

RCW 19.05.010 Definitions. The definitions in this section apply throughout this chapter unless the context clearly requires otherwise.

- (1) "Administrative account" means the Washington saves administrative treasury trust account created in RCW 19.05.110.
- (2) "Administrative agency" means the state agency or office that will provide administrative support to the governing board, beginning no later than July 1, 2027.
- (3) "Complainant" means a covered employee, or that employee's designee who has written or legal authority to act on behalf of the employee, who files a complaint alleging an employer administrative violation of RCW 19.05.030 who learned of the alleged violation by way of their employment with a covered employer.
- (4) "Consumer price index" means the consumer price index for all urban consumers, all items, for the Seattle area as calculated by the United States bureau of labor statistics or its successor agency.
- (5) "Covered employee" means an individual who is 18 years of age or older, who is employed by a covered employer.
- (6) "Covered employer" means any employer that:
 - (a) Has been in business in this state for at least two years as of the immediately preceding calendar year;
 - (b) Maintains a physical presence;
 - (c) Does not offer a qualified retirement plan to their covered employees who have had continuous employment of one year or more; and
 - (d) Employs, and at any point during the immediately preceding calendar year employed, employees working a combined minimum of 10,400 hours.
- (7) "Department" means the department of labor and industries.
- (8) "Employer" means a person or entity engaged in a business, profession, trade, or other enterprise in the state, whether for profit or not for profit. "Employer" does not include federal or state entities, agencies, or instrumentalities, or any political subdivision thereof.
- (9) "Employer administrative duties" include all requirements of covered employers under RCW 19.05.030 that do not involve amounts due to the employee.
- (10) "Employment" has the same meaning as in RCW 50.04.100.
- (11) "Governing board" means the board created in RCW 19.05.040.
- (12) "Individual account" means an IRA established by or for an individual participant and owned by the individual participant pursuant to this chapter.
- (13) "Individual participant" means any individual who is contributing to, or has a balance credited in, an IRA through the program.
- (14) "Internal revenue code" means the federal internal revenue code of 1986, as amended, or any successor law.
- (15) "IRA" means a traditional or Roth individual retirement account or individual retirement annuity described in section 408(a), 408(b), or 408A of the internal revenue code.
- (16) "Payroll deduction IRA agreement" means an arrangement by which a participating employer makes payroll deductions authorized by this chapter and remits amounts deducted as contributions to IRAs on behalf of individual participants.
- (17) "Program" means the Washington saves program established under this chapter.
- (18) "Qualified retirement plan" means a retirement plan in compliance with applicable federal law for employees including those

described in section 401(a), 401(k), 403(a), 403(b), 408(k), or 408(p) of the internal revenue code. A qualified retirement plan may require continuous employment of up to one year to be eligible for employee participation.

(19) "Wages" means any commission, compensation, salary, or other remuneration, as defined by section 219(f)(1) of the internal revenue code, received by a covered employee from a covered employer. [2024 c 327 s 2.]

Conflict with federal requirements—2024 c 327: See note following RCW 19.05.020.