

PUBLIC NOTICE

The Board of Trustees of the Uintah Mosquito Abatement District (UMAD) will hold a Special Board Meeting on March 4, 2026, at 3:30 pm. at the District Office, located at 1425 East 1000 South in Naples, Utah.

(Telephonic participation for Board Members is available as per District Policy adopted April 9, 2020).

AGENDA

1. Call to order.
2. Prayer or Inspirational Thought.
3. Pledge of Allegiance.
4. Roll Call.
5. Public input.
6. Report on the Fraud Risk Hot-line email and drop box at the District office.
7. Review of the URS Service Agreement Form. Discussion and possible action to approve the Service Agreement, including the selection of participation options and employer contribution elections within the Traditional and Roth 401(k), 457(b), and Traditional and Roth IRA retirement savings plans for District employees.
8. District Personnel Policy and Procedures Manual – Amendments
 - a. SECTION XIV: PAYROLL ADMINISTRATION 3. Pay Deductions
 - b. SECTION XVII: BENEFITS: 6. Retirement System
9. Closed meeting agenda item.
10. Action from the closed meeting if needed.
11. Future Agenda items.
12. The next Regularly Scheduled Board Meeting will be held April 16, 2026.
13. Vote to adjourn.

Uintah Mosquito Abatement District

Personnel Policies and Procedures Manual

Amendments

Amendment #2 – Page 51, SECTION XIV: PAYROLL ADMINISTRATION
3. Pay Deductions, A. Itemized Deductions, (2) Optional

Original Wording

3. PAY DEDUCTIONS. Uintah Mosquito Abatement District is permitted to make deductions authorized by their employees. The following is a checklist of payroll deductions.

A. Itemized Deductions.

(1) Mandatory.

- (a) Social Security/Medicare.
- (b) Federal Tax.
- (c) State Tax.

(2) Optional. (Fulltime employees only)

- (a) Group Life Insurance.
- (b) URS 401(k) Plan.
- (c) URS 457(b) Plan.
- (d) URS Traditional IRA.
- (e) URS Designated Roth 401(k).
- (f) URS Designated Roth 457(b).
- (g) URS Roth IRA.
- (h) Retirement Plan Loan Repayment.
- (i) Health Savings Account (HSA)

Revision

3. PAY DEDUCTIONS. Uintah Mosquito Abatement District is permitted to make deductions authorized by their employees. The following is a checklist of payroll deductions.

A. Itemized Deductions.

(1) Mandatory.

- (a) Social Security/Medicare.
- (b) Federal Tax.
- (c) State Tax.

(1) Optional.

- (a) **Benefited employees**
 - 1. URS 401(k) Plan.
 - 2. URS 457(b) Plan.
 - 3. URS Traditional IRA.
 - 4. URS Designated Roth 401(k).
 - 5. URS Designated Roth 457(b).
 - 6. URS Roth IRA.
 - 7. Retirement Plan Loan Repayment.
 - 8. Health Savings Account (HSA)
 - 9. Group Life Insurance.
- (b) **Non-benefited employees**
 - 1. URS 401(k) Plan.
 - 2. URS 457(b) Plan.
 - 3. URS Traditional IRA.
 - 4. URS Designated Roth 401(k).
 - 5. URS Designated Roth 457(b).
 - 6. URS Roth IRA.
 - 7. Retirement Plan Loan Repayment.

Amendment #3 – Page 63, SECTION XVII: BENEFITS, 6. RETIREMENT SYSTEM

Original Wording

6. RETIREMENT SYSTEM. Additional details are available from the District Director.

A. All full and part-time employees who work on a year-round basis at least twenty (20) hours per week for the Uintah Mosquito Abatement District are covered under the Utah State Retirement System, as authorized by the Board of Trustees according to State Law. (This is in addition to their Social Security coverage). The cost of the non-contributory program is covered 100% by the Uintah County Mosquito Abatement District.

B. Field Technicians and other seasonal employees that work less than six months each year shall not be eligible to participate in the Utah Retirement System.

C. All employees in the retirement plan will receive a contribution made to the retirement system 401 (k) deferred compensation program equaling 4% of their gross salary.

D. The District offers employees the opportunity to participate in URS Savings Plans through convenient automatic payroll deductions. These plans allow employees to save for retirement on a pre-tax or after-tax basis:

(1) Plan Types

- a. 401(k) Plan: Includes both Pre-tax and Designated Roth (after-tax) options.
- b. 457(b) Plan: Includes both Pre-tax and Designated Roth (after-tax) options.
- c. Individual Retirement Accounts (IRAs): Includes Traditional IRA and Roth IRA options.

(2) Facilitation of Contributions: The District facilitates employee participation by allowing authorized contributions to be deducted directly from the employee's paycheck and transmitted to Utah Retirement Systems (URS).

- a. Pre-tax Contributions: Deducted before federal and state income taxes are calculated.
- b. Roth Contributions: Deducted as "after-tax" contributions, meaning they do not reduce current taxable income but may allow for tax-free withdrawals in retirement.

(3) Employees are responsible for selecting their plan types and contribution amounts through the URS member portal.

E. Retirement Plan Loans: The District participates in the Utah Retirement Systems (URS) Loan Program. Eligible employees may borrow against their vested 401(k) or 457(b) balances in accordance with URS guidelines and Internal Revenue Service (IRS) regulations.

- (1) Automatic Repayment: As a condition of the loan, all repayments must be made through automatic after-tax payroll deductions. The District will facilitate these deductions based on the amortization schedule provided by URS.
- (2) Responsibility: Employees are responsible for initiating loan requests through URS and ensuring their account remains in compliance with all federal tax laws. For current interest rates, limits, and applications, employees should contact URS directly

Revision

6. RETIREMENT SYSTEM. Additional details are available from the District Director.
- A. All full-time and part-time employees who work on a year-round basis for at least twenty (20) hours per week, and who receive benefits normally provided by the District, are certified as "eligible" members of the Utah Retirement Systems (URS). Certification of eligibility indicates the employee meets the requirements for mandatory retirement coverage. Eligibility for Tier 1 or Tier 2 status is determined by the employee's initial hire date and prior service history as mandated by Utah Code Title 49. For all certified eligible members, the District shall pay 100% of the required employer contribution for the non-contributory retirement programs.
 - B. All certified eligible members of the Utah Retirement Systems (Tier 1 or Tier 2) shall receive a District-funded contribution to their URS 401(k) Savings Plan in an amount equal to 4% of their gross retirement-eligible salary. This contribution is provided in addition to the employer contributions described in Section A. For Tier 2 Hybrid members, this 4% contribution is independent of, and in addition to, the statutory 10% employer contribution rate and any required employee pension adjustments mandated by state law.
 - C. Seasonal and Temporary employees shall be certified as ineligible for membership in the Utah Retirement Systems (Tier 1 or Tier 2) and shall not receive District-funded 401(k) contributions, provided they do not receive benefits normally provided by the District. In accordance with Utah Code § 49-12-102, these employees remain ineligible for retirement coverage as long as they do not receive any qualifying District-provided benefits, regardless of the duration of their seasonal or temporary employment.
 - D. Participation in URS Savings Plans: Regardless of classification or eligibility for the Tier 1 or Tier 2 systems, all District employees (including Seasonal and Temporary) are eligible to participate in the URS Savings Plans (401(k), 457(b), and IRAs) through voluntary employee deferrals. The District facilitates these tax-advantaged savings through automatic payroll deductions. These plans allow employees to save for retirement on a pre-tax or after-tax basis:
 - (1) Plan Types
 - a. 401(k) Plan: Includes both Pre-tax and Designated Roth (after-tax) options.
 - b. 457(b) Plan: Includes both Pre-tax and Designated Roth (after-tax) options.
 - c. Individual Retirement Accounts (IRAs): Includes Traditional IRA and Roth IRA options.
 - (2) Facilitation of Contributions: The District facilitates employee participation by allowing authorized contributions to be deducted directly from the employee's paycheck and transmitted to Utah Retirement Systems (URS).
 - a. Pre-tax Contributions: Deducted before federal and state income taxes are calculated.
 - b. Roth Contributions: Deducted as "after-tax" contributions, meaning they do not reduce current taxable income but may allow for tax-free withdrawals in retirement.
 - (3) Employees are responsible for selecting their plan types and contribution amounts through the URS member portal.
 - E. Retirement Plan Loans: The District participates in the Utah Retirement Systems (URS) Loan Program. Participating employees may borrow against their vested Traditional or Roth 401(k) or 457(b) balances in accordance with URS guidelines and Internal Revenue Service (IRS) regulations.
 - (1) Automatic Repayment: As a condition of the loan, all repayments must be made through automatic after-tax payroll deductions. The District will facilitate these deductions based on the amortization schedule provided by URS. Note: *Even if a loan is taken from a pre-tax (Traditional) account, the repayment must be made with after-tax dollars as required by federal law.*

- (2) **Responsibility:** Employees are responsible for initiating loan requests through URS and ensuring their account remains in compliance with all federal tax laws. For current interest rates, limits, and applications, employees should contact URS directly.

F. **Supplemental Contribution Governance:** In accordance with Utah Retirement Systems (URS) compliance requirements, the District establishes the following policies regarding non-elective and matching contributions:

- (1) **Non-Elective Employer Contributions:** The District provides a non-elective employer contribution to the URS 401(k) Plan for all employees eligible for the retirement system as defined in Section A.

- a. **Rate:** This contribution is fixed at four percent (4%) of the employee's gross retirement-eligible salary.
- b. **Non-Elective Status:** This contribution is made by the District regardless of whether the employee chooses to make personal elective deferrals.

- (2) **Matching Contributions:** The District does not provide matching contributions at this time. Employee personal deferrals to any URS Savings Plan will not trigger additional employer funds beyond the non-elective contribution specified above.

- (3) **Changes to Employee Elective Contributions:** All District employees may start, stop, or change their elective deferral amounts at any time, subject to the following:

- a. **Federal Limits:** Total annual contributions are restricted only by the limits established by the Internal Revenue Service (IRS).
- b. **Changes:** Employees may start, stop, or change their elective deferral amounts at any time through the URS member portal, subject to District payroll processing cycles. Employees should notify the District office of any changes made to ensure timely payroll adjustment.



SERVICE AGREEMENT FORM

INSTRUCTIONS:

1. Use this form to select URS savings plans and/or programs you, as the employer, elect to offer to your employees through URS outside of the mandated participation and requisite contributions for employees in the Tier 2 retirement systems. Please note, if you are currently a participating employer any changes will supersede previous selections.
2. Complete all applicable sections and indicate participation by checking all boxes that apply. You must check the box for any plan or program you wish to participate in. If you do not check the box for a particular option, your employees will not be able to participate in that plan or program through payroll deduction (even if you have previously participated).
3. In order to formally elect an employer pick-up of retirement contributions in the Tier 2 Public Safety and Firefighter Contributory Retirement System, please see form *MEMS-50*.
4. Employers are required to have clearly defined policies outlining non-elective contributions, matching contributions, and/or restrictions to employee elective contributions, in addition to those required by Utah Code Title 49.
5. Contributions into the 401(k) and Roth 401(k) Plans must be coordinated with contributions to other qualified defined contribution plans and code 403(b) plans, for maximum limit testing.
6. Contributions into the 457(b) and Roth 457(b) Plan must be coordinated with contributions to other employer sponsored governmental 457(b) plans, for maximum limit testing.
7. Employers participating in the Automatic Enrollment Plan are required to have a clear and defined policy regarding automatic contributions.
8. The *401(k) and 457(b) Plan Documents, 401(k), Roth 401(k), 457(b), and Roth 457(b) Summary Plan Descriptions, IRA Disclosures, and IRA Guidebook* are available at www.urs.org or by contacting the Savings Plans Department.

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|---|--------------|
| SECTION A » EMPLOYER INFORMATION | |
| Name of Employer | Unit Number |
| Email Address | Phone Number |

SECTION B » 401(k) PLAN

The employer authorizes the following (check all that apply):

- Tier 1 401(k) Plan Participation** – Indicate if you permit your Tier 1 employees to participate and make elective contributions to the 401(k) Plan.
- Tier 2 401(k) Plan Participation** – In accordance with Title 49 of the Utah Code, participating employers are required to allow Tier 2 employees to make elective contributions to the URS Defined Contribution 401(k) Savings Plan.
- 401(k) Matching** – Indicate if you offer a 401(k) match for your employees.

This employer match will be posted to the: **401(k) Plan** **457(b) Plan**

Specify your matching formula (e.g. 100% match up to 5%, dollar for dollar match up to \$200, 50% match up to 8%) and which tier (Tier 1, Tier 2, or both) the match applies to:

Continue **Section B** on Next Page >>

SECTION B » 401(k) PLAN

Automatic Enrollment – Indicate if you automatically enroll new employees and the default percentage to which you enroll them in the 401(k) Plan.

Percent of automatic employee contribution _____%.

Automatic Escalation – Indicate if you participate in automatic escalation and the percentage you annually escalate employee contributions.

Annual percent of automatic employee contribution escalation _____%, up to _____% (max. 15%).

Loans – Indicate if you allow loans from the 401(k) Plan through after-tax payroll deductions for loan repayments.

Indicate if you allow Defined Benefit ineligible employees to make elective contributions to the 401(k) Plan.

401(k) Restrictions – Indicate if you have restrictions to 401(k) elective contributions and/or matching contributions.

Describe any restrictions you have to employee elective contributions and/or matching contributions:

SECTION C » ROTH 401(k) PLAN

The employer authorizes the following (check all that apply):

Roth 401(k) Plan Participation – Indicate if you permit your employees to participate and make elective contributions to the Roth 401(k) Plan through after-tax payroll deduction.

Roth 401(k) Matching – Indicate if you offer a Roth 401(k) match for your employees.

This employer match will be posted to the: **401(k) Plan** **457(b) Plan**

Specify your matching formula (e.g. 100% match up to 5%, dollar for dollar match up to \$200, 50% match up to 8%) and which tier (Tier 1, Tier 2, or both) the match applies to:

Continue Section C on Next Page >>

SECTION C » ROTH 401(k) PLAN

Automatic Enrollment – Indicate if you automatically enroll new employees and the default percentage to which you enroll them in the Roth 401(k) Plan.

Percent of automatic employee contribution _____%.

Automatic Escalation – Indicate if you participate in automatic escalation and the percentage you annually escalate employee contributions.

Annual percent of automatic employee contribution escalation _____%, up to _____% (max. 15%).

Loans – Indicate if you allow loans from the Roth 401(k) Plan through after-tax payroll deductions for loan repayments.

Indicate if you allow Defined Benefit ineligible employees to make elective contributions to the Roth 401(k) Plan.

Roth 401(k) Restrictions – Indicate if you have restrictions to Roth 401(k) elective contributions and/or matching contributions.

Describe any restrictions you have to employee elective contributions and/or matching contributions:

SECTION D » 457(b) PLAN

The employer authorizes the following (check all that apply):

457(b) Plan Participation – Indicate if you permit your employees to participate and make elective contributions to the 457(b) Plan.

457(b) Matching – Indicate if you offer a 457(b) match for your employees.

This employer match will be posted to the: **401(k) Plan** **457(b) Plan**

Specify your matching formula (e.g. 100% match up to 5%, dollar for dollar match up to \$200, 50% match up to 8%) and which tier (Tier 1, Tier 2, or both) the match applies to:

Continue Section D on Next Page >>

SECTION D » 457(b) PLAN

Automatic Enrollment – Indicate if you automatically enroll new employees and the default percentage to which you enroll them in the 457(b) Plan.

Percent of automatic employee contribution _____%.

Automatic Escalation – Indicate if you participate in automatic escalation and the percentage you annually escalate employee contributions.

Annual percent of automatic employee contribution escalation _____% up to, _____% (max. 15%).

Loans – Indicate if you allow loans from the 457(b) Plan through after-tax payroll deductions for loan repayments.

Indicate if you allow Defined Benefit ineligible employees to make elective contributions to the 457(b) Plan.

457(b) Restrictions – Indicate if you have restrictions to 457(b) elective contributions and/or matching contributions.

Describe any restrictions you have to employee elective contributions and/or matching contributions:

SECTION E » ROTH 457(b) PLAN

The employer authorizes the following (check all that apply):

Roth 457(b) Plan Participation – Indicate if you permit your employees to participate and make elective contributions to the Roth 457(b) Plan through after-tax payroll deduction.

Roth 457(b) Matching – Indicate if you offer a Roth 457(b) match for your employees.

This employer match will be posted to the: **401(k) Plan** **457(b) Plan**

Specify your matching formula (e.g. 100% match up to 5%, dollar for dollar match up to \$200, 50% match up to 8%) and which tier (Tier 1, Tier 2, or both) the match applies to:

Continue **Section E** on Next Page >>

SECTION E » ROTH 457(b) PLAN

Automatic Enrollment – Indicate if you automatically enroll new employees and the default percentage to which you enroll them in the Roth 457(b) Plan.

Percent of automatic employee contribution _____%.

Automatic Escalation – Indicate if you participate in automatic escalation and the percentage you annually escalate employee contributions.

Annual percent of automatic employee contribution escalation _____%, up to _____% (max. 15%).

Loans – Indicate if you allow loans from the Roth 457(b) Plan through after-tax payroll deductions for loan repayments.

Indicate if you allow Defined Benefit ineligible employees to make elective contributions to the Roth 457(b) Plan.

Roth 457(b) Restrictions – Indicate if you have restrictions to Roth 457(b) elective contributions and/or matching contributions.

Describe any restrictions you have to employee elective contributions and/or matching contributions:

SECTION F » TRADITIONAL IRA

The employer authorizes the following (check all that apply):

Traditional IRA Participation – Indicate if you permit your employees to participate in the Traditional IRA program through after-tax payroll deduction.

Traditional IRA Matching – Indicate if you offer a Traditional IRA match for your employees.

This employer match will be posted to the: **401(k) Plan** **457(b) Plan**

Specify your matching formula (e.g. 100% match up to 5%, dollar for dollar match up to \$200, 50% match up to 8%) and which tier (Tier 1, Tier 2, or both) the match applies to:

Continue Section F on Next Page >>

SECTION F » TRADITIONAL IRA

Indicate if you allow Defined Benefit ineligible employees to make contributions to the Traditional IRA.

Traditional IRA Restrictions – Indicate if you have restrictions to Traditional IRA participation and/or matching contributions.

Describe any restrictions you have to employee participation and/or matching contributions:

SECTION G » ROTH IRA

The employer authorizes the following (check all that apply):

Roth IRA Participation – Indicate if you permit your employees to participate in the Roth IRA program through after-tax payroll deduction.

Roth IRA Matching – Indicate if you offer a Roth IRA match for your employees.

This employer match will be posted to the: **401(k) Plan** **457(b) Plan**

Specify your matching formula (e.g. 100% match up to 5%, dollar for dollar match up to \$200, 50% match up to 8%) and which tier (Tier 1, Tier 2, or both) the match applies to:

Indicate if you allow Defined Benefit ineligible employees to make contributions to the Roth IRA.

Roth IRA Restrictions – Indicate if you have restrictions to Roth IRA participation and/or matching contributions.

Describe any restrictions you have to employee participation and/or matching contributions:

SECTION H » EFFECTIVE DATE OF SERVICE AGREEMENT

These changes will only be made prospectively and URS is prohibited from making retroactive changes.

Desired effective date: As soon as administratively possible or Future Date: _____

SECTION I » EMPLOYER AUTHORIZATION

By signing and submitting this Service Agreement Form for processing, I certify that:

- I have the power and authority to sign and make changes on behalf of the named employer;
- I understand and agree on behalf of the named employer to comply with the employer requirements and obligations as found in Utah Code Title 49 and applicable URS rules and policies;
- I understand the URS 401(k) and 457(b) Plans are established and governed by Utah Code Title 49 and are administered as federally qualified plans, which means they must comply with the Internal Revenue Code and applicable IRS regulations and guidance;
- The named employer has reviewed the *401(k) and 457(b) Plan Documents, 401(k), Roth 401(k), 457(b) and Roth 457(b) Summary Plan Descriptions, IRA Disclosures, and IRA Guidebook*;
- I agree that the named employer will indemnify URS from and against any claims or other liability including attorney fees based upon the named employer's failure to comply with its obligations under this Agreement;
- I understand the named employer is required to have clearly defined policies outlining non-elective contributions, matching contributions, and or restrictions to employee elective contributions, in addition to those required by Utah Title 49;
- I understand participating in the Automatic Enrollment Plan requires the employer to have a clear and defined policy regarding automatic contributions;
- I understand and agree that it is the named employer's responsibility to know and comply with its rights, responsibilities, and obligations under Utah Code Title 49.

| | |
|-----------------------------|--------------|
| Print Name | Title |
| Authorized Signature | Date |