Before July 1, 2010

EMPLOYER-PAID CONTRIBUTIONS ALLOWED INTO A  
QUALIFIED, BOARD-APPROVED PLAN ONLY = URS 401(K)

EMPLOYER MAY CONTRIBUTE UP TO THE NORMAL COST RATE

MUST BE SUBMITTED TO URS ON THE CONTRIBUTION FILE

SOCIAL SECURITY EXEMPT EMPLOYERS  
MAY INCLUDE UP TO 7.5% ADDITIONAL

Utah Code: 49-11-504

# Post-Retired Employees

## Classifications

RETURNS TO WORK  
FOR A  
PARTICIPATING  
EMPLOYER  
ON OR AFTER  
JULY 1, 2010

RETURNS WITHIN  
0 - 60 DAYS

RETURNS WITHIN  
61 - 365 DAYS

WAITS FULL YEAR  
BEFORE RETURNING

# Post-Retired Employees

Hired On Or After July 1, 2010



Returning to Work  
Within 0 – 60 Days

RETIREMENT  
CHECK IS  
CANCELLED

MUST WORK  
WITH URS TO  
REINSTATE

REINSTATED  
AS REGULAR  
EMPLOYEE  
WITH NO  
LIMITATIONS

MUST BE  
CERTIFIED  
ON THE  
URS  
EMPLOYER  
PORTAL



# Post-Retired Employees

Hired On Or After July 1, 2010

Returning to Work  
Within 61 – 365 Days

INCOME  
LIMITATION

\$20,304.30 OR  
50% OF FINAL  
AVERAGE SALARY  
(WHICHEVER  
IS LOWER)

EMPLOYEE  
MUST BE  
IN  
NON-BENEFITED  
POSITION

THE  
'RETURNING  
TO WORK'  
TIMEFRAME  
RESTARTS  
IF TERMINATED  
DURING THIS  
EMPLOYMENT  
PERIOD

MAY NOT  
RECEIVE  
EMPLOYER-PAID  
SAVINGS PLAN  
CONTRIBUTIONS

Utah Code: 49-11-1205

# Post-Retired Employees

Hired On Or After July 1, 2010

Returning to Work  
After 1 Year

AMORTIZATION  
RATE  
REQUIRED

NO INCOME  
LIMITATIONS  
OR  
BENEFIT  
RESTRICTIONS

RATE  
BASED  
ON THE  
RETIREMENT  
SYSTEM

MAY NOT  
RECEIVE  
EMPLOYER-PAID  
SAVINGS PLAN  
CONTRIBUTIONS

Utah Code: 49-11-1204

# Independent Contractors

RE-EMPLOYMENT INCLUDES WORK PERFORMED ON A CONTRACT FOR A PARTICIPATING EMPLOYER IF POSTRETIRED EMPLOYEE IS LISTED AS A CONTRACTOR, OWNER, PARTNER, OR PRINCIPAL

ALL POST-RETIRED EMPLOYEES MUST BE CERTIFIED ON THE URS EMPLOYER PORTAL

NO AMORTIZATION RATE

LIST OF INDEPENDENT CONTRACTORS WILL BE TESTED IN COMPLIANCE REVIEWS TO IDENTIFY POSTRETIRED EMPLOYEES

Utah Code: 49-11-1201

# Termination of Employment

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

RE-EMPLOYMENT

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

# Post-Retirement Employment

## 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: 49-11-1207

## Terminations/Separations

MUST TERMINATE ALL USING URS EMPLOYER PORTAL

TERMINATIONS CAN BE DONE  
INDIVIDUALLY OR IN A BATCH UPLOAD

TERMINATION PAYOUTS

EX: VACATION, SICK, COMP, SEVERANCE, RETIREMENT INCENTIVES/BONUSES

# Felony Convictions

AN EMPLOYER SHOULD IMMEDIATELY NOTIFY URS IF AN EMPLOYEE IS CHARGED WITH AN OFFENSE THAT IS, OR THAT MAY BE, AN EMPLOYMENT-RELATED OFFENSE

IF CONVICTED OF A FELONY, AND BEGINNING ON THE DAY ON WHICH THE OFFENSE OCCURRED, THE EMPLOYEE FORFEITS:

SERVICE CREDIT

RETIREMENT-RELATED EMPLOYER CONTRIBUTIONS

EMPLOYER CONTRIBUTIONS TO DEFINED CONTRIBUTION PLANS

URS MAY ALSO BE NOTIFIED OF AN EMPLOYMENT-RELATED FELONY BY THE DISTRICT ATTORNEY, THE COUNTY ATTORNEY, THE ATTORNEY GENERAL'S OFFICE, OR THE STATE AUDITOR

Utah Code: 49-11-1401

# Record Retention

MAINTAIN RECORDS NECESSARY TO CALCULATE RETIREMENT BENEFITS AND VERIFY PROPER ADMINISTRATION

EMPLOYMENT PERIODS

SALARY/  
EARNINGS

TIME  
WORKED

BENEFITS  
RECEIVED

MAINTAIN UNTIL THE EARLIEST OF:

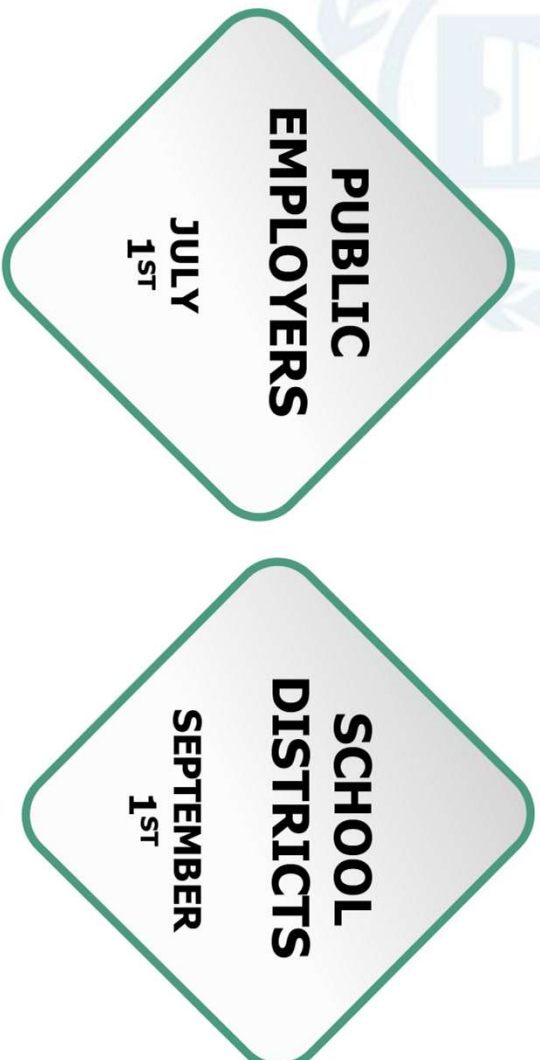
3 YEARS AFTER DATE OF RETIREMENT

3 YEARS AFTER THE DATE OF DEATH

65 YEARS FROM THE DATE OF EMPLOYMENT

Utah Code: 49-11-602

# Annual Rate Changes



IF PAY PERIOD ENDING DATE FALLS AFTER RATES CHANGE  
THE NEW RATES APPLY TOWARDS ENTIRE REPORT

# Contribution Reporting

## What to Include

GROSS SALARY

RETIREMENT - ELIGIBLE SALARY

HOURLY RATE

HOURS WORKED

DEFINED CONTRIBUTIONS:  
SAVINGS PLAN DEFERRALS, LOAN INSTALLMENTS

# Reporting Guidelines

SUBMIT FILES IN ORDER

REPORT USING SAME FREQUENCY AS PAYROLL

VERIFY TIER AND FUND PRIOR TO ADDING MEMBER TO REPORT

TIER 2 INELIGIBLE MEMBERS ARE ALWAYS REPORTED IN SAVINGS-ONLY FUND

REPORT BY PERIOD ENDING DATE, NOT PAY DATE

NEVER COMBINE SUMMER MONTH EARNINGS OR CONTRACT PERIODS WITH MONTHLY EARNINGS

REPORT CURRENT EARNINGS ONLY

DO NOT INCLUDE NEGATIVE AMOUNTS ON REPORT

## Service Accrual

BASED ON EMPLOYER 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

# Missed/Corrected Service

UTAH RETIREMENT SYSTEMS  
MEMBER ACCOUNT REPORT

| PAY PERIOD END DATE | SALARY           | SERV         |
|---------------------|------------------|--------------|
| 2022/01/31          | 1,528.20         | 0.084        |
| 2022/02/28          | 1,528.20         | 0.084        |
| 2022/03/31          | 1,528.20         | 0.084        |
| 2022/04/30          | 3,056.40         | 0.084        |
| 2022/05/31          | 1,528.20         | 0.084        |
| 2022/06/30          | 1,662.99         | 0.084        |
| 2022/07/31          | 1,662.99         | 0.084        |
| 2022/08/31          | 1,662.99         | 0.084        |
| 2022/09/30          | 1,662.99         | 0.084        |
| 2022/10/31          | 1,662.99         | 0.084        |
| 2022/11/30          | 1,662.99         | 0.084        |
| 2022/12/31          | 1,662.99         | 0.084        |
| <b>TOTAL:</b>       | <b>19,147.14</b> | <b>0.924</b> |
| <b>ADJUSTMENTS:</b> |                  |              |
| <b>GRAND TOTAL:</b> | <b>19,147.14</b> | <b>0.924</b> |

UTAH RETIREMENT SYSTEMS  
MEMBER ACCOUNT REPORT

| PAY PERIOD END DATE | SALARY           | SERV          |
|---------------------|------------------|---------------|
| 2022/01/31          | 1,528.20         | 0.084         |
| 2022/02/28          | 1,528.20         | 0.084         |
| 2022/03/31          | 1,528.20         | 0.084         |
| 2022/04/30          | 1,528.20         | 0.084         |
| 2022/05/31          | 1,528.20         | 0.084         |
| 2022/06/30          | 1,528.20         | 0.084         |
| 2022/07/31          | 1,662.99         | 0.084         |
| 2022/08/31          | 1,662.99         | 0.084         |
| 2022/09/30          | 1,662.99         | 0.084         |
| 2022/10/31          | 1,662.99         | 0.084         |
| 2022/11/30          | 1,662.99         | 0.084         |
| 2022/12/31          | 1,662.99         | 0.084         |
| <b>TOTAL:</b>       | <b>19,147.14</b> | <b>1.008</b>  |
| <b>ADJUSTMENTS:</b> |                  | <b>-0.008</b> |
| <b>GRAND TOTAL:</b> | <b>19,147.14</b> | <b>1.000</b>  |

# Combined/Corrected Service

## Summer Month/Contract Period

UTAH RETIREMENT SYSTEMS  
MEMBER ACCOUNT REPORT

| PAY PERIOD END DATE | SALARY           | SERV         |
|---------------------|------------------|--------------|
| 2022/01/31          | 1,475.20         | 0.084        |
| 2022/02/28          | 1,475.20         | 0.084        |
| 2022/03/31          | 1,475.20         | 0.084        |
| 2022/04/30          | 1,475.20         | 0.084        |
| 2022/05/31          | 1,475.20         | 0.084        |
| 2022/06/30          | 4,425.60         | 0.084        |
| 2022/07/31          | 1,475.20         | 0.084        |
| 2022/08/31          | 1,475.20         | 0.084        |
| 2022/09/30          | 1,475.20         | 0.084        |
| 2022/10/31          | 1,475.20         | 0.084        |
| 2022/11/30          | 1,475.20         | 0.084        |
| 2022/12/31          | 1,475.20         | 0.084        |
| <b>TOTAL:</b>       | <b>17,702.40</b> | <b>0.840</b> |
| <b>ADJUSTMENTS:</b> |                  |              |
| <b>GRAND TOTAL:</b> | <b>17,702.40</b> | <b>0.840</b> |

UTAH RETIREMENT SYSTEMS  
MEMBER ACCOUNT REPORT

| PAY PERIOD END DATE | SALARY           | SERV          |
|---------------------|------------------|---------------|
| 2022/01/31          | 1,475.20         | 0.084         |
| 2022/02/28          | 1,475.20         | 0.084         |
| 2022/03/31          | 1,475.20         | 0.084         |
| 2022/04/30          | 1,475.20         | 0.084         |
| 2022/05/31          | 1,475.20         | 0.084         |
| 2022/06/30          | 1,475.20         | 0.084         |
| 2022/07/31          | 1,475.20         | 0.084         |
| 2022/08/31          | 1,475.20         | 0.084         |
| 2022/09/30          | 1,475.20         | 0.084         |
| 2022/10/31          | 1,475.20         | 0.084         |
| 2022/11/30          | 1,475.20         | 0.084         |
| 2022/12/31          | 1,475.20         | 0.084         |
| <b>TOTAL:</b>       | <b>17,702.40</b> | <b>1.008</b>  |
| <b>ADJUSTMENTS:</b> |                  | <b>-0.008</b> |
| <b>GRAND TOTAL:</b> | <b>17,702.40</b> | <b>1.000</b>  |

# Leave of Absence



Utah Retirement Systems  
 P.O. Box 1590 • Utah Salt 119 1590  
 801.562.2318  
 800.523.2318  
 801.562.7239  
 www.urs.utah.gov

## LEAVE NOTIFICATION

COMPLETE THIS FORM WHEN AN EMPLOYEE'S ELIGIBILITY STATUS CHANGES DUE TO A LEAVE OF ABSENCE

EMPLOYER INSTRUCTIONS: **Please complete this form for assistance in completing this form.**

1. Type or print clearly in black ink.
2. Complete Section A and make an employee's eligibility status change due to a leave of absence. Complete Section B if the employee is eligible for LTD benefits. Complete Section C if the employee is eligible for short-term disability benefits. Complete Section D if the employee is eligible for workers' compensation benefits. Complete Section E if the employee is eligible for family medical leave. Complete Section F if the employee is eligible for long-term disability benefits. Complete Section G if the employee is eligible for long-term disability benefits.
3. Complete Section A and B. Complete Section C if the employee is eligible for LTD benefits. Complete Section D if the employee is eligible for short-term disability benefits. Complete Section E if the employee is eligible for workers' compensation benefits. Complete Section F if the employee is eligible for family medical leave. Complete Section G if the employee is eligible for long-term disability benefits.
4. For your records, and send the original form to URS. Please consider the Employee Benefit Administrator Form (ENBT-2) and send approved LTD, Short-Term Disability, and Workers' Compensation Form (LTD-2).

### SECTION A. EMPLOYEE INFORMATION (Please type or print clearly in black ink.)

Employee Name (First, Middle, Last) \_\_\_\_\_ Social Security Number \_\_\_\_\_

Name of Employer and Employee Number \_\_\_\_\_

### SECTION B. EMPLOYEE LEAVE CLASSIFICATION

Check type of leave and enter the date (mm/dd/yyyy) of the last day the employee worked.

- Military \_\_\_\_\_
- Please attach a copy of the DD214 form (Military Discharge) or other military orders upon the employee's return to work.
- DD214 form has been requested from the employee.  DD214 form is not applicable to the type of leave indicated.
- Family Medical (FMLA)
- Short-Term Disability
- Worker's Compensation
- Leave Without Pay
- Other \_\_\_\_\_

Explanation \_\_\_\_\_

Authorized Signature (required) \_\_\_\_\_ Employee Telephone Number \_\_\_\_\_ Date \_\_\_\_\_

### COMPLETE SECTION C UPON RETURN FROM LEAVE

### SECTION C. RETURN NOTIFICATION AND ELIGIBILITY RECERTIFICATION (Please type or print clearly in black ink.)

Name of Employee and Employee Number \_\_\_\_\_ Date Returned for Regular Work \_\_\_\_\_ Pay Size \_\_\_\_\_

The employer certifies: This employee has returned to work and is eligible for service credit. By paying defined benefit contributions on behalf of this employee, the employer makes a continuing certification that the employee is eligible for service credit. The employer must notify URS in writing when the employee becomes ineligible for service credit. The employer must notify URS in writing when the employee's return to service will be subject to benefit changes. Authorized Signature (required) \_\_\_\_\_ Telephone Number \_\_\_\_\_ Date \_\_\_\_\_

URS/UT 100 2/23/2016

MILITARY

FAMILY MEDICAL

SHORT-TERM  
DISABILITY

WORKERS'  
COMPENSATION

# Leave of Absence



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## Long-Term Disability Explanation of Benefits

COMPLETE THIS FORM WHEN AN EMPLOYEE IS APPROVED FOR LONG-TERM DISABILITY BENEFITS

RESTRICTIONS: 1. Type or print clearly in black ink.

2. Complete sections A and B. Complete and sign Section C.
3. Complete Section D if the employee is eligible for LTD benefits.
4. Make a photocopy for your records and return this form to the Retirement Office.

### SECTION A. EMPLOYEE INFORMATION (Please type or print clearly in black ink.)

Name (First, Middle, Last) \_\_\_\_\_ Social Security Number \_\_\_\_\_

Last Day Worked (mm/dd/yyyy) \_\_\_\_\_ Date of LTD Benefit Approval (mm/dd/yyyy)

If member is employed by an educational institution complete the information below.

In the person's job position defined as,  an Educator  a Non-Educator?

If yes, what is the duration of the contract? \_\_\_\_\_

Salary is date of disability: \$ \_\_\_\_\_ per \_\_\_\_\_

Monthly salary: \$ \_\_\_\_\_

### SECTION C. EMPLOYER INFORMATION

Participating Employer Name \_\_\_\_\_ Employer Number \_\_\_\_\_

Long Term Disability Insurance Carrier \_\_\_\_\_

Authorized Signature \_\_\_\_\_ Date \_\_\_\_\_

For URS Use Only

Fund \_\_\_\_\_ LTD EN \_\_\_\_\_ Revised by \_\_\_\_\_ Date \_\_\_\_\_

URS/UT 100 6/9/2011

LONG-TERM  
DISABILITY

ONLY NECESSARY WHEN  
BENEFIT PROTECTION CONTRACT  
IS WITH A THIRDPARTY  
INSURANCE COMPANY  
-----  
NOT NECESSARY WHEN  
CONTRACT IS WITH PEHP



# Adjustments

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

SALARY DIFFERENCE

RETROACTIVE PAY (LIKE A BONUS)

ELIGIBILITY STATUS CHANGE

MILITARY LEAVE

# What Prompts Adjustments?

EMPLOYER

EMPLOYEE

CONTRIBUTION REPORTING FILE

COMPLIANCE AUDIT

REQUEST FOR RETIREMENT ESTIMATE

# Requesting an Adjustment

CONTACT RETIREMENT OFFICE  
(ACCOUNT ANALYST)

PROVIDE PAYROLL,  
BENEFIT STATUS, AND  
HOURLY RATE

PERSON WITH CONTRIBUTION  
BILLING (CK) CODE WILL  
RECEIVE EMAILED INVOICE

# Paying a Billed Adjustment

MAY PAY BY  
CHECK OR ACH

RESPOND IN A  
TIMELY MANNER

# Statute of Limitations

4 YEAR ROLLING WINDOW FOR CLAIMS ADJUSTMENTS

CLOCK STARTS AT THE POINT OF DISCOVERY

POINT OF DISCOVERY: POINT IN TIME WHEN ACTION FOR CLAIM WAS DISCOVERED, OR REASONABLY SHOULD HAVE BEEN

NOT ALWAYS 4 YEARS

12 MONTHS FOR SAVINGS PLANS

TOLLING PROVISIONS ALLOW ACTION BEYOND 4 YEARS (FOR FRAUD, ETC.)

Utah Code: 49-11-613.5

# Statute of Limitations

EMPLOYEE  
DUE  
DILIGENCE

EMPLOYER  
DUE  
DILIGENCE

KNOW YOUR BENEFITS

PROVIDE EMPLOYEES WITH CLEAR AND COMPLETE BENEFIT LISTINGS

REVIEW EVERY STATEMENT

CONDUCT A TIMELY REVIEW OF ELIGIBILITY AND STATUS CHANGES

Utah Code: 49-11-613.5

# Adjustment Process

## Related to Statute of Limitations

### EMPLOYEE

MUST COMPLETE  
ADJUSTMENT FORM  
AND SELECT  
PAYMENT OPTION

### EMPLOYER

MUST COMPLETE  
ADJUSTMENT FORM  
AND SELECT  
PAYMENT OPTION

### URS

COMPLETES THE  
ADJUSTMENT  
OR  
IMAGES THE  
DOCUMENTATION  
(ACCORDING TO  
EMPLOYEE/EMPLOYER  
SELECTIONS)

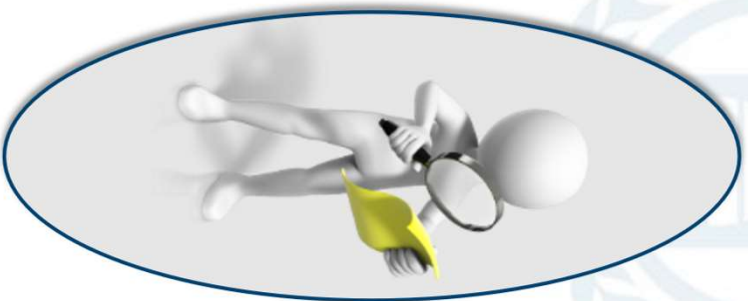
## How You Can Help Your Employees

ENCOURAGE NEW EMPLOYEE  
TO SET UP "MY URS" ACCOUNT

ENCOURAGE BENEFICIARY  
CHECKS

POINT EMPLOYEE TO  
NEW MEMBER WEBINAR  
"UNDERSTANDING YOUR BENEFIT"  
[www.urs.org](http://www.urs.org)

# Compliance Audits



SUPPORTED BY STATE STATUTE

THREE - FOUR YEAR ROTATION  
TO FIT STATUTE OF LIMITATIONS

MAKE SURE IT'S URS  
ASKING FOR INFORMATION

Utah Code: 49-11-604

## Follow-Up Process

### ROUND 4 FOLLOW-UP AUDIT PROCESS

WILL BE CONDUCTED  
ON ALL FINDINGS

8 WEEKS - 6 MONTHS

NO CORRECTIONS PROMPT  
SECOND FOLLOW-UP REVIEW  
AT EMPLOYER'S EXPENSE

Utah Code: 49-11-604

# Compliance Team

BEVERLY SNYDER, COMPLIANCE MANAGER  
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ALAYNA PUTSCHER, EMPLOYER INFORMATION COORDINATOR  
✉ [alayna.putsch@urs.org](mailto:alayna.putsch@urs.org) 📞 801-366-7569

# Employer Resources

EMPLOYER SERVICES  
800-753-7318

DEFINED BENEFITS (RETIREMENT/PENSION PLANS)  
800-695-4877

DEFINED CONTRIBUTIONS (SAVINGS PLANS)  
800-688-4015

RETIREMENT PLANNING ADVISORS  
800-753-7414



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