

Law and Policy Group

Global Legislative Update

By Stephanie Rosseau and Fiona Webster
November 2021



welcome to brighter

In this document

Mercer’s Global Legislative Update covers legal developments affecting retirement, health, executive rewards, talent, diversity and inclusion, and other HR programs that affect local and/or expatriate employees. Links to developments with upcoming effective dates covered in past updates are also included to remind employers of impending deadlines. These icons indicate whether employer action is required.



Employer action required



Potential implications for employers



Developments to monitor

Please note: Mercer is not a law firm and therefore cannot provide legal advice. Please consult legal counsel before taking any actions based on the commentary and recommendations in this report.

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Highlights

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Canada	Right to disconnect and other protections proposed in Ontario
	Defined contribution plan administration simplification proposed in Ontario
	Target benefit pension plan draft regulation issued in Québec
Dominican Republic	Basic health plan revised

Americas (continued)

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China	<u>Personal data protection requirements expanded</u> <u>Multiple provinces increase minimum wage</u> <u>Several provinces issue parental leave rules</u>
India	<u>Sexual harassment proceedings now confidential in Bombay</u>
Japan	<u>Childcare leave entitlement expanded</u>
Singapore	<u>Threshold for layoff reporting lowered</u>
Europe, Middle East and Africa (EMEA)	
European Union (EU)	<u>2022 work program published</u>
Germany	<u>Employers to pay contributions for some post-2019 contribution pension plans</u>
Ireland	<u>Employment-related provisions feature in Budget 2022</u>
Luxembourg	<u>Employees' right to disconnect considered</u>
Netherlands	<u>Gender balance duty for companies introduced</u> <u>Paid parental leave enacted</u> <u>Abolishment of the basic health insurance collective discount proposed</u>
Poland	<u>Proposed tax reforms could impact health insurance contributions</u>
South Africa	<u>Expanded remuneration pay gap reporting proposed</u>

EMEA (continued)

United Arab Emirates (UAE)


[Fines imposed on individuals without health insurance in Abu Dhabi](#)
[Employment protections expanded in Dubai International Finance Centre](#)
[Basic health plan permitted treatments announced in Dubai](#)

United Kingdom (UK)

[Revised living and minimum wage rates announced](#)
[Consultation on expanded flexible working rights published](#)
[Data protection law reforms proposed](#)


2 Global


Coronavirus (COVID-19) pandemic

Status  **Ongoing initiatives**

Development **Career — Health — Wealth**
Countries address workplace issues resulting from the COVID-19 pandemic
Since the World Health Organization (WHO) declared COVID-19 a pandemic on 12 Mar 2020, employers continue to address the severe impact on work practices and adjust employment and benefit policies accordingly. Countries have enacted legislation and provided regulatory guidance related to workforce protections, leave and layoff procedures, employment subsidies and changes to existing enforcement procedures. To help multinational employers address worksite, economic and associated travel issues, Mercer is providing analysis on workforce and investment implications and compiling information from organizations, government websites, news articles and other resources.

Resources [Roundup: COVID-19 resources for employers](#), regularly updated; [Navigating coronavirus](#), regularly updated


Remote working	
Status	 Ongoing initiatives
Development	Career — Health — Wealth Countries address remote-working issues Remote working has become more of a permanent feature for many employees and employers because of COVID-19 measures introduced in many countries. Remote working poses challenges and considerations for employers when devising or adjusting policies. Issues to consider include the definition of remote work, eligibility criteria, hybrid working arrangements, employee engagement and performance, cybersecurity, health and safety, the right to disconnect, possible relocation of employees to a different country or state, and the post-pandemic return to the workplace. Several jurisdictions have introduced remote-working legislative measures that clarify employer and employee requirements post- pandemic, and others are expected to follow suit. To help employers, Mercer is providing analysis and links to general information about ongoing remote-working rights and trends in some countries, including resources from Marsh McLennan, organizations, government websites, news articles and other parties.
Resources	Roundup: Employer resources on remote working rights/trends , regularly updated

G7 (new)	
Status	
Development	<p>Career</p> <p>G7 pledges to target forced labor</p> <p>Trade ministers from G7 countries (Canada, France, Germany, Italy, Japan, UK and the US) pledged “to ensure that global supply chains are free from the use of forced labor and those who perpetrate forced labor are held accountable.” In a joint statement, the G7 agreed to continue technical exchanges on the role of trade policy in eradicating forced labor from global supply chains, engage with relevant stakeholders, “to further refine best practices,” and to identify methods for sharing data and evidence. The ministers also said they would enhance “clarity and predictability” for businesses, and include guidance on human rights due diligence, such as responsible recruitment practices in line with intergovernmental guidelines and standards, and the adoption of common definitions.</p>
Resources	<p>Joint Statement (G7, 22 Oct 2021)</p>

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Americas

Argentina (new)

Status  1 Jan 2022

Development

Career

Minimum wage increased

The Ministry of Labor, Employment and Social Security recently published increases to the monthly minimum wage. It was AR\$31,104 for September and increased to AR\$32,000 as of 1 Oct 2021. As of 1 Feb 2022, the rate will be AR\$33,000. For mandatory life insurance, the revised insured amount (which is 5.5 times the minimum wage) will apply from 1 Mar 2022.

Resources

[Resolution 11/2021](#) (Spanish) (Government)

Argentina (upcoming effective date)

Development

Career

- [Remote working rights post COVID-19 pandemic clarified](#) — Key date: 90 days after pandemic ends


Brazil (upcoming effective date)

Development

Wealth

- [Council imposes CNPJ registration duty on pension entities](#) — Key date: 31 Dec 2021

Canada — Ontario (new)

Status  **Proposal**

Development **Career — Health**
Right to disconnect and other protections proposed
Employees could have the right to disconnect outside their working hours under the government’s proposed Working for the Workers Act, 2021 published on 25 Oct 2021. The measure would apply to employers with 25 or more employees and would require them to have a written right to disconnect policy. Other proposals include a ban on the use of non-compete clauses with the aim of improving labor mobility (certain exemptions would apply), new licensing requirements for temporary agencies to address the exploitation of vulnerable workers, and eased licensing restrictions in regulated professions for internationally trained individuals.

Resources [Working for the Workers Act, 2021](#) (Legislature, 25 Oct 2021)

Canada — Ontario (new)

Status  **Consultation is open until 23 Nov 2021**

Development **Wealth**
Defined contribution plan administration simplification proposed
Ontario’s Ministry of Finance has proposed regulations aimed at cutting red tape, and comments can be submitted until 23 Nov 2021. Administrators of member-directed defined contribution (DC) plans would no longer have to establish a Statement of Investment Policies and Procedures. Also, DC plan administrators would no longer be required to file an audited annual financial statement unless the chief executive officer of the Financial Services Regulatory Authority of Ontario believes there is a substantial risk to plan benefits or that there has been a significant change in the circumstances of the plan. Administrators would continue to file unaudited annual financial statements.

Resources [Proposed regulation 909](#) (Government, 7 Oct 2021)

Canada — Québec (new)

Status  Consultation is open until 6 Nov 2021

Development

Wealth

Target benefit pension plan draft regulation issued

A draft regulation on the establishment of target benefit plans (TBPs) — whether new plans, converted defined contribution (DC) plans, or multiemployer negotiated contribution plans (NCPs) — was published in the Official Gazette on 22 Sep 2021. Highlights of TBP measures include:

- Additional content would be required to be provided for various TBP member communications, such as plan summaries, statements of benefits and annual meetings.
- Required content of what should be in actuarial valuation reports is included, such as documentation of equity among members in the context of any recovery, restoration and use of surplus assets.
- Contribution sufficiency would need to be demonstrated separately for past and future service, and an analysis of recovery plans must be conducted separately, if required.
- TBP's may stipulate whether members affected by the withdrawal of a participating employer can maintain their benefits in the plan or if they must transfer them (including the purchase of an annuity for retirees). The default option could be to retain plan members who do not make an election.
- The term “negative pension,” although long used in practice, would be introduced for spousal sharing and early pension situations. The concept of a negative target pension would also be introduced for TBPs.
- The regulation covers how to convert a DC plan into a TBP (individual consent required), an NCP into a TBP (deemed consent if fewer than 30% of members object) and a TBP to a defined benefit (DB) plan.

The draft regulation does not include rules applicable to the calculation of transfer values for TBPs. In principle, regular solvency rules would apply — even though the TBP-related provisions of the Supplemental Pension Plans Act would allow for a calculation based on the plan funding. These rules will be important in TBP administration, and it is hoped more guidance will provide clarification.

Resources luc.dionne@mercerc.com
[GRIST](#), 27 Oct 2021

Canada (previously covered, with upcoming effective dates)

Development

Career

- [Revised pay equity transparency measures issued](#) — Key date: 2021 reporting period (1 Jun 2022)

Colombia (previously covered, with upcoming effective dates)

Development

Career — Health

- [Maximum weekly working time reduced](#) — Key date: Beginning in 2023

Dominican Republic (new)

Status



Currently effective

Development

Health

Basic health plan revised

From 1 Oct 2021, the Dominican Republic's basic health plan expanded to include new medical treatments and certain prescribed medicines. The contribution amount payable for dependents of plan members increased to DOP 1,350.12 per person, up from DOP 1,167.81. The changes feature in Resolution No 533 issued by the National Council for Social Security.

Resources

[Resolution No. 588](#) (Spanish) (Government, 14 Oct 2021)

Dominican Republic (previously covered, with upcoming effective dates)

Development

Career


- [Minimum wage to increase](#) — Key date: 1 Jan 2022

Puerto Rico (previously covered, with upcoming effective dates)

Development

Career

- [Minimum wage to increase](#) — Key date: 1 Jan 2022

US (new)	
Status	 Consultation is open until 13 Dec 2021
Development	<p>Career — Wealth</p> <p>ESG rules proposed for ERISA plan fiduciaries</p> <p>The Department of Labor (DOL) proposes to clarify when ERISA plan fiduciaries can consider environmental, social and governance (ESG) factors in investment selection and proxy voting. The proposal would maintain the requirement for fiduciaries to focus on factors material to a risk-return analysis but, unlike the current rule, would make clear that this evaluation may include ESG factors — including climate-change risks. A more flexible tiebreaker standard would apply to consideration of collateral benefits, but with new disclosures for defined contribution (DC) plans. The proposal would lift the restrictions on investments that incorporate nonpecuniary factors from being considered qualified default investment alternatives (QDIAs). DOL also proposes to remove the current rule’s proxy-voting policy safe harbors and cumbersome written documentation requirements.</p>
Resources	matthew.calloway@mercer.com ; margaret.berger@mercer.com and geoff.manville@mercer.com GRIST , 26 Oct 2021
US (new)	
Status	 Consultation is open until 14 Dec 2021
Development	<p>Career — Wealth</p> <p>Disclosure of ‘say-on-pay’ votes for investment managers proposed</p> <p>The Securities and Exchange Commission (SEC) recently issued a proposed rule that would require institutional investment managers to disclose how they voted on say on pay, say-on-pay frequency and say-on-golden parachutes, implementing a provision of the Dodd-Frank Act (this is already required for mutual funds). Institutional investment managers can include investment advisers, banks, insurance companies, broker-dealers, pension funds and corporations. The changes would make it easier for companies to access voting results and compare how institutional investors voted on proxy proposals. In addition, mutual funds would have to provide voting records on their websites and on request.</p>
Resources	Press release (SEC, 29 Sep 2021); Proposed rule (Federal Register, 15 Oct 2021)

US (new)**Status**  **Strategy****Development****Career****National strategy on gender equity and equality issued**

The Biden administration recently released the first-ever National Strategy on Gender Equity and Equality as part of an executive order issued 8 Mar 2021. The strategy outlines a roadmap to address longstanding gender discrimination and systemic barriers and advance equal opportunity for all people. The Equal Employment Opportunity Commission (EEOC) issued a press release in support of the strategy and was a member of the White House Gender Policy Council that led to its development.

Resources


[National Strategy on Gender Equity and Equality](#) (The White House, October 2021); [Executive Order on Establishment of the White House Gender Policy Council](#) (The White House, 8 Mar 2021); [EEOC contributes to historic national strategy on gender equity and equality](#) (EEOC, 22 Oct 2021)


US (new)**Status**  **Initiative****Development****Career****Initiative on artificial intelligence in employment launched**



The Equal Employment Opportunity Commission (EEOC) announced on 28 Oct 2021 the launch of an initiative to ensure that artificial intelligence (AI) and other emerging tools used in hiring and other employment decisions comply with federal civil rights laws enforced by the agency. The initiative will examine more closely how technology is fundamentally changing the way employment decisions are made and builds on earlier work by the agency. It will include the establishment of an internal working group aimed at coordinating the agency's work, stakeholder engagement, the identification of promising practices, and the publication of technical assistance on algorithmic fairness and the use of AI in employment decisions.



Resources



[EEOC launches initiative on artificial intelligence and algorithmic fairness](#) (EEOC, 28 Oct 2021)



US (previously covered, soon to be effective)	
Status	 Effective on 14 Nov 2022
Development	Career Prevailing wage rule for foreign workers to take effect After an 18-month delay, the Department of Labor’s (DOL’s) final rule, “Strengthening Wage Protections for the Temporary and Permanent Employment of Certain Aliens in the United States” — will take effect on 14 Nov 2022. The rule will affect employers seeking to employ foreign workers on a permanent or temporary basis through certain immigrant visas or through H-1B, H-1B1 and E-3 non-immigrant visas.
Resources	Strengthening wage protections for the temporary and permanent employment of certain immigrants and non-immigrants in the United States: Delay of effective and transition dates (Federal Register, 13 May 2021); Strengthening wage protections for the temporary and permanent employment of certain aliens in the United States (Federal Register, 14 Jan 2021)

US (new)	
Status	 Currently effective
Development	Career Roundup of states' equal pay laws on salary history bans and wage disclosure The federal Equal Pay Act of 1963 requires that men and women in the same workplace receive equal pay for equal work. Since then, every state (except for Mississippi) has enacted its own Equal Pay Act. In recent years, many states have taken further efforts to address equal pay, such as enacting laws that prohibit employers from asking job applicants about salary history, requiring disclosure of salary ranges and pay data, protecting employees who disclose their pay, expanding equal pay protections for characteristics other than sex, and broadening comparisons of work and pay. Stronger federal legislation — the Paycheck Fairness Act — was first introduced in 1997 but has failed to pass after numerous attempts — most recently in June 2021. This roundup primarily focuses on recent state legislative initiatives pertaining to salary history bans and salary range disclosure requirements that affect private sector employers, and provides links to state resources from organizations, government websites, third-party resources and news articles. Certain cities have also taken action, but they are generally beyond the scope of this roundup.
Resources	GRIST , 14 Oct 2021


US (new) — States	
Status	 Currently effective
Development	<p>Health</p> <p>States seek to rein in Rx costs and pharmacy benefit managers</p> <p>Prescription drug costs and their impact on medical coverage have drawn the attention of state and federal lawmakers. While Congress continues to debate the best approach to control these costs, states have moved ahead with an assortment of measures in recent years. Since the US Supreme Court in late 2020 upheld a state law regulating certain contract terms between pharmacy benefit managers (PBMs) and network pharmacies, more states have taken the opportunity to regulate PBM contract provisions that lawmakers view as abusive to pharmacists and/or their patients.</p>
Resources	<p>catherine.stamm@mercer.com, david.dross@mercer.com and rich.glass@mercer.com GRIST, 26 Oct 2021</p>
US — States, cities	
Status	 Currently effective
Development	<p>Career — Health</p> <p>States, cities tackle COVID-19 paid leave</p> <p>To alleviate some of the economic strain on employees unable to work due to COVID-19, some state and local authorities have implemented new paid leave requirements. Other jurisdictions modified existing leave laws or benefit programs to accommodate employees' needs during the pandemic. Mercer has provided brief summaries of the new state and local paid leave benefits, as well as guidance addressing how current paid leave benefits apply during the COVID-19 pandemic and recent OSHA ETS requirements.</p>
Resources	<p>katharine.marshall@mercer.com and catherine.stamm@mercer.com GRIST, regularly updated</p>

US — States	
Status	 Currently effective
Development	Career — Health Paid sick leave mandates continue to expand at state level Colorado and New York are the latest states to enact laws requiring employers to provide accrued paid leave. Beginning in 2021, Colorado requires most employers to provide employees with one hour of paid sick leave for every 30 hours worked. New York required the same accrual rate beginning 30 Sep 2020 for paid sick leave to use in 2021. These mandates are the latest among a growing number of states requiring employers to provide paid sick and other accrued leave for employees. Mercer details provisions of these laws in each jurisdiction.
Resources	katharine.marshall@mercer.com and catherine.stamm@mercer.com GRIST , regularly updated
US — States, cities	
Status	 Effective dates vary
Development	Wealth Summary of resources for tracking state and city retirement initiatives This article summarizes state and city retirement initiatives for private-sector workers and rounds up relevant Mercer and third-party resources. This listing will be updated periodically and may not always reflect the latest developments in every state.
Resources	margaret.berger@mercer.com and brian.kearney@mercer.com GRIST , regularly updated

US — California (new)	
Status	 Effective dates vary
Development	Career — Health Health insurance mandates expanded, leave laws modified California has completed its regular 2021 session with a variety of health insurance and related legislation. Along with expanding required coverage for large groups, new laws require coverage of COVID-19 testing and vaccines without cost sharing, add dependent coverage for parents, and mandate screening children for adverse physical or emotional experiences. Lawmakers also postponed changes to the state’s paid family and disability leave programs and broadened unpaid leave protections for caregivers. Gov. Gavin Newsom vetoed a pharmacy benefit manager (PBM) anti-steering law.
Resources	catherine.stamm@mercer.com and rich.glass@mercer.com GRIST , 2 Nov 2021
US — California (new)	
Status	 1 Jan 2022
Development	Career — Health California announces state disability insurance and paid family leave rates for 2022 California announced its State Disability Insurance (SDI) and Paid Family Leave (PFL) rates for 2022. The taxable wage base is \$145,600, an increase from \$128,298 in 2021. The employee contribution rate, which includes both SDI and PFL, will drop from 1.2% to 1.1% in 2022 — up to the taxable wage base. The 2022 maximum weekly benefit of \$1,540 reflects an increase from the 2021 maximum of \$1,357. Benefits are payable at 60% or 70% depending on greatest quarterly base period earnings above or below one-third of the state’s average quarterly rate. The state average weekly wage is up to \$1,570, increasing one-third or the quarterly average to \$6,803 for 2021 ($\$1,570 \times 13 \div 3 = \$6,803$).
Resources	catherine.stamm@mercer.com GRIST , 20 Jan 2021

US — Colorado (new)	
Status	 Beginning in 2023
Development	<p>Career — Health</p> <p>2023 EHB benchmark with gender-affirming care approved</p> <p>The federal Centers for Medicare and Medicaid Services approved Colorado's request to provide gender-affirming care in the individual and small group health insurance markets as part of the state's Essential Health Benefit (EHB) benchmark beginning in 2023. The new EHB-benchmark plan will allow access to a wider range of services for transgender individuals in addition to benefits already covered. The plan also expands certain prescription drugs as alternatives to opioids, as well as acupuncture treatments. In addition, it includes an annual mental health wellness exam — one 45 to 60-minute visit per plan year, with a qualified mental healthcare provider. Though large group health plans don't have to provide coverage of EHBs, those that use a Colorado benchmark and cover gender-affirming care or other EHBs won't be able to impose dollar limits on that care.</p>
Resources	<p>catherine.stamm@mercer.com</p> <p>Press release (HHS, 12 Oct 2021)</p>
US — Connecticut (new)	
Status	 1 Jan 2022
Development	<p>Health</p> <p>Health plan cards to identify if plan is fully insured or self-funded</p> <p>Effective 1 Jan 2022, health plans in Connecticut must identify on any insurance card issued whether the coverage is fully insured or self-funded. The new law (PA 21-02/SB 1202) applies to health carriers and third-party administrators — including self-funded ERISA plan administrators — that issue a healthcare coverage identification card in the state. The statement must be prominently displayed on the card in a readily understandable, standardized format that insurance regulators will provide.</p>
Resources	<p>catherine.stamm@mercer.com</p> <p>PA 21-02/SB 1202 (Legislature)</p>


US — Delaware (new)

Status  **1 Jan 2022**

Development **Health**
First-dollar coverage mandated for insulin pumps
Health plans issued or renewed in Delaware or on or after 1 Jan 2022 must provide first-dollar coverage for medically necessary insulin pumps, under a recently enacted law (SB 107). The plan may apply cost sharing to related services and restrict coverage to services at an approved facility. An exception applies for certain high-deductible health plans (HDHP) if omitting cost sharing would prevent health savings account (HSA) contributions under Section 223 of the federal tax code. The law applies to insured health plans issued in Delaware and certificates of coverage issued to state residents. The measure doesn't apply to self-insured ERISA plans.



Resources catherine.stamm@mercer.com
[SB 107](#) (Legislature)

US — Massachusetts (new)

Status  **1 Jan 2022**

Development **Career — Health**
2022 paid family medical leave rates posted
Massachusetts posted its 2022 paid family and medical leave (PFML) benefit rates. For leave beginning on or after 1 Jan 2022, weekly benefits will be capped at \$1,084.31. The contribution rate will drop from 0.75% to 0.68% of Massachusetts employees' wages up to the Social Security maximum. Unless and exemption has been granted, employers with 25 or more Massachusetts employees will contribute 0.336%, a drop from 0.372% in 2021. Those with fewer than 25 workers in the state don't have to contribute, but must collect and remit employee contributions of 0.344% — 0.12% for family leave and 0.224% for medical. The 2022 state average weekly wage — used in the benefit calculation — is \$1,694.24

Resources [Paid family and medical leave \(PFML\) benefits guide](#) (Government); [GRIST](#), 20 Jan 2021

US — New York (new)	
Status	 1 Jan 2022
Development	Career — Health 2022 paid family leave rates posted New York has posted 2022 paid family leave (PFL) benefits. For qualified leave beginning on or after 1 Jan 2022, eligible employees will receive 67% of their average weekly wage, up to the annually adjusted maximum for up to 12 weeks. The weekly maximum will rise to \$1,068.36, up from \$971.67. The premium rate for PFL coverage in 2022 will remain 0.511% of an employee’s wages each pay period up to an annual maximum employee contribution of \$423.71. This rate includes coverage for benefits in situations when an employee or their minor, dependent child is under an order of quarantine or isolation due to COVID-19. The state’s website includes the updates and FAQs.
Resources	catherine.stamm@mercer.com New York State paid family leave (Government)
US — North Carolina (new)	
Status	 Contracts entered into, renewed, or amended on or after 1 Oct 2021
Development	Health PBM licensing required North Carolina now requires pharmacy benefits managers (PBMs) operating in the state to obtain a license for any contracts entered into, renewed, or amended on or after 1 October. Under the new law (Ch. 161/SB 257), PBMs must allow any properly licensed pharmacist or pharmacy to participate in a retail pharmacy network on the same terms and conditions of other similarly situated network participants. Patient cost sharing must include amounts paid by the insured, or on the insured's behalf, for certain prescriptions. PBMS generally cannot retroactively deny or reduce already adjudicated claims. The measure doesn’t appear to have any direct impact on self-funded ERISA plans.
Resources	catherine.stamm@mercer.com Ch. 161/SB 257 (Legislature)

US — Oklahoma (previously covered, newly effective)

Status  **Currently effective**

Development **Health**
Insulin cost sharing limited
Oklahoma now bars health plans that cover insulin drugs from charging insured individuals more than \$40 per 30-day insulin supply or \$90 for a 90-day supply under a law (HB 1019) that took effect on 1 Nov 2021. The cap applies regardless of the amount or type of insulin needed to fill the prescription. The new law doesn't include any provision for indexing the cost-sharing limit.

Resources catherine.stamm@mercer.com
[HB 1019](#) (Legislature)

US — Oklahoma (previously covered, newly effective)

Status  **Currently effective**

Development **Health**
Third-party Rx payments to count toward cost sharing
Newly effective legislation (HB 2678) requires health insurers and pharmacy benefits managers (PBMs) that administer pharmacy benefits for health plans when calculating the enrollee's cost-sharing requirement, to include any amount paid by an enrollee or on behalf of an enrollee by a third party. The provision amends the state's unfair claims practices law, which defines "health benefit plan" to exempt self-insured ERISA plans other than multiple employee welfare arrangements (MEWAs). The new provision took effect on 1 Nov 2021.

Resources catherine.stamm@mercer.com
[HB 2678](#) (Legislature)

US — Washington (new)	
Status	 1 Jan 2022
Development	Career — Health Paid family and medical leave rates posted Washington has posted its paid family and medical leave (PFML) rates. Contributions will rise from 0.4% in 2021 to 0.6% of employee wages up to the 2022 Social Security cap or \$147,000. Of this amount, employers with 50 or more Washington employees will pay up to 26.78% and employees will pay 73.22%. Smaller employers don't have to contribute. Benefits are calculated at 90% of employee's average weekly wage (AWW) up to 50% of state AWW (updated to \$1,475), and 50% for AWW over 50% of the state's AWW. The maximum weekly benefit amount for 2022 is \$1,327 — up from \$1,206 in 2021.
Resources	catherine.stamm@mercer.com Premiums calculator (Government) ; GRIST , 20 Jan 2021

US (previously covered with upcoming effective dates)

Development

Career

- [California requires board director from underrepresented communities](#) — Key date: 31 Dec 2021
- [Discrimination based on hairstyles banned in Oregon](#) — Key date: 1 Jan 2022
- [Minimum wage to progressively increase to \\$15 in Rhode Island](#) — Key date: 1 Jan 2022
- [Washington state requires gender diverse boards](#) — Key date: 1 Jan 2022
- [Federal contractors will be required to pay \\$15 minimum hourly wage](#) — Key date: 30 Jan 2022
- [Nasdaq board diversity rule approved](#) — Key date: 8 Aug 2022
- [Extensive pay equity law enacted in Rhode Island](#) — Key date: 1 Jan 2023

Career — Health

- [Family caregiver benefits extended to six weeks in Rhode Island](#) — Key date: 1 Jan 2022
- [Gender affirming treatment mandated in Washington](#) — Key date: 1 Jan 2022
- [Paid sick leave legislation enacted in New Mexico](#) — Key date: 1 Jul 2022
- [Colorado voters approve paid family and medical leave](#) — Key date: 1 Jan 2023
- [New Hampshire enacts voluntary paid family leave program](#) — Key date: 1 Jan 2023
- [Paid family and medical leave contributions to begin in Oregon](#) — Key date: 1 Jan 2023

US (previously covered with upcoming effective dates, continued)

Development

Health

- [Healthcare cost transparency rules and medical loss ratio changes finalized](#) — Key date: 1 Jan 2022
- [Third-party payments to count toward cost sharing in Arkansas](#) — Key date: 1 Jan 2022
- [Most drug manufacturer insulin discounts banned in Arkansas](#) — Key date: 1 Jan 2022
- [San Francisco, California updates city option, 2022 healthcare expenditure rates](#) — Key date: 1 Jan 2022
- [State public option established in Colorado](#) — Key date: 1 Jan 2022
- [First-dollar mental health screening required in insured plans in Colorado](#) — Key date: 1 Jan 2022
- [Third-party payments to count toward cost sharing in Connecticut](#) — Key date: 1 Jan 2022
- [Insureds' insulin and supplies cost limited in District of Columbia](#) — Key date: 1 Jan 2022
- [Mental health parity aligned with federal mandate in Kentucky](#) — Key date: 1 Jan 2022
- [Third-party contribution legislation limits insurers' cost sharing in Kentucky](#) — Key date: 1 Jan 2022
- [Cost sharing for insulin restricted in Kentucky](#) — Key date: 1 Jan 2022
- [2022 individual-mandate coverage dollar limits revised in Massachusetts](#) — Key date: 1 Jan 2022
- [Legislation to require PBM regulation in Montana](#) — Key date: 1 Jan 2022
- [Behavioral health cost sharing banned, health premium surtax raised in New Mexico](#) — Key date: 1 Jan 2022
- [Insulin cost sharing for insured plans capped in Oregon](#) — Key date: 1 Jan 2022
- [Insulin cost sharing capped in Rhode Island](#) — Key date: 1 Jan 2022
- [Tight exemption timeline to long-term care law added in Washington](#) — Key date: 1 Jan 2022
- [Large group health policies to cover basic healthcare services in California](#) — Key date: 1 Jul 2022
- [Mental health parity law updated in Illinois](#) — Key date: 1 Jan 2023
- [Consumer privacy law enacted in Virginia](#) — Key date: 1 Jan 2023

Wealth

- [DB pension funding relief guidance issued](#) — Key date: 31 Dec 2021

4

Asia Pacific

Australia (new)

Status



Development

Wealth



Financial Services Council to ban occupation exclusions in superannuation default insurance

Default insurance policies in superannuation funds will be prohibited from applying exclusions and restrictive disability definitions for members employed in high-risk occupations, following an announcement by the Financial Services Council (FSC) on 11 Oct 2021. An enforceable FSC standard will be issued following consultation with regulators, and is expected to apply industry-wide from 1 Jan 2023. There would be a 12-month transition period for trustees and life insurers to renegotiate current group life policies, and to allow trustees to communicate with their members. The announcement follows recent FSC and government consultations about occupational exclusions, which were prompted by concerns that the new stapled fund system starting on 1 Nov 2021 could result in members being stapled to a fund with insurance that excludes their new jobs.

Resources

paul.shallue@mercer.com


[Media release](#) (FSC, 11 Oct 2021)

Australia (new)	
Status	
Development	<p>Wealth</p> <p>Regulator updates superannuation choice guidance for employers, warns trustees</p> <p>Updated employer guidance on how to communicate lawfully with employees about superannuation choices was issued by the Australian Securities and Investments Commission (ASIC) on 15 Oct 2021. The guidance includes recent reforms on super stapling, anti-hawking and the design and distribution obligations. ASIC also issued updated guidance in August 2021 to trustees on using improper inducements to influence employers' choice of a default fund. ASIC has advised trustees to familiarize themselves with both guidance notes, and warned funds that it will conduct a thematic review during this financial year on how trustees use employers to distribute superannuation products, and could take regulatory action if it identifies harm to consumers.</p>
Resources	<p>paul.shallue@mercer.com</p> <p>Media release (ASIC, 15 Oct 2021)</p>
Australia — New South Wales (new)	
Status	 Proposal
Development	<p>Career — Wealth</p> <p>Changes to modern slavery legislation proposed</p> <p>The Modern Slavery Amendment Bill 2021 passed second reading on 21 Oct 2021 in the New South Wales (NSW) Parliament and could take effect on 1 Jan 2022. In 2018, the NSW parliament passed the NSW Modern Slavery Act that aims to combat modern slavery, but its commencement date was deferred. The latest bill proposes changes; in particular, it would repeal provisions requiring commercial organizations to prepare separate modern slavery statements, although certain organizations would still be subject to the reporting duty in the federal Commonwealth Modern Slavery Act 2018. Other changes would provide more information about the powers and role of the new anti-slavery commissioner, and the introduction of recognition payments to modern slavery victims.</p>
Resources	<p>The Modern Slavery Amendment Bill 2021 (Legislature, 21 Oct 2021); GRIST, 8 Jun 2020</p>

Australia (previously covered with upcoming effective dates)

- Development**
- Career**
 - [Revised remuneration standard finalized](#) — Key date: 1 Jan 2023
 - Wealth**
 - [Reporting deadline extended for superannuation funds](#) — Key date: 31 Dec 2021
 - [New mechanism for disclosure of superannuation information in family law proceedings](#) — Key date: 1 Apr 2022
 - [Reduced minimum pension payment drawdown extended](#) — Key date: 30 Jun 2022

China (new)



Status  **Currently effective**

Development **Career — Health — Wealth**

Personal data protection requirements expanded

From 1 Nov 2021, employers in China must comply with new data protection principles under the new Personal Information Protection Law (PIPL), and implementing regulations are expected to clarify certain principles. Employers will have to fulfill certain conditions before transferring employee information outside of China, for example to other corporate offices. Data protections now also will apply to the processing of residents' data outside of China for goods and services provided to people in China. Companies should clarify the types of personal information collected and processed from employees, and consider updating policies, employee handbooks and employment contracts. They should also review and revise service agreements with third parties that process employees' personal information. Companies that breach the PIPL could face penalties of up to 5% of the previous year's turnover, revocation of the company's license to operate in China, and personal liabilities for company executives. The rules apply to mainland China — Hong Kong has its own data protection rules that are unaffected.

Resources [Personal Information Protection Law](#) (Chinese) (Government)

China — various provinces (new)	
Status	 Currently effective
Development	<p>Career</p> <p>Multiple provinces increase minimum wage</p> <p>Multiple Chinese provinces have announced minimum wage increases, and others have announced plans to revise minimum wage amounts later in 2021. In Beijing, the revised monthly minimum wage increased to CNY 2,320 up from CNY 2,200, and the hourly minimum wage increased to CNY 13.33 up from CNY 12.64. In Shanghai, the monthly minimum wage increased to CNY 2,590, up from CNY 2,480, and the hourly minimum wage is CNY 23, up from CNY 22.</p>
Resources	Press release (Chinese) (Beijing government, 1 Aug 2021); Press release (Chinese) (Shanghai government, 23 Jun 2021)
China — various provinces (new)	
Status	 Currently effective
Development	<p>Career — Health</p> <p>Several provinces issue parental leave rules</p> <p>Several Chinese provinces have issued parental leave regulations following the policy announcement earlier this year that couples will be allowed to have three children. Examples include Sichuan Province (10 days of parental leave per year for each parent with children aged younger than 3 years), and Shanxi Province (15 days of leave per year to parents with children aged younger than 3). Other provinces and cities have also issued regulations specifying parental leave and more may follow.</p>
Resources	Sichuan province population and family planning regulations (Chinese) (Health Commission, 29 Sep 2021); Regulations on Shanxi province on population and family planning (Chinese) (Government, 29 Sep 2021)

Hong Kong (previously covered with upcoming effective dates)

Development

Career — Wealth

- [Five more statutory holidays to be phased in](#) — Key date: May 2022

India — Bombay (new)

Status



Currently effective

Development

Career

Sexual harassment proceedings now confidential

Judicial proceedings brought under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 are subject to new anonymity requirements following the publication of guidelines by the Bombay High Court. The guidelines — the first to be issued by a High Court — aim to protect the identity of parties and other personally identifiable information in sexual harassment cases, and require that orders and judgments must be given in private and remain confidential. The Court said that the guidelines are the minimum required and could be revised as needed.

Resources

[Guidelines](#) (Bombay High Court, 24 Sep 2021)

India (previously covered with upcoming effective dates)

Development

Career — Health — Wealth

- [Labor and employment laws reformed](#) — Key date: Effective date unknown — 2022 at the earliest


Career — Wealth

- [Top-listed companies face enhanced sustainability reporting](#) — Key date: April 2022

Wealth

- [Guidance addresses taxation of certain employee provident fund contributions](#) — Key date: April 2022

Japan (new)

Status  **Phased in from April 2022**

Development **Career — Health**
Childcare leave entitlement expanded
Measures aimed at increasing parental use of childcare leave and other leave entitlements passed parliament and will phase in from April 2022. The measures feature in an amended Act on Child and Family Care Leave. Highlights include:

- Fathers will be entitled to a new paid paternity leave period of up to four weeks following the birth of their child. This measure is due to take effect no later than December 2022. Fathers must provide two weeks' notice to their employer and can take the time in a single period of four weeks, or in two leave periods.
- Employers must inform their employees about the maternity leave system and arrangements from 1 Apr 2022, and confirm their leave intentions. Employers also must take measures to encourage employees to apply for and use childcare leave. The Ministry of Health, Labour and Welfare will publish further details.
- Parents can take childcare leave in two leave periods after their child reaches its first birthday under a measure that will be introduced no later than December 2022. Currently, the leave must be taken before the child reaches its first birthday unless there are exceptional circumstances (such as the child cannot be enrolled in day care). From 1 Apr 2023, companies with 1,000 or more employees will have to disclose annually their employees' use of childcare leave, and further details about the disclosure are forthcoming.
- Fixed-term contract workers will be entitled to childcare leave from 1 Apr 2022, and the current minimum eligibility criteria will generally be abolished. However, labor-management agreements will still be allowed to exclude employees employed for one year or less.

Resources [GRIST](#), 13 Oct 2021

Japan (previously covered with upcoming effective dates)


Development **Wealth**

- [Defined contribution reforms enacted](#) — Key date: 1 Dec 2024

Singapore	
Status	 Currently effective
Development	<p>Career</p> <p>Threshold for layoff reporting lowered</p> <p>From 1 Nov 2021, employers in Singapore with 10 or more employees must report all layoffs to the Ministry of Manpower, regardless of the number of employees affected. Under the old rules, employers had to notify the ministry if five or more employees were laid off within a six-month period. Employers must complete the notification online and comply with the Tripartite Advisory on Managing Exceeds Manpower and Responsible Retrenchment. The revised rules aim to improve assistance and support for affected local employees.</p>
Resources	Mandatory retrenchment notifications to be more comprehensive in coverage (Ministry of Manpower, 7 Sep 2021)
Singapore (previously covered with upcoming effective dates)	
Development	<p>Career — Health</p> <ul style="list-style-type: none"> • Family leave eligibility expanded — Key date: 1 Jan 2022 <p>Career — Wealth</p> <ul style="list-style-type: none"> • CPF contribution increases to take effect in 2022 — Key date: 1 Jan 2022
South Korea (previously covered with upcoming effective dates)	
Development	<p>Career</p> <ul style="list-style-type: none"> • Minimum wage to increase by 5.1% — Key date: 1 Jan 2022 <p>Career — Health</p> <ul style="list-style-type: none"> • Employment insurance premium to increase — Key date: 1 Jan 2022 <p>Health</p> <ul style="list-style-type: none"> • Long-term care insurance rate to increase — Key date: 1 Jan 2022 • National health insurance rate to increase — Key date: 1 Jan 2022

5

Europe, Middle East and Africa (EMEA)

European Commission (new)	
Status	 Initiatives
Development	<p>Career — Health — Wealth</p> <p>2022 work program published</p> <p>The European Commission published its work program for 2022 on 19 October, identifying new initiatives and prioritizing prior proposals. New employment initiatives include a minimum income recommendation (third quarter); a directive on protecting workers from asbestos exposure risks (third quarter); a communication to strengthen the social dialogue at EU and national levels; and, measures to strengthen the role and independence of member states’ equality bodies (third quarter). Prioritized issues among previously published proposals include the proposed directive on corporate sustainability reporting (published in April 2021), the proposed directive on adequate minimum wages (published in October 2020), and the proposed amending regulation on the coordination of social security systems (published in December 2016). The commission also will “follow up on the implementation of the European Pillar of Social Rights action plan.” The work program comprises a total of 42 new policy initiatives, 26 initiatives for regulatory simplification, 76 pending priority proposals, and six proposals that will be withdrawn.</p>
Resources	2022 Commission Work Programme — Key documents (European Commission, 19 Oct 2021)

EU (previously covered with upcoming effective dates)

Development

Career

- [Directive expands whistleblower protections](#) — Key date: 17 Dec 2021
- [Revised company law rules will impact participating companies, employees](#) — Key date: 1 Jan 2022
- [Law strengthens rights of 'nonstandard workers'](#) — Key date: Summer 2022

Career — Health

- [Measures on work-life balance, including leave, finalized](#) — Key date: Summer 2022

Career — Wealth

- [Financial regulator updates remuneration guidelines](#) — Key date: 31 Dec 2021

Wealth

- [ESG agenda, capital markets union progress](#) — Key date: 10 Mar 2022

Belgium (upcoming effective date)

Development

Wealth

- [Blue- and white-collar pension harmonization approaches](#) — Key date: 1 Jan 2025

Denmark (upcoming effective date)

Development

Wealth

- [Parliament finalizes new early retirement option](#) — Key date: 1 Jan 2022

Egypt (previously covered with upcoming effective date)

Development

Career

- [Private sector minimum wage established](#) — Key date: 1 Jan 2022

Germany (new)

Status



1 Jan 2022

Development

Wealth

Employers to pay contributions for some pre-2019 defined contribution pension plans

From 1 Jan 2022, employers in Germany must pay contributions to their employees' deferred compensation plans that were agreed to before 2019. The measure featured in a 2017 law on reforms under the Occupational Pensions Strengthening Act (BRSG) that allowed the establishment of defined ambition and pure defined contribution (DC) pension plans from 2018. The BRSG aimed to boost employee participation in DC schemes, and reduce employers' liabilities for pension benefits. Employers had to pay compulsory contributions from 1 Jan 2019 for salary sacrifice arrangements established after this date, and from 1 Jan 2022 for arrangements agreed to before 2019. The amount of employer contributions must equal 15% or less if the employee's sacrificed salary is paid into a direct insurance arrangement, pension fund, or pension fund society, and if the employee's salary sacrifice resulted in reduced employer social security contributions. Employer contributions also are payable on pure DC plans introduced by collective or works council agreements, calculated at 15% or less of the salary sacrificed by the employee.

Resources

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[Occupational Pensions Strengthening Act \(German\) \(Government\)](#)

Germany (upcoming effective date)

Development

Career

- [Commercial partnership taxation revised](#) — Key date: 1 Jan 2022
- [Larger companies face human rights mandates](#) — Key date: 1 Jan 2023

Health — Wealth


- [Maximum life insurance and 'Pensionsfonds' interest rates reduced](#) — Key date: 1 Jan 2022

Greece (previously covered with upcoming effective date)

Development **Career**

- Minimum wage to increase — Key date: 1 Jan 2022

Ireland (new)

Status  **Effective dates vary**

Development **Career — Health — Wealth**

Employment-related provisions feature in Budget 2022

Budget 2022 — delivered on 12 Oct 2021 — is significantly less than the 2021 budget (€4.7 billion versus 17 billion), and focuses on a range of measures to address the impacts of the COVID-19 pandemic and Brexit. A much-improved 6.5% growth rate is expected for 2022, with employment figures reverting to pre-pandemic levels. Highlights include:

- An increase to the contributory state pension full rate by €5 per week to €253.30 (€13,171.60 per year).
- Expansion of the Parents' Benefit to seven weeks from July 2022 (the current leave allowance is five weeks)
- Increased maternity and paternity leave benefits by €5 per week
- Increased minimum wage to €10.50 per hour — up from €10.20
- Increased Universal Social Charge ceiling to €21,295 — up from €20,687
- Increased weekly income threshold to €410) — up from €398 — for payment of the higher rate of employer's contribution to the Pay-Related Social Insurance.
- Continuation of the Employment Wage Subsidy Scheme until 30 Apr 2022 — the scheme will be closed to new employers from 1 Jan 2022, and will be gradually phased-out
- Permitted 30% tax deduction of vouched expenses (heat, electricity and broadband costs) for remote workers

The budget did not include any expenditure allocation to implement the automatic enrollment retirement savings system (the policy featured in the 2020 Programme for Government), or recommendations arising from the Report of the Commission on Pensions published on 8 Oct 2021.

Resources james.p.campbell@mercer.com
[GRIST](#), 14 Oct 2021

Ireland (upcoming effective date)	
Development	Career <ul style="list-style-type: none">• Employers face annual reporting on gender pay gap — Key date: Expected beginning in 2022 Wealth <ul style="list-style-type: none">• Ireland updates auto-enrolment pension system implementation — Key date: Expected by 2022
Israel (upcoming effective date)	
Development	Career <ul style="list-style-type: none">• Gender pay gap reporting expanded — Key date: 1 Jun 2022
Kuwait (upcoming effective date)	
Development	Health <ul style="list-style-type: none">• Insurance companies, brokers required to register — Key date: 11 Mar 2022
Luxembourg (new)	
Status	 Proposal
Development	Career — Health Employees’ right to disconnect considered A bill that would give employees the right to disconnect from digital equipment outside of working hours is under discussion in the Luxembourg parliament. Changes to the labor code would require employers to introduce a right to disconnect policy, appropriate to the company and industrial sector, which must include arrangements for employees to disconnect from digital devices, training, and compensation for one-off exceptions. The policies would have to be negotiated and incorporated into collective or subordinate agreements, or agreed to with staff delegations in companies with 150 or more employees. Administrative fines for breaches would be phased-in.
Resources	Bill 7890/00 (French) (Government)

Netherlands (new)

Status  **Expected to take effect on 1 Jan 2022**

Development

Career

Gender balance duty for companies introduced

New appointments to the supervisory boards of listed companies in the Netherlands will be subject to gender quotas, and large public limited companies (“NVs”) and private limited companies (“BVs”) will have to set ambitious gender balance targets for their board of directors and second tier management roles. The Act on Gender Balance on Management and Supervisory Boards (the Act) passed the parliament’s senate on 28 Sep 2021, and is expected to take effect on 1 Jan 2022. However, a sunset clause will cause the law to lapse in eight years, following an evaluation of its impact. The Act replaces gender balance rules based on a comply-or-explain principle that applied from 1 Jan 2013 to 1 Jan 2020.

Highlights include:

- Supervisory boards of listed companies will generally have to comprise at least one-third male and one-third female members, and any new board appointment that does not achieve gender balance will be null and void (however, the validity of any board decisions are unaffected).
- Large NVs and BVs will have to set appropriate and ambitious gender balance targets for their supervisory boards and boards of directors, and for certain senior management roles.
- Gender targets should aim to improve the gender balance and must take into account the size of the board, the supervisory board, senior manager numbers, and the current male/female ratio.
- Companies must draw up a plan to achieve their self-determined gender target. If targets are met, companies must set a new strategy and appropriate targets.
- Companies must report progress toward achieving their gender targets in their annual report within 10 months of the end of the financial year. The first report must be submitted for the 2022 financial year and the information must follow a specified format.
- The Dutch Social and Economic Council will monitor companies’ progress and compliance with the Act and publish their findings.

Resources

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[GRIST](#), 28 Oct 2021

Netherlands (new)

Status  **Beginning August 2022**

Development **Career — Health**

Paid parental leave enacted

From 2 Aug 2022, working parents in the Netherlands will be entitled to nine weeks of paid parental leave during their child's first year under a new law aimed at balancing work and caring responsibilities. Currently, parents are entitled to 26 weeks of parental leave up until their child is eight. This is generally unpaid unless otherwise agreed to by the employee and employer, or included in a collective agreement ("CAO"). From August 2022, the remaining parental leave (17 weeks) can still be taken until the child's eighth birthday, and it remains unpaid (unless otherwise agreed to by the employee and employer). Parents will be allowed to apply for partial payment to the Employee Insurance Agency ("UWV") for up to 50% of the employee's daily salary, capped at 50% of the maximum daily wage (in 2021, this is €117.70 per day). Parents with children under age one as of 2 Aug 2022 also can receive partial payment if they are both employed and have not already taken their full 26 weeks of leave.

The new parental leave entitlement is additional to paid maternity leave and paid birth leave given to the partner. From 1 Jan 2019, partners are entitled to five working days of leave immediately after the birth of their child, and from 1 Jul 2020, they have a further five paid weeks in the first six months after the birth — for a total of 15 weeks paid leave during the first year following the baby's birth. Mothers are also entitled to nine weeks of paid parental leave, in addition to maternity leave.

Resources charlotte.oudshoorn@mercer.com
[Information on the bill](#) (Dutch) (Legislature)

Netherlands (new)

Status  **Proposal**

Development **Health**
Abolishment of the basic health insurance collective discount proposed
A bill that would abolish the collective discount applicable to basic health insurance plans has been presented to parliament. Health insurance companies would be required to charge the same premium for the same coverage, resulting in a more transparent and equitable system and fewer group schemes. Collective arrangements could continue (for example, for employers, patients' associations and municipalities), and supplementary insurance packages could still be discounted. If agreed to, the earliest the proposed measures are expected to take effect is 1 Jan 2023.

Resources charlotte.oudshoorn@mercero.com
[Information on the Bill](#) (Dutch) (Government, 20 Sep 2021); [News release](#) (Dutch) (Ministry of Health, 22 Sep 2020)


Netherlands (upcoming effective date)

Development **Wealth**
• [Pension plan reforms delayed](#) — Key date: Early 2022

Oman (upcoming effective date)

Development **Health**
• [Oman issues implementation rules for new health insurance scheme](#) — Key date: Possibly later in 2021

Poland (new)

Status  **Proposal**


Development **Career — Wealth**
Proposed tax reforms could impact health insurance contributions
Major tax reform legislation (the “New Deal”) is now being considered in Poland’s Senate that, if enacted, would affect employees’ health insurance contributions. If enacted, the tax deduction for health insurance contributions would end; however, other tax changes would have a positive impact on some employees. For example, the tax-free allowance would increase to PLN 30,000 — up from PLN 8,000, and the first tax-threshold amount would increase to PLN 120,000 — up from PLN 85,000. The personal income tax rates would remain unchanged. This tax proposal also would have a negative impact on net salaries of highly paid employees, and there are many proposed changes for self-employed individuals as well. Amendments to the current New Deal proposal are expected, and would need to be approved by Parliament and signed by the President by the end of November to be in force in January 2022

Resources krzysztof.nowak@mercer.com
[Information on the legislation](#) (Polish) (Government)

Saudi Arabia (upcoming effective date)

Development **Career**
• [Contracting with companies with regional headquarters outside of the kingdom to cease](#) — Key date: 1 Jan 2024

South Africa (new)


Status  **Proposal**

Development **Career**
Expanded remuneration pay gap reporting proposed
Companies in South Africa face increased pay disclosures under the second draft of the Companies Amendment Bill published on 1 Oct 2021 and open for consultation through 31 Oct 2021. The bill would require more companies to publish details about the remuneration and benefits of directors and prescribed officers, and their highest and lowest-paid employees; the average remuneration of all employees; the median remuneration of all employees; and the remuneration gap reflecting the ratio between the total remuneration of the top 5% highest and the 5% lowest-paid employees. The bill aims to address societal inequality and strengthen accountability. In addition to publishing a remuneration policy and report for shareholders' approval, companies would have to publish a remuneration implementation report.

Resources carla.daniels@mercer.com
[Companies Amendment Bill](#) (Legislature)

Turkey (previously covered with upcoming effective date)

- Development** **Career — Health**
- [Date to re-enroll in auto-enrollment pension postponed](#) — Key date: 2022

UAE — Abu Dhabi (new)	
Status	 Currently effective
Development	Health Fines imposed on individuals without health insurance Individuals must now pay fines of AED 300 per month if they fail to subscribe to, or renew, their individually-sponsored medical insurance scheme. Insurance companies are responsible for collecting the fines and transferring them to the Department of Health. The measures feature in Circular No. 2021/121 that reversed the individual fine exemption from 23 Oct 2021.
Resources	Department of Health — Abu Dhabi exempts health insurance customers from fines until October 2021 (Department of Health, 19 Aug 2021)

UAE (Dubai International Finance Centre)

Status  **Currently effective**



Development **Career — Health — Wealth**



Employment protections expanded

Certain employee protections were expanded and existing provisions clarified under recent employment law changes in the UAE's Dubai International Finance Centre (DIFC), effective 1 Oct 2021. Highlights include:

- Employers must establish a Qualifying Scheme defined contribution pension in the DIFC, along with a scheme trustee and administrator regulated by the Dubai Financial Services Authority. Employers are exempt only in certain circumstances, and those not in compliance have a 12-month period to make changes.
- Employers must provide employees working from home with health and safety information and training, and information about any dangers associated with their employment.
- Short-term employees are now protected from discrimination and harassment.
- Seconded employees working for a DIFC company are protected from harassment and discrimination, and must comply with their employer's confidential information policy.
- Employees on fixed-term contracts of six months or fewer have a probation period that cannot exceed more than half their contractual term. The overall employment period for employees hired on successive fixed-term contracts is now aggregated to calculate any end-of-service gratuity or contribution to the DIFC Employee Workplace Savings Plan.
- Employees can now bring claims against their employer during their employment. The time period for determining compensation is capped at two years, with the exception of certain types of claims.
- Employers and employees can agree to carry forward accrued leave periods exceeding five days, for up to 12 months. Employees on paternity leave will continue to accrue leave entitlement.
- The law includes the rules for calculating core benefits such as pension contributions to a Qualifying Scheme, and prohibits any arrangement or agreement with an employee that reduces their basic wage to make such payments appear discretionary.

Resources nuno.gomes@mercer.com
[GRIST](#), 12 Oct 2021

UAE (Dubai)	
Status	 Effective 1 Nov 2021
Development	<p>Health</p> <p>Basic health plan permitted treatments announced</p> <p>Further details of in- and out-patient psychiatric and maternity treatments included in Dubai's basic health plan for lower-paid workers were published and generally took effect on 1 Nov 2021. Health plan coverage includes:</p> <ul style="list-style-type: none"> • Psychiatric treatment capped at AED 10,000 per year for in-patient, out-patient and emergency care • Out-patient psychiatric treatment capped at AED 10,000 per year with a 20% copayment per visit • Homeopathy and Ayurveda treatments capped at AED 2,500 per year with a 20% copayment • Maternity care capped at AED 10,000 with a 10% copayment for normal deliveries and medically required C-section deliveries. • Additionally, one mandatory influenza vaccine is required annually.
Resources	<p>soukeine.saleh@mercermarshbenefits.com</p> <p>Circular (Government)</p>
UK (new)	
Status	 Beginning 1 Apr 2022
Development	<p>Career</p> <p>Revised living and minimum wage rates announced</p> <p>From 1 Apr 2022, the UK's National Living Wage for individuals aged 23 or older will increase to £9.50 per hour — a 6.6% increase on the 2021 rate. The National Minimum Wage (NMW) that is paid to individuals and apprentices of at least school age — also will increase from April 2022. The new NMW rates will be £9.18 for individuals aged 21 to 22; £6.83 for those aged 18 to 20; £4.81 for those aged 16 to 17, and apprentices. The permitted offset for accommodation will be £8.70.</p>
Resources	Minimum wage rates for 2022 (Government, 27 Oct 2021)

UK	
Status	 Consultation is open until 1 Dec 2021
Development	Career Consultation on expanded flexible working rights published Employees could have more choice to request flexible working from the first day of their employment, under proposals published for consultation by the UK government — with comments invited by 1 Dec 2021. Currently, employees can request flexible working after 26 weeks of continuous employment. The consultation addresses a range of flexible working methods that aim to balance employee and employer needs, including working from home, job sharing, flextime, compressed, annualized and staggered hours, and phased retirement. Other proposed measures include allowing employees to request flexible working more than once per year and reducing the amount of time (currently three months) for employers to consider employees' requests for flexible working. Employers could still refuse employees' flexible working requests for sound business reasons.
Resources	Making flexible working the default (Government, 23 Sep 2021)
UK	
Status	 Consultation open until 19 Nov 2021
Development	Career — Health — Wealth Data protection law reforms proposed The UK government has issued a consultation on proposed reforms of UK data protection and privacy law, with input invited through 19 Nov 2021. The changes aim to remove certain barriers to cross-border data flows, allow a more flexible approach to international data transfers, expand the list of personal data categories that could be processed, and allow automated decision-making without the need for human oversight. The proposals also would reduce the investigatory role of the UK Information Commissioner's Office, requiring complainants to attempt to resolve issues with the data controller. Businesses that operate in the UK and the EU would potentially have to comply with UK law and the EU's General Data Protection Regulation. If enacted, the EU will have to verify that the new UK rules meet the adequacy requirements to allow personal data transfers from the EU to the UK.
Resources	Press release (Department for Digital, Culture, Media & Sport, 9 Sep 2021)

UK (previously covered with upcoming effective date)

Development

Career — Health — Wealth

- 1.25% health and social care levy to be imposed — Key date: 6 Apr 2022

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