

Retirement Benefits Procedures

103.1 POLICY

North Tooele Fire District offers a retirement benefit through the Utah Retirement System (URS) to employees that work 20 or more hours per week and receive a qualifying benefit. NTFD retirement benefit programs will be in compliance with established laws and regulations of the Utah Retirement Systems.

Supplemental deferred compensation savings plans [offered through URS, including 401\(k\), Roth 401\(k\), 457\(b\), Roth 457\(b\), and applicable IRA programs](#), including any employer matching contributions authorized by the Board of Trustees, are governed by URS rules and applicable Board-approved resolutions. Employer matching contributions approved pursuant to Resolution 2025-11 (April 16, 2025) [apply only to the plans authorized within that resolution and](#) are separate and distinct from the rate equalization contributions described in this policy.

103.2 ELIGIBILITY

The Utah Retirement System's laws, procedures, rules and regulations (as required by Title 49 of the Utah Code) determine eligibility and which fund an eligible employee is enrolled in.

103.3 URS PLANS

NTFD participates in the following URS plans:

103.3.1 PUBLIC EMPLOYEES RETIREMENT SYSTEM

1. Tier 1 (for employees with eligible service prior to July 1, 2011)
 - (a) Noncontributory Local Government – Fund 15
2. Tier 2 (for employees with eligible service beginning on or after July 1, 2011)
 - (a) Defined Benefit Hybrid Local Government – Fund 111
 - (b) Defined Benefit Contribution Only Local Government – Fund 211

103.3.2 FIREFIGHTERS RETIREMENT SYSTEM

1. Tier 1 (for employees with eligible service prior to July 1, 2011)
 - (a) Firefighters Division A – Fund 31
2. Tier 2 (for employees with eligible service beginning on or after July 1, 2011)
 - (a) Defined Benefit Hybrid Firefighters – Fund 132
 - (b) Defined Contribution Only Firefighters – Fund 232

103.4 RATE EQUALIZATION

- ~~1. URS issues new retirement contribution rates for the retirement funds each July. These contribution rates vary from fund to fund.~~

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- ~~2. In an effort to equalize the contribution for all employees receiving retirement benefits, NTFD has elected to make an equitable contribution for those employees receiving lower rates within the system they are enrolled in.~~
- ~~3. The difference between the higher rate and the lower rate of the participating funds within the employee's retirement system will be calculated and the difference will be contributed to the employee's 401(k) account.~~
- ~~4. This contribution will be based on the retirement salary for the applicable retirement system as defined in Title 49 of the Utah code and not gross salary as reported to the IRS.~~
- ~~5. NTFD will make every effort to administer an equitable contribution to each employee.~~
1. The District maintains a rate equalization structure to promote equity among eligible employees participating in different Utah Retirement Systems (URS) retirement tiers. URS issues new retirement contribution rates for the retirement funds each July. These contribution rates vary from fund to fund.
2. For purposes of rate equalization, the District shall annually identify the highest employer contribution rate established by URS among the retirement systems applicable to District employees. In an effort to equalize the contribution for all employees receiving retirement benefits, NTFD has elected to make an equitable contribution for those employees receiving lower rates within the system they are enrolled in.
3. Employees participating in a retirement system with a lower employer contribution rate shall receive an additional employer-funded contribution equal to the difference between their applicable employer rate and the highest employer contribution rate identified for that fiscal year. The difference between the higher rate and the lower rate of the participating funds within the employee's retirement system will be calculated and the difference will be contributed to the employee's 401(k) account.
4. The rate equalization contribution shall be deposited into the employee's 401(k) deferred compensation plan administered through Utah Retirement Systems. For employees not actively deferring into the 401(k), the District shall establish a 401(k) account for purposes of depositing the equalization contribution. This contribution will be based on the retirement salary for the applicable retirement system as defined in Title 49 of the Utah code and not gross salary as reported to the IRS.
5. If, in any fiscal year, the employer contribution rate for Tier 2 exceeds the employer contribution rate for Tier 1 (or vice versa), the equalization contribution shall adjust accordingly to maintain parity. NTFD will make every effort to administer an equitable contribution to each employee.
6. Rate equalization contributions are employer funded contributions made for equity purposes and are separate and distinct from
 - (a) statutory employer pension contributions;
 - (b) any employer pick-up of required member contributions under Internal Revenue Code §414(h)(2); and
 - (c) any employer matching contributions provided pursuant to Employer Matching Contributions.

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7. Rate equalization contributions shall not be included in the calculation of employer matching contribution limits and are not subject to the 2% combined match cap established for deferred compensation plans.
8. Contribution rates are established annually by URS and may change due to actuarial review or legislative action. Rate equalization calculations shall be based on the rates in effect for the applicable fiscal year.
9. NTFD will make every effort to administer an equitable contribution to each employee.

103.5 EMPLOYER MATCHING CONTRIBUTIONS (INCLUDES OPTIONAL LANGUAGE IF ROTH EMPLOYER MATCH IS ALSO APPROVED.)

1. Pursuant to Resolution 2025-11, approved April 16, 2025 and subsequent Board action approving Roth plan participation on February 18, 2026, the District provides an employer matching contribution for eligible employees participating in URS deferred compensation plans.
2. The employer match applies to the ~~401(k) and 457(b)~~ following plans offered through the URS: as authorized by the Board of Trustees.
 - (a) 401(k) (pre-tax deferral)
 - (b) Roth 401(k) (after-tax deferral)
 - (c) 457(b) (pre-tax deferral)
 - (d) Roth 457(b) (after-tax deferral)
3. The District shall provide a matching contribution equal to 100% of employee elective deferrals up to 2% of eligible compensation per pay period for each eligible plan in which the employee participates.
4. Employer matching contributions are calculated separately for each plan based solely on the employee's elective deferrals into that specific plan.
5. Employer matching contributions made to Roth plans shall be administered in accordance with applicable Internal Revenue Code provisions and Utah Retirement Systems rules.
6. Employer matching contributions are separate from rate equalization contributions described in this policy, ~~and are administered in accordance with Utah Code Title 49, applicable Internal Revenue Code provisions, Utah Retirement Systems rules, and the terms of Resolution 2025-11.~~
7. The Board of Trustees retains authority to amend, modify, or discontinue employer matching contributions by future resolution.

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103.6 TIER 1 PICK UP

1. NTFD has elected to “pick up” or pay the required employee portion of the Tier 1 Firefighters Division A URS fund.
2. This election was made by Resolution No. 2015-03 on May 14, 2015.

103.7 TIER 2 PICK UP

1. NTFD has elected to “pick up” or pay the required employee portion of the Tier 2 Firefighters Division A URS fund.
2. This election was made by Resolution No. 2020-07 on May 21, 2020.

103.8 ELECTED/APPOINTED OFFICIALS

1. NTFD has determined by policy that elected or appointed officials subject to Tier 2 are part-time and are therefore ineligible for retirement benefits.
2. This policy (NTFD Administrative Control Board Policy #6, URS Tier 2 Elected or Appointed Officials) was made effective May 14, 2015.

103.9 ADMINISTRATION

1. NTFD will administer all retirement accounts through the payroll system and all reporting to the URS and the IRS.
2. Due to the complexity of the plans, employees should refer to the publications prepared by URS regarding questions concerning the plans.
3. URS employees are also available to answer questions. Publications and contact information are available online at <http://www.urs.org>.