

Law & Policy Group

Global Legislative Update

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December 2024



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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Asia Pacific	
Australia	Proposed improvements to superannuation retirement phase published Changes to Operational Risk Financial Requirement finalized ASIC consultation on mandatory climate reporting guidance released
China	Two new public holidays added in 2025
Hong Kong	Number of statutory holidays increased
Japan	Employers will have to offer flexible working arrangements Defined contribution reforms now effective
Singapore	First Workplace Fairness Bill to enhance protection against discrimination issued Guidelines for flexible work arrangements in effect Central Provident Fund monthly salary cap for calculating contributions increased
Taiwan	Changes to National Health Insurance scheme participation take effect on Dec. 23, 2024
Vietnam	Social insurance law revised
EMEA	
European Union	Ban on forced or child labor finalized
Croatia	Minimum wage to increase
Denmark	Parental leave expanded in certain circumstances
France	Minimum wage increased
Germany	Employment contract bureaucracy reduced Statutory supplementary health insurance contribution rate to increase
Greece	Clarification and guidance on digital work card Ergani II application issued Maximum contribution limits for professional and pension plan insurance funds clarified
Hungary	Minimum wage to increase Measures will increase taxation on company cards Changes to taxation of SZÉP card recreational fringe benefit take effect on Jan. 1, 2025
Ireland	Maternity leave postponement allowed for serious health conditions Use of some nondisclosure agreements restricted Wage threshold for PRSI contributions increased
Latvia	Minimum wage to increase
Malta	Minimum wage to increase
Portugal	Minimum wage to increase
Qatar	Nationalization program launched to boost employment rate
Russia	Minimum wage to increase
Slovenia	Employees now have right to disconnect outside of working hours
South Africa	New employment measures to take effect
Sweden	Parental leave's 'double days' increased, transfer parental allowance allowed
United Arab Emirates	Employers can recover VAT costs of dependents' health insurance

EMEA (continued)	
United Kingdom	Pensions Regulator to move to prudential style of regulation
	Consultation on delivering scale, consolidation and value in defined contribution workplace pensions issued
	Policy proposals to boost employment rate published
	Operations of international maritime services face national minimum wage requirements

Section 2



Global

Artificial Intelligence	
Status	 Ongoing initiatives
Development	Career Roundup: Global employer resources on artificial intelligence Artificial Intelligence (AI) has become more of a permanent feature of the workplace for many employees and employers around the world and poses numerous challenges and considerations as it reshapes work. To help employers consider the issues associated with AI, the roundup cited below provides links to general information about ongoing legislative and governance initiatives and trends. Sources include Marsh McLennan, organizations, government websites, third-party analysis, news articles and viewpoints.
Resources	Roundup , regularly updated
Minimum wage	
Status	 Ongoing initiatives
Development	Career Roundup: Global employer resources on minimum wage increases To help multinational employers address the different minimum wage rates around the world, the roundup cited below provides links to resources from organizations, government websites, third-party resources, and news articles.
Resources	Roundup , regularly updated
Remote working	
Status	 Ongoing initiatives
Development	Career — Health — Wealth Roundup: Countries address remote-working issues Remote working has become a more of permanent feature for many employees and employers after various countries introduced COVID-19 measures. Remote working poses challenges and considerations for employers 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, the impact of employees relocating to a different country or state, and the post-pandemic return to the workplace. Several jurisdictions have introduced remote-working legislation that clarifies post-pandemic employer and employee requirements, and others are expected to follow suit. To help employers consider the issues associated with remote working, the roundup cited below provides links to resources from Marsh McLennan, organizations, government websites, third-party analysis, news articles and viewpoints.
Resources	Roundup , regularly updated

Reproductive rights	
Status	 Ongoing initiatives
Development	<p>Health</p> <p>Roundup: Global employer resources on reproductive rights post <i>Dobbs</i> ruling</p> <p>In June 2022, the US Supreme Court's <i>Dobbs v. Jackson Women's Health Organization</i> decision overturned <i>Roe v. Wade</i>, finding no federal constitutional right to abortion and allowing states to regulate and ban abortions at all stages of pregnancy. To provide multinational employers some information on countries' positions on reproductive rights and the varying employee health benefit plan issues involved, the roundup cited below provides links to organizations, government websites, third-party analysis, news articles and viewpoints.</p>
Resources	<p><u>Roundup</u>, regularly updated</p>

Section 3

Americas

Argentina (new)	
Status	 Currently effective
Development	Career — Health Employers' contribution to occupational disease fund increased From Dec. 1, 2024, the employers' fixed sum contributions to the occupational disease fund (FFEP) for each employee increased to AR\$1,069, up from AR\$1,026.
Resources	Disposition (Spanish) (Government, Nov. 21, 2024)
Argentina (new)	
Status	 Currently effective
Development	Wealth Minimum pension benefit published The minimum pension benefit payable from December 2024 is AR\$259,598 — a 2.69% increase — under measures included in ANSES Resolution 1122/2024 (ANSES is the principal administrator of social security and other social benefits in Argentina). The government has maintained the AR\$70,000 bonus which means that the lowest benefit on the scale will be AR\$329,598. The addition of the gratuity bonus payment means that a retiree on the minimum pension benefit will receive a total of AR\$459,398 in December 2024. The minimum pension benefit (that includes a bonus) is 6.6% lower in December 2024 than in December 2023, but pension benefits that are higher than the minimum (these do not receive a bonus) increased by 11.8%, year-on-year.
Resources	Resolution 1122/2024 (Spanish) (Official Bulletin, Nov. 21, 2024)

Argentina (new)

Status



Currently effective

Development

Health

Contributions can be paid directly to health providers

From Dec. 1, 2024, workers can voluntarily choose to contribute directly to their health providers (social security and prepaid plans) without the requirement to use an intermediary, thus eliminating the payment of the intermediary's commission (this amounts to between 3% to 7% of the service value). Workers can register online through the Customs Control and Collection Agency (ARCA) that replaced the Federal Revenue Agency (AFIP). Members can choose if they want their salary contributions to be sent directly to the social security or prepaid plan of their choice. The new procedures are expected to benefit approximately 4.3 million workers.

Resources

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[News release](#) (Spanish) (Government, Dec. 2, 2024)

Argentina (new)

Status



Currently effective

Development

Health

Criteria for maintaining free medications issued



The public health insurance agency ("PAMI") has issued a list of eligibility criteria that individuals who apply for free medication coverage must fulfill. To be eligible, applicants:

- Must have an income that is less than 1.5 times the minimum pension (this amount increases to three pensions if the applicant holds the Unique Disability Certificate — "CUD").
- Cannot be affiliated with a prepaid medical system.
- Cannot own more than one property.
- Cannot possess aircraft or luxury vessels.
- Cannot have a vehicle that is less than 10 years old (up to 10 years if they have the CUD).
- Cannot hold corporate assets that prove their economic solvency.

Applicants whose medication costs exceed 15% of their income can still request full coverage even if they do not meet the first two requirements. Additionally, PAMI announced that seniors who have the CUD will maintain the 100% free medication subsidy, even if they do not meet the eligibility criteria. Households that have the CUD will benefit from full coverage if their monthly income does not exceed three minimum pensions (equivalent to AR\$988,796.28).

Resources

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Argentina (previously covered, now effective)	
Status	 Currently effective
Development	<p>Health</p> <p>Prepaid Health Providers face registration requirements</p> <p>Effective Dec. 1, 2024, Prepaid Health Providers that offer health plans funded by social security funds must register with the National Insurance Agents Registry (RNAS) and receive contributions directly from their beneficiaries without the use of an intermediary. Prepaid Health Providers that do not comply with the registration requirement will face sanctions. The measures are included in Resolution 3284/24 published on Oct. 3, 2024, and they aim to increase transparency and the efficiency of health benefits management.</p> <p>The President, Javier Milei, deregulated the health system at the start of his administration, and shortly after the Superintendency of Health Services created the RNAS to enable Prepaid Health Providers to register and receive contributions directly.</p>
Resources	<p>adriana.vera@mercer.com</p> <p>Resolution 3284/24 (Spanish) (Official Journal Oct. 3, 2024)</p>
Aruba (previously covered, with upcoming effective date)	
Development	<p>Career</p> <ul style="list-style-type: none"> Minimum wage to increase — key date: Jan. 1, 2025
Brazil (new)	
Status	 Currently effective
Development	<p>Career</p> <p>November 20 introduced as new national holiday</p> <p>Brazil introduced a new paid public holiday on Nov. 20, 2024 — the National Day of Zumbi and Black Consciousness — that commemorates the death of Zumbi, a resistance leader against slavery in Brazil. The day was already recognized in several states. Brazil now has 10 national holidays per year, and employees who work on such days must be paid double their daily rate or receive compensatory time off.</p>
Resources	Law No. 14759 (Portuguese) (Government, Dec. 21, 2023)

Brazil (new)**Status**  **Beginning in 2025****Development****Career****Measures gradually reintroduce the payroll tax from 2025 to 2027**

Measures included in Law No. 14,973/2024 retain the reduced payroll tax system applicable to 17 industry sectors until December 2024 and thereafter gradually reintroduce the payroll tax from 2025 to 2027. From 2028, the full tax of 20% will be levied.

From Jan. 1, 2025, companies will have to collect contributions calculated on their payroll and gross revenues. The payroll tax will be 5% in 2025, 10% in 2026 and 15% in 2027. The revenue tax will be 0.8% to 3.6% (80% of the rate provided for by the law) in 2025, 0.6% to 2.7% (60% of the rate provided for by the law) in 2026 and 0.4% to 1.5% (40% of the rate provided for by the law) in 2028. From 2028, the payroll tax will be 20%, but no tax will be levied on company revenues.

To benefit from the payroll exemption, companies must maintain an average number of employees equal to, or greater than, 75% of their average headcount during the previous calendar year. Further details on this measure will be included in an Executive Power Act.

Resources

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[Law No. 14,973/2024](#) (Portuguese) (Government. Dec. 16, 2024)

Canada (new)**Status**  **Beginning Jan. 1, 2025****Development****Wealth****Annual 2025 and 2026 pension limits announced**



The Canada Revenue Agency has released its Limits Table with updated pension limits. Highlights include:

- 2025 money purchase limit will be C\$33,810
- 2025 defined benefit limit will be C\$3,756.67
- 2025 deferred profit-sharing plan limit will be C\$16,905
- 2025 year's maximum pensionable earnings will be C\$71,300
- 2025 year's additional maximum pensionable earnings will be C\$81,200.
- 2026 registered retirement savings plan (RRSP) limit will be C\$33,810

Resources

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[MP, DB, RRSP, DPSP, ALDA, TFSA limits, YMPE and the YAMPE](#) (Government, Nov. 29, 2024)

Canada (new)	
Status	 Effective Jan. 1, 2025
Development	<p>Career</p> <p>Maximum insurable earnings, Employment Insurance premium rates for 2025 announced</p> <p>Effective Jan. 1, 2025, the maximum insurable earnings (MIE) on which Employment Insurance (EI) premiums are paid in Canada will increase to C\$65,700, up from C\$63,200. The MIE is the maximum annual income insured under the program threshold on which workers and employers pay EI premiums.</p> <p>The 2025 MIE will increase the maximum annual EI contribution for an employee by C\$28.36 to C\$1,077.48, and the employers' rate will increase by C\$39.70 to C\$1,508.47 per employee.</p> <p>The employee EI premium rate in 2025 will be C\$1.64 per C\$100, down from C\$1.66. The employer EI premium rate will be C\$2.30 (1.4 times the employee rate), down from C\$2.32 in 2024.</p> <p>In Quebec, the premium rates are lower than in the rest of Canada because Quebec collects premiums and administers its own maternity, parental, and paternity benefits under the Quebec Parental Insurance Plan. In 2025, the employee EI premium rate will be C\$1.31, and the employer rate will be C\$1.83 per \$100 of insurable earnings.</p>
Resources	Employment Insurance — Important notice about maximum insurable earnings for 2025 (Government, Nov. 12, 2024)
Canada (new)	
Status	 Currently effective
Development	<p>Wealth</p> <p>New guide for negotiated contribution plans issued</p> <p>The Office of the Superintendent of Pensions (OSFI) has released its Guide on Administration of Negotiated Contribution Plans that provides OSFI's expectations for managing the funding limitations of negotiated contribution plans, and highlights differences in requirements for these plans as compared to other defined benefit pension plans. The Guide replaces the 2016 Guidance Note on this topic and reflects recent amendments to the Pension Benefits Standards Act, 1985, and the Pension Benefits Standards Regulations, 1985.</p>
Resources	jean-francois.poirier@mercer.com Administration of negotiated contribution plans (OSFI, November 2024)

Canada — Nova Scotia (new)

Status  **Currently effective**

Development

Wealth

Pension Benefits Regulation changed

Amendments to the Pension Benefits Regulation introduce new opportunities and administrative requirements for pension plans. Highlights include:

- Allowing individuals who transfer funds to a life income fund (LIF) at age 55 or older to have the one-time ability to unlock up to 50% of their locked-in pension funds
- Allowing earlier unlocking of small amounts (50% of year's maximum pensionable earnings) at age 55, previously 65
- Eliminating temporary income provisions for LIFs established after April 1, 2025
- Requiring pension plan statements for former and retired members every two years
- Improving the quality of disclosure of the financial health of pension plan on member statements
- Eliminating the need for financial institutions to file specimen LIF contracts with the Superintendent of Pensions
- Making it easier to unlock funds from a pension plan for members due to shortened life expectancy or nonresidence in Canada.

Resources

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[Notices](#) (Finance and Treasury Board)

Canada — Quebec (new)

Status  **Currently effective**

Development

Wealth



Regulation made under the Supplemental Pension Plans Act amended


The Regulation to amend the Regulation respecting the exemption of certain categories of pension plans from the application of provisions of the Supplemental Pension Plans Act took effect on Nov. 21, 2024. Among different issues, the Regulation addresses changes that affect smaller pension plans (such as thresholds triggering the requirement to have a pension committee and to produce audited financial statements), flexible pension plans and member-funded pension plans (MFPP).

Resources

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[Information on the regulation](#) (Government, Nov. 6, 2024)

Canada — Quebec (new)	
Status	 Effective dates vary.
Development	<p>Career</p> <p>Regulator releases updated fees for pension plans</p> <p>The Retraite Quebec (RQ) updated fee schedule, issued on Nov. 26, 2024, includes:</p> <ul style="list-style-type: none"> • Applicable fees as of Dec. 31, 2024, that were published in the Gazette Officielle du Québec on Nov. 23, 2024. • Cancellation of the benefit related to a flexible pension plan. The cancellation is described in section 32 of the Regulation that amends the Regulation respecting exemption of certain categories of pension plans from provisions in the Supplemental Pension Plans Act (effective Nov. 21, 2024).
Resources	Fee schedule (Retraite Quebec)
Canada (previously covered, with upcoming effective date)	
Development	<p>Career</p> <ul style="list-style-type: none"> • Employers face required disclosures regarding pay in Ontario — key date: Effective upon proclamation • Rights of digital platform workers enhanced in Ontario — key date: July 1, 2025 <p>Career — Health</p> <ul style="list-style-type: none"> • ‘Right-to-disconnect’ established for employees — key date: Slated to take effect in 2025 <p>Wealth</p> <ul style="list-style-type: none"> • Permanent target benefit pension plan framework regulations finalized in Ontario — key date: Jan. 1, 2025 • Pension super priority federal legislation enacted — key date: April 27, 2027
Colombia (previously covered, with upcoming effective date)	
Development	<p>Wealth</p> <ul style="list-style-type: none"> • Pension reforms issued — key date: July 1, 2025
Costa Rica (new)	
Status	 Effective Jan. 1, 2025
Development	<p>Career</p> <p>Minimum wage to increase</p> <p>The minimum wage for all categories in the private sector will increase on Jan. 1, 2025, by 2.37%.</p>
Resources	Notice (Spanish) (Ministry of Labor, Oct. 30, 2024)

Mexico (new)	
Status	 Currently effective
Development	<p>Wealth</p> <p>Retirement pensions for lower earners supplemented</p> <p>A pension supplement may be available to lower earners if their retirement pension benefits derived from defined contribution accounts managed by private pension administrators (AFORE) are less than their final salary. The measures are included in a decree that took effect on July 1, 2024.</p> <p>The pension supplement is paid for by the Welfare Pension Fund (FPB) and there are no additional contribution implications for employers and employees, but the supplement could encourage some individuals to continue working for longer, impacting workforce planning decisions and affecting medium- and long-term pension liability projections. Highlights of the decree include:</p> <ul style="list-style-type: none">• Individuals with AFORE pension benefits that are less than their final salary now receive their pension and a supplement, capped at 16,777.68 MXN for 2024. Individuals whose AFORE pension exceeds the cap will not receive the supplement. The cap — which is the average monthly salary in 2023 — will be updated annually by Jan. 1.• Eligible individuals must have started contributing to AFORE after July 1, 1997, and they must be aged 65 or older. The supplement is not payable to individuals who were already in receipt of a pension before July 1, 2024.
Resources	<p>kaitlin.oneill@mercer.com</p> <p>Decree (Spanish) (Official Diary, May 1, 2024)</p>
Peru (previously covered, with upcoming effective date)	
Development	<p>Career</p> <p>Temporary early withdrawal of length-of-service compensation fund allowed — key date: Dec. 31, 2024</p> <p>Career — Wealth</p> <ul style="list-style-type: none">• Pension system modernization law issued — key date: unknown

United States (US) (new)**Status**  **Currently effective****Development****Career****Federal court vacates, sets aside DOL's overtime exemption rule**

On Nov. 15, 2024, a Texas federal district court judge vacated and set aside the Department of Labor's (DOL's) final rule for determining if certain salaried employees are exempt from minimum wage and overtime requirements under the Fair Labor Standards Act (FLSA). The rule expanded overtime protections beginning July 1, 2024 — guaranteeing overtime pay for most salaried workers earning less than \$844/week or \$43,888/year (up from \$684/week or \$35,568 per year). The amount was scheduled to increase to \$1,128/week or \$58,656/year on Jan. 1, 2025. The rule also increased the minimum annual salary for highly compensated employees from \$107,432 to \$132,964, effective July 1, 2024, and to \$151,164, beginning Jan. 1, 2025.

Since its issuance, the rule has been challenged in multiple lawsuits, and on Nov. 15, 2024, a Texas federal district court judge found that the rule exceeded the DOL's statutory authority under the FLSA. As a result, the 2025 increases will not go into effect, and the July 2024 increases were revoked — this ruling applies nationwide. The DOL may appeal this decision, but the upcoming Trump administration will likely forgo any appeal and let the decision stand.

For now, the 2019 rules issued by the Trump administration are in effect at the federal level. Some states do have salary thresholds that exceed the FLSA threshold — such as Alaska, California, Colorado, Maine, New York, and Washington.

For more background information and context about the white collar overtime exemption rule and the various aspects and issues to consider, see the [Roundup: Employer resources on DOL's overtime exemption rule](#).

Resources

[Ruling](#) (USDC Eastern District of Texas, Nov. 15, 2024); [Roundup: Employer resources on DOL's overtime exemption rule](#), regularly updated

US (updated)**Status**  **Effective Jan. 1, 2025****Development****Wealth****Retirement plan limits issued for 2025**

IRS Notice 2024-80 provides official 2025 limits for qualified defined benefit and defined contribution retirement plans and Internal Revenue Code (IRC) Section 403(b) plans, matching Mercer's earlier projections. The 2025 limits reflect increases in the Consumer Price Index for All Urban Consumers (CPI-U) from the third quarter of 2023 to the third quarter of 2024.

Resources

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[GRIST](#), Nov. 7, 2024; [2025 quick benefit facts](#) (Mercer, Nov. 6, 2024) and [2025 US retirement plan compliance calendars](#) (Mercer, Dec. 2, 2024)

US (new)	
Status	 Currently effective
Development	<p>Career</p> <p>NLRB restores prior standard to evaluate employer predictions on unionization impact</p> <p>Employers in the US must now carefully phrase any messages they give to their workforce about the negative consequences of unionization, according to a ruling issued by the National Labor Relations Board (NLRB) on Nov. 8, 2024. The new standard will only be applied prospectively.</p> <p>The NLRB's ruling restores the standard that the NLRB had applied until 1985. In 1985, the NLRB ruled that "there is no threat, either explicit or implicit in a statement which explains to employees that, when they select a union to represent them, the relationship that existed between the employees and the employer will not be as before." Most employer statements about the impact of unionization were deemed to be "categorically lawful."</p> <p>The NLRB's 2024 standard clarifies how the NLRB will evaluate employers' statements about the impact of unionization on their relationship with their employees, and if they amount to unlawful threats. Employers' statements must now be "phrased on the basis of objective fact to convey an employer's belief as to demonstrably probable consequences beyond [its] control." The NLRB "will analyze such statements under the same longstanding test it uses to evaluate other potentially threatening or coercive statements."</p>
Resources	Board restores prior standard governing employer statements about unionization's impact on employer-employee relationship (NLRB, Nov. 8, 2024)
US (new)	
Status	 Currently effective
Development	<p>Career</p> <p>NLRB rules employers' captive-audience meetings on unionization are unlawful</p> <p>On Nov. 13, 2024, the National Labor Relations Board (NLRB) ruled that an employer violates the National Labor Relations Act by requiring employees under threat of discipline or discharge to attend meetings in which the employer expresses its views on unionization — often referred to as captive-audience meetings. The NLRB's ruling reversed a 1948 decision. However, the NLRB Board made clear that an employer may lawfully hold meetings with workers to express its views on unionization as long as workers are provided reasonable advance notice of the subject of any such meeting, that attendance is voluntary with no adverse consequences for failure to attend, and that no attendance records of the meeting will be kept. The NLRB made clear that this change in the governing standard will be applied prospectively to accommodate employers who may have previously relied on its prior position.</p> <p>The upcoming Trump administration's NLRB's appointees will likely restore employers' power to force workers to attend captive audience meetings. However, 10 states have enacted legislation to ban captive audience meetings: California, Connecticut, Hawaii, Illinois, Maine, Minnesota, New York, Oregon, Washington, and Vermont. On Nov. 5, 2024, Alaska voters on Nov. 5, 2024 also approved a captive audience.</p>
Resources	Board rules captive-audience meetings unlawful (NLRB, Nov. 13, 2024)

US

Status  **Comments can be submitted until Jan. 17, 2025.**

Development**Career****Proposed rule would abolish exception to paying federal minimum wage for certain workers with disabilities**

The Department of Labor (DOL) would no longer issue section 14(c) certificates to allow employers to pay workers with disabilities at wage rates below the federal minimum wage — under a proposed rule published in the federal register on Dec. 4, 2024.

The current law requires that such certificates can only be issued to the extent “necessary to prevent curtailment of opportunities for employment.” The DOL concludes that subminimum wages are no longer necessary due to the expansion of employment opportunities for individuals with disabilities, and it expects that workers currently paid under a section 14(c) certificate would transition to full-wage employment. Highlights of the proposed rule include:

- The DOL would no longer issue new section 14(c) certificates to employers that submit an initial application on or after the effective date of a final rule.
- Current section 14(c) certificate holders would be allowed to continue paying below the federal minimum wage for up to three years after the effective date of a final rule, if they continue to fulfil the legal requirements.
- Impacted workers would remain in their current places of employment, and current section 14(c) certificate holders would not have to amend the type of services currently provide.

The DOL also invites input if it would be appropriate to introduce an extension period for current section 14(c) certificate holders who demonstrate a particular need.

Resources

[Notice of Proposed Rulemaking: Employment of Workers with Disabilities Under Section 14\(c\) of the Fair Labor Standards Act](#) (DOL, Dec. 3, 2024) and [Proposed rule](#) (Federal Register, Dec. 4, 2024)

US (previously covered, soon to be effective)

Status  **Compliance is required by Dec. 23, 2024.**

Development**Health****New rule increases HIPAA privacy protections for reproductive healthcare**

A new rule from the Department of Health and Human Services requires heightened privacy protections for protected health information (PHI) involving reproductive healthcare. Part of the Biden administration’s response to the Supreme Court’s Dobbs decision, the rule bans the disclosure of PHI related to reproductive healthcare for prohibited purposes, and in certain situations, requires a written attestation that reproductive healthcare PHI will not be used for a prohibited purpose prior to its disclosure. Compliance is required by Dec. 23, 2024, with extended time to modify the HIPAA notice of privacy practices.

Resources

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[GRIST](#), July 30, 2024

US

Status  **Comments on the notice can be submitted until Dec. 20, 2024.**

Development

Wealth

Guidance issued on long-term, part-time worker rules for 403(b) plans

IRS Notice 2024-73 provides guidance on the eligibility rules for long-term, part-time (LTPT) employees in ERISA-covered 403(b) plans under the SECURE 2.0 Act (Div. T of Pub. L. No. 117-328). The notice focuses primarily on how the new LTPT eligibility rules relate to the universal availability requirement for 403(b) plans. IRS also confirms that final regulations on the LTPT requirements for 401(k) plans — first added to the Internal Revenue Code (IRC) by the Setting Every Community Up for Retirement Enhancement Act of 2019 (Division O of Pub. L. No. 116-94) (SECURE 1.0) — will not apply before the 2026 plan year. IRS is accepting comments on the notice until Dec. 20, 2024.

Resources

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GRIST, Oct. 17, 2024

US (updated)

Status  **Comments can be submitted until Jan. 14, 2024.**

Development

Career — Health

Standard to protect indoor/outdoor workers from extreme heat's dangers proposed

The Department of Labor's Occupational Safety Health Administration (OSHA) recently proposed a new standard intended to protect workers in indoor and outdoor work settings from the health risks of extreme heat. The standard would:

- Apply to all employers in all general industry, construction, maritime, and agriculture sectors where OSHA has jurisdiction, with some exceptions.
- Be a programmatic standard that would require employers to create a plan to evaluate and control heat hazards in their workplace.
- More clearly outline employer obligations and the measures necessary to effectively protect employees from hazardous heat. OSHA requests comments on all aspects of the proposed rule.

Comments can be submitted until Dec. 30, 2024, and OSHA plans to hold a public hearing after the close of the comment period.

Resources

[Biden-Harris administration's proposed rule to protect indoor, outdoor workers from extreme heat's dangers opens for public comment](#) (OSHA, Aug. 30, 2024) and [Heat injury and illness prevention in outdoor and indoor work settings](#) (Federal Register, Aug. 30, 2024)

US (new)**Status****Currently effective****Development****Health****Beyond COBRA: State laws add complexity to continuation coverage**

Though COBRA has endured for decades, state continuation laws are its less familiar sidekick. These laws (often referred to as “mini-COBRA” laws), fill in COBRA’s gaps, particularly for small employers offering fully insured group health plans as well as fully insured large-employer group health plans (often referred to as “post-COBRA” laws), where coverage is required beyond COBRA’s normal time frames. The GRIST cited below summarizes the major aspects of state continuation requirements.

Resources

rich.glass@mercer.com
[GRIST](#), Nov. 12, 2024

US**Status****Currently effective****Development****Career — Health****Domestic partner benefits remain popular but present challenges**

Domestic partner benefits continue to be common among many employers. However, compliance complexities present challenges for employers. The GRIST cited below (with minor updates and clarifications) reviews the major issues, particularly related to taxation and documentation, and provides useful tools, including a tax dependent flow chart, employer domestic partner checklist and two tables summarizing applicable state laws.

Resources



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[GRIST](#), regularly updated



US**Status****Currently effective****Development****Health****Group fixed-indemnity plans pose legal, tax issues**

Concerns that fixed-indemnity plans may too easily be mistaken for comprehensive medical coverage or may improperly treat some benefit payments as tax free has led to a final rule from the departments of Labor, Treasury, and Health and Human Services. The rule requires fixed-indemnity plans to supply a new consumer notice beginning in 2025, but omits more sweeping proposals that would have required many employers to redesign their fixed-indemnity coverage. Treasury proposals to clarify the tax treatment of employer-provided accident and health plans — particularly the tax treatment of fixed-indemnity plans — also were left out of the final rule. The GRIST cited below provides background information about group fixed-indemnity plans, details about the new consumer notice, an overview of proposals left out of the final rule, and a summary of IRS guidance identifying a variety of fixed-indemnity designs (often paired with a wellness program) as improper “double dipping” schemes. This article also summarizes provisions in the rule addressing individual fixed-indemnity plans and short-term limited duration insurance.

Resources

jennifer.wiseman@mercer.com and cheryl.hughes@mercer.com
[GRIST](#), Aug. 27, 2024

US	
Status	 Currently effective
Development	<p>Career — Health</p> <p>Roundup: Employer resources on DOL’s final independent contractor rule</p> <p>On Jan. 9, 2024, the DOL announced a final rule that revises how to determine if an individual is an independent contractor or an employee entitled to minimum wage, overtime and other protections under the federal Fair Labor Standards Act. The controversial rule took effect on March 11, 2024.</p> <p>To provide employers with some information about the rule and the varying aspects and issues to consider, this roundup provides links to government information, third-party analyses, news articles and viewpoints. The aggregated content in each section is organized in reverse chronological order and is by no means comprehensive. The content also does not necessarily reflect Mercer’s or the authors’ point of view on the subject.</p>
Resources	Roundup: Employer resources on DOL’s final independent contractor rule (Mercer, regularly updated)
US	
Status	 Effective dates vary.
Development	<p>Wealth</p> <p>User’s guide to SECURE 2.0</p> <p>A dizzying array of legislation affecting defined contribution (DC) and defined benefit (DB) plans became law on Dec. 29, 2022, as part of a fiscal 2023 government spending package. Capping several years of congressional efforts, the SECURE 2.0 Act of 2022 (Div. T of Pub. L. No. 117-328) is intended to build on changes made by the Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019 (Div. O of Pub. L. No. 116-94).</p> <p>Navigating SECURE 2.0 is a formidable challenge. The statute consists of 120 pages of text and 90 individual sections — with no table of contents. To help employers and plan sponsors understand the legislation’s implications, this guide provides a high-level summary of SECURE 2.0 provisions grouped topically, including separate treatment of provisions specific to DC and DB plans.</p> <p>The six tables in this guide describe statutory changes and their effective dates, identify whether the changes are mandatory or optional for employers, and provide initial observations, including implementation challenges for which agency guidance would be helpful. The act also includes several apparent drafting errors for which Congress intends to introduce technical corrections legislation. Those errors are noted in the relevant sections of the guide.</p> <p>This guide doesn’t address SECURE 2.0’s employee stock ownership plan (ESOP) provisions and a handful of other nonbenefit-related provisions. When referring to the original SECURE Act, this guide uses the term “SECURE 1.0” to avoid any confusion between the laws.</p> <p>This guide will be updated periodically to reflect additional information and guidance.</p>
Resources	margaret.berger@mercer.com , matthew.calloway@mercer.com and brian.kearney@mercer.com User’s guide to SECURE 2.0 , periodically updated

US	
Status	 Effective dates vary.
Development	<p>Career — Health</p> <p>Transportation plans offer valued benefits, but pose compliance issues</p> <p>Since 1998, employees have been able to pay for qualified transportation fringe benefits through pretax salary reductions under Internal Revenue Code (IRC) § 132(f), and these benefits have become quite popular. (Employers could provide this benefit on a tax-advantaged basis as early as 1992.) The tax exemption extends to commuting expenses for transit passes, qualified parking, van pools, and in certain years, bicycles.</p> <p>While these benefits are not subject to cafeteria plan or ERISA rules, compliance difficulties exist, and a 2018 tax law that will expire at the end of 2025 added complexities. The federal monthly limits are adjusted every year, most recently for 2024. Some state and local jurisdictions have imposed employer mandates — including one that applies to Chicago-area employers starting in 2024 — leveraging the tax advantage of commuter benefits; other jurisdictions provide tax-related incentives.</p>
Resources	rich.glass@mercer.com and cheryl.hughes@mercer.com GRIST , regularly updated
US	
Status	 Effective dates vary.
Development	<p>Career</p> <p>Roundup: Employer resources on noncompete restrictions</p> <p>Noncompete agreements prevent former employees from working for a competing employer or starting a competing business for a certain time period after their employment ends. At the federal level, President Biden, the FTC, the NLRB and Congress have recently attempted to ban or limit the use of noncompete agreements. The FTC's final rule banning noncompetes was scheduled to be effective Sept. 4, 2024, but on Aug. 20, 2024, a federal judge in Texas blocked the rule from taking effect nationwide. The decision means the FTC rule will remain on hold until a future judicial decision either permanently blocks the rule or upholds it as lawful. That decision, which could permanently invalidate the rule, may take several months.</p> <p>At the state level, several states have generally banned noncompete agreements. Numerous other states have enacted restrictions, such as only allowing noncompete agreements for employees above a certain salary threshold. This roundup focuses on recent federal and state actions to restrict noncompete provisions and provides links to federal and state resources from organizations, government websites, third-party resources and news articles.</p>
Resources	Roundup , regularly updated

US

Status



Currently effective

Development

Career

Roundup: Employer DEI resources after SCOTUS' ruling on affirmative action

On June 29, 2023, the US Supreme Court, in *Students for Fair Admissions, Inc. v. President and Fellows of Harvard College*, ruled colleges' use of race as a factor in student admissions is unconstitutional under the Fourteenth Amendment's Equal Protection Clause.

Since the decision, there have been various viewpoints on the effect of this ruling on companies' DEI programs. For example, the EEOC announced that the decision "does not address employer efforts to foster diverse and inclusive workforces or to engage the talents of all qualified workers, regardless of their background." The EEOC said "[i]t remains lawful for employers to implement diversity, equity, inclusion, and accessibility programs that seek to ensure workers of all backgrounds are afforded equal opportunity in the workplace." In July, state attorneys general wrote to Fortune 100 CEOs about the decision and took different positions based on political affiliation.

To provide employers with some information about the decision and the varying aspects and issues to consider with respect to employers' DEI programs, this roundup provides links to government information, third-party analyses, news articles and viewpoints. The aggregated content in each section is organized in reverse chronological order and is by no means comprehensive. The content also does not necessarily reflect Mercer's or the authors' point of view on the subject.

Resources

[Roundup](#), regularly updated

US

Status



Currently effective

Development

Career

Roundup: Employer resources on DOL's expansion of overtime protections

This roundup provides some information on the US Department of Labor (DOL)'s final rule that would have significantly expand overtime protections. This rule has been challenged in multiple lawsuits, and on Nov. 15, 2024, a Texas federal district court judge vacated and set aside the final rule on a nationwide basis — holding that it exceeded the DOL's statutory authority under the Fair Labor Standards Act (FLSA). As a result, the 2025 increases will not go into effect, and the July 2024 increases were revoked. The DOL has appealed this decision, but the incoming Trump administration will likely forgo pursuing the appeal and instead let the decision stand. This roundup provides links to government information, third-party analyses, news articles and viewpoints. The aggregated content in each section is organized in reverse chronological order and is by no means comprehensive. The content also does not necessarily reflect Mercer's or the authors' point of view on the subject.

Resources

[Roundup](#), regularly updated

US — States**Status**  **Compliance dates vary.****Development****Health****Some states require group health plan sponsor reporting**

Several states and localities have group health plan reporting requirements. This GRIST summarizes key reporting mandates in three categories: individual health coverage mandates, health plan assessments and surcharges and other types of reporting. This year, a new table has been added to describe individual tax liability for failure to maintain minimum essential coverage (MEC) in the five states (plus Washington, DC) that impose MEC mandates.

Resources

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[GRIST](#), regularly updated

US — States**Status**  **Effective dates vary.****Development****Wealth****Resources for tracking state and local retirement initiatives**

This article summarizes state and local retirement initiatives for private-sector workers and rounds up relevant Mercer and third-party resources. This listing is updated periodically and may not always reflect the latest development in every locality.

Resources

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[GRIST](#), regularly updated

US — States**Status**  **Effective dates vary.****Development****Career****Roundup: Employer resources on states' recent equal pay laws**

The federal Equal Pay Act of 1963 requires that men and women in the same workplace receive equal pay for equal work. 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. In 2023, New Jersey and Illinois expanded equal pay protections to temporary workers. Stronger federal legislation — the Paycheck Fairness Act — was first introduced in 1997 but has not passed after numerous attempts — most recently in June 2021. On March 15, 2022, the Biden administration also announced commitments to advance pay equity.

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 acted, but they are generally beyond the scope of this roundup.

Resources

[Roundup](#), regularly updated

US — States**Status**  **Effective dates vary.****Development****Career****Roundup: Employer resources on states' recreational marijuana laws**

Twenty-four states, plus Guam and Washington, DC, have legalized the possession and personal use of marijuana for recreational purposes. To provide employers with some information on states' actions and the varying employment considerations involved, this roundup provides links to organizations, government websites, third-party analysis, news articles and viewpoints on marijuana usage for recreational purposes. Thirty-eight states, plus Guam, Puerto Rico, the US Virgin Islands and Washington, DC, have legalized marijuana use for medical purposes, but this roundup focuses on legal recreational marijuana use and its implications for employers. The aggregated content in each section is organized in reverse chronological order and is by no means comprehensive. It also does not necessarily reflect Mercer's or the authors' point of view on the subject.


Resources [Roundup](#), regularly updated**US — States****Status**  **Effective dates vary.****Development****Career****Roundup: Employer resources on minimum wage increases**

On Jan. 1, 2024, the minimum wage rate for federal contracts increased to \$17.20/hour — up from \$16.20/hour in 2023. This minimum wage rate applies to nontipped and tipped employees alike, as this executive order eliminated the lower cash wage that contractors may pay tipped employees. Several states have also acted to gradually increase the minimum wage to at least \$15/hour for most employees. To help employers prepare and address related issues, this roundup provides links to federal and state resources from organizations, government websites, third-party analysis, news articles and viewpoints.

Resources [Roundup](#), regularly updated**US — States****Status**  **Effective dates vary.****Development****Career****Roundup: Employer resources on hairstyle nondiscrimination laws**

The Creating a Respectful and Open World for Natural Hair (CROWN) Act movement in the United States aims to prohibit discrimination based on natural hair texture or hairstyles normally associated with race, such as braids, locks, twists, curls, cornrows, Afros, head wraps or bantu knots. The official campaign of the CROWN Act is led by the CROWN Coalition. Federal legislation, supported by the Biden administration, passed the House during the last session of Congress — but was not enacted. Many states have already passed CROWN Acts, and many others are considering legislation. To help employers ensure their employee handbooks and appearance policies are nondiscriminatory and comply with federal, state, and local laws, the roundup cited below provides links to federal and state resources from organizations, government websites, third-party analysis, news articles and viewpoints.

Resources [Roundup](#), regularly updated

US — Alaska (updated)	
Status	 Effective July 1, 2025
Development	Career — Health Paid sick and safe leave, minimum wage changes approved Ballot Measure No. 1 will require paid sick and safe leave and modify the state’s minimum wage: <ul style="list-style-type: none">• Paid sick and safe leave. Effective July 1, 2025, most employers (except state and local governments) will have to provide at least one hour of paid sick and safe leave for every 30 hours worked. The annual cap will be 56 hours per year (for employers with 15 or more employees) and 40 hours per year (for employers with fewer than 15 employees). Carryover of unused accrued paid sick and safe leave is required, but employees may not use more than the annual allotment. Qualifying reasons will include employees’ mental or physical illness, injury or health condition, care for family members and circumstances related to domestic violence, sexual assault or stalking.• Minimum wage. The minimum wage (currently \$11.73 per hour) will increase to \$13 per hour (effective July 1, 2025) and increase by a dollar per year over the next two years. Increases in 2028 and later years will be based on the Consumer Price Index for Anchorage.
Resources	rich.glass@mercer.com Measure 1 (Ballotpedia)

US — Colorado (new)**Status****Currently effective****Development****Career — Health****Paid family medical leave regulations issued**

Colorado's Division of Family and Medical Leave Insurance (FAMLI) adopted revisions to nine sets of regulations under its paid family and medical leave (PFML) law. Highlights include:



- Benefits and employer participation (7 CCR 1107-3). A serious health condition related to pregnancy/childbirth complications unlocks four more weeks of leave per benefit year but may not exceed four weeks per pregnancy. A claimant must notify the employer if leave will be continuous, intermittent and/or on a reduced basis. Employees have the burden of proof to show PFML eligibility. Claimants must be employed to receive FAMLI leave.
- Private plans (7 CCR 1107-5). A 30-day waiting period applies once an employer's private plan is approved by the FAMLI Division. Private plans must provide all information to employees within seven days of a request, subject to a \$250 penalty. Appeals procedures do not meet state program standards but must allow direct appeals to the FAMLI Division. Except for professional employer organizations, entities with separate FEINs must submit separate applications and application fees. Customized forms require FAMLI Division approval. The rules add a penalty scheme for violations (including withdrawal of approval).
- Coordination of benefits and reimbursement of advance payments (7 CCR 1107-4). The FAMLI Division may recover an overpayment of FAMLI benefits due to entitlement to receive workers' compensation benefits. The rules add a penalty scheme (up to \$50 for employees, up to \$500 for employers).
- Investigations (7 CCR 1107-8). Employees must currently show that employer retaliation or discrimination was a "motivating factor" for an adverse action. The rules define the term as one of the factors that influenced the adverse action; a violation could occur even if other legitimate reasons were also present. However, an employer may avoid paying damages for violations by showing that the event would have occurred for another lawful reason.
- Employee job protection, antiretaliation and anti-interference (7 CCR 1107-7). Requiring an employee to work during leave constitutes prohibited interference with rights. Employment agencies have additional duties.
- Program integrity (7 CCR 1107-6). Employees currently may ask the FAMLI Division to waive overpayment recovery if it would be "against equity and good conscience." The rules clarify this occurs only if a FAMLI Division abuse of discretion.
- Individuals electing coverage (7 CCR 1107-1). This part applies to self-employed individuals and employees of a local government that declined FAMLI participation when they elect to participate in the program.
- Appeals (7 CCR 1107-9). There were minor changes.
- Local government participation (7 CCR 1107-2). There were minor changes.

Resources

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[7 CCR 1107-3](#), [7 CCR 1107-5](#), [7 CCR 1107-4](#), [7 CCR 1107-8](#), [7 CCR 1107-7](#), [7 CCR 1107-6](#), [7 CCR 1107-1](#), [7 CCR 1107-9](#), [7 CCR 1107-9](#), [7 CCR 1107-2](#) (Secretary of State, Nov. 8, 2024)

US — Hawaii (new)	
Status	 Effective Jan. 1, 2025
Development	Career — Health 2025 disability benefit rates published Hawaii's Department of Labor and Industrial Relations posted the state's 2025 Temporary Disability Insurance (TDI) rates. Hawaii does not have a paid family leave mandate. Here are the rates: <ul style="list-style-type: none">• Maximum weekly wage base: \$1,441.72 (2025); \$1,374.78 (2024)• Maximum weekly employee contributions (0.5% of wages): \$7.21 (2025); \$6.87 (2024)• Maximum weekly benefit: \$837 (2025); \$798 (2024)
Resources	rich.glass@mercer.com 2025 maximum weekly wage base and maximum weekly benefit amount (Government, Dec. 2, 2024)
US — Indiana (new)	
Status	 Currently effective
Development	Health Reporting rules do not apply to self-funded ERISA health plans The Indiana Department of Insurance (IDOI) finalized its All Payer Claims Data Base (APCD) rules, changing the scope to exclude self-funded ERISA plans. Previous iterations of the rules — based on a 2023 APCD reporting law — had included these plans despite a US Supreme Court precedent holding to the contrary, based on ERISA preemption. During the comment period, three advocacy groups — the ERISA Industry Committee, AHIP and the Pharmaceutical Care Management Association — raised the ERISA preemption issue. In response, IDOI narrowed the definition of "health payer" and removed references to ERISA to clarify the scope of the rule. As background, the APCD is a large scale database that collects and aggregates significant amounts of health care data, including medical and prescription drug claims. The collected data is intended to help identify healthcare needs and improve quality and affordability.
Resources	rich.glass@mercer.com Final rule (Government, Nov. 27, 2024)

US — Maine (new)	
Status	 Effective Jan. 1, 2025
Development	<p>Career — Health</p> <p>Paid family medical leave guidance issued</p> <p>The Maine Department of Labor (MDOL) finalized its paid family and medical leave (PFML) regulations and updated its FAQ just in time for the contribution start date of Jan. 1, 2025. Highlights of the regulations include:</p> <ul style="list-style-type: none"> • Previous versions included those with an affinity relationship as family members. That term has been replaced by those with a “significant personal bond,” a term in the original law. A nonexhaustive list of six factors is provided. • “Good cause” is used throughout the rules; MDOL provided five examples. • The rules were clarified for undue hardship determinations related to the duration and timing of leave. • Premium liability (based on a 15-employee threshold) is determined based on FEINs. • Withholdings start on wages for the first pay period with a payment date in January 2025. • Private plan applications can be filed starting April 1, 2025. Contributions to the state are not required as of the first day of the quarter in which the substitution of a private plan is approved, if the application is received at least 30 days before the end of the quarter. Otherwise, the contribution exemption is effective the first day of the next quarter, assuming it is approved. • A private plan’s failure to annual reports may result in loss of the private plan substitution. • All covered employers must register online for the PFML program. • The regulations outline a process for requesting an advisory ruling. • The FAQ update addresses the private plan application process and review and provides additional clarifications around contributions. MDOL previously published a four-step flyer of what employers should do to prepare for contributions.
Resources	rich.glass@mercer.com Regulations (MDOL) and FAQs (MDOL, December 2024)
US — Massachusetts (new)	
Status	 Currently effective
Development	<p>Career</p> <p>Unionization of rideshare drivers approved</p> <p>Massachusetts rideshare drivers (such as Uber and Lyft) will be allowed to form a labor union and collectively negotiate their pay and benefits following the approval of ballot measure No. 3 on Nov. 5, 2024. Massachusetts is the first state to vote to allow union representation, although rideshare drivers in some other states have won minimum pay rates and other benefits. The drivers are classified as independent contractors and therefore cannot unionize as employees under the National Labor Relations Act. The measure could be subject to a legal challenge under federal labor and antitrust laws, and the companies concerned reportedly have said that they would seek state law changes.</p>
Resources	Ballot measure No. 3 (Ballotpedia, Nov. 5, 2024)

US — Missouri (new)

Status	 Paid sick and sick leave will take effect May 1, 2025, and minimum wage changes will begin on Jan. 1, 2025
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Development**Career — Health****Minimum Wage and Earned Paid Sick Time Initiative approved**

The Minimum Wage and Earned Paid Sick Time Initiative (Proposition A) was approved by voters on Nov. 5, 2024, and will implement a new paid sick and safe leave requirement and change the state's minimum wage. Highlights include:

- Paid sick and safe leave. Effective May 1, 2025, all employers (except federal, state and local governments) will have to provide at least one hour of paid sick and safe leave for every 30 hours worked. The annual cap will be 56 hours per year (for employers with 15 or more employees in the state) and 40 hours per year (for employers with fewer than 15 employees in the state). Employees will be able to carry over up to 80 hours per year, but employers will be able to limit the number of hours used to 56 (or 40) hours. Alternatively, employers may pay employees for unused paid sick time at the end of each year and front-load the applicable amount for the next year. Qualifying reasons will include employees' mental or physical illness, injury or health condition, care for family members, school and business closures due to public health emergencies and circumstances related to domestic violence, sexual assault or stalking.
- Minimum wage. The minimum wage (currently \$12.30 per hour) will increase to \$13.75 per hour (effective Jan. 1, 2025) and \$15 per hour (effective Jan. 1, 2026). Increases in later years will take effect on Jan. 1, based on the Consumer Price Index for Urban Wage Earners and Clerical Workers.

Resources

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[Proposition A](#) (Ballotpedia)

US — Nebraska (updated)

Status	 Effective Oct. 1, 2025
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Development**Career — Health****Paid sick leave initiative approved**

Effective Oct. 1, 2025, the paid sick leave initiative will provide similar accruals and employer exclusions as Alaska and Missouri (one hour of paid sick and safe leave for every 30 hours worked, up to 40 hours per year for employers with fewer than 20 employees, and up to 56 hours per year for larger employers). Like Alaska, there will be no carryover cap, but in lieu of a carryover employers could pay employees for unused paid sick time at the end of each year and front-load the applicable amount for the next year. Qualifying reasons will include employees' mental or physical illness, injury or health condition, sickness, care for family members and school and business closures due to public health emergencies.

Resources

[Paid sick leave initiative](#) (Ballotpedia)

US — New Jersey (new)

Status  **Effective June 2025**

Development

Career — Health

Law enacted that requires promotion opportunity disclosures, pay transparency in job postings

On Nov. 18, 2024, New Jersey's governor signed legislation (S2310/A4151) that will require employers with 10 or more employees to disclose promotion opportunities to employees and salary range and benefit disclosures in job postings. The law, which will be enforced by the Division of Labor and Workforce Development, will take effect in June 2025. As a reminder, New Jersey already prohibits private employers from inquiring about a job applicant's salary history, benefits and other compensation during the hiring process.

Resources tauseef.rahman@mercer.com
[GRIST](#), Nov. 2, 2024

US — New York (new)

Status  **Generally effective July 1, 2025**

Development

Health




Pharmacy benefit manager regulations finalized

New York's Department of Financial Services issued final regulations imposing limitations on pharmacy benefit manager (PBM) activities occurring in the state on behalf of both fully insured and self-funded health plans. Highlights include:

- PBMs may not market or advertise to participants to steer them to affiliated pharmacies when unaffiliated pharmacies are available in the same network.
- PBMs may not charge participants more than the lesser of the cost-sharing amount, maximum allowable cost or the cash price for a drug.
- Mandatory mail-order programs and limitations on an individual's choice of an in-network pharmacy are prohibited, unless the PBM is contractually required to do so by the health plan.
- PBMs must maintain current and accurate directories for the drug formulary and in-network pharmacies on their website.
- Pharmacy gag clauses are prohibited.
- A PBM's immediate removal of a pharmacy from a network may only occur in specified circumstances; otherwise, 60 days' notice is required.
- PBMs may reimburse in-network affiliates no more than nonaffiliated pharmacies; however, this does not affect the use of multiple networks, including specialty and mail order.
- PBMs may not require pharmacy recredentialing more than once every three years.

The final rules use a broad definition of PBM found in the Public Health statute, which sweeps in not only self-funded ERISA plans but also Medicare Advantage and Part D plans. The general effective date is July 1, 2025.

Resources rich.glass@mercer.com
[Regulations](#) (Department of Financial Services)

US — New York (new)	
Status	 Effective Jan. 1, 2025
Development	Career — Health 2025 maximum paid family medical leave benefit announced New York's Department of Financial Services announced that the maximum weekly paid family and medical benefit for 2025 is \$1,177.32, up from \$1,151.16 in 2024.
Resources	rich.glass@mercer.com New York paid family leave updates for 2025 (Government)
US — Oregon (new)	
Status	 Effective Jan. 1, 2025
Development	Career — Health Paid family medical leave rates remain at 1% The Oregon Employment Department has posted its 2025 rates for paid family and medical leave (PFML), keeping the overall contribution rate at the statutory maximum of 1% of wages. Under the Paid Leave Oregon program, employees pay 0.6% and employers with 25 or more employees (including out-of-state workers) pay 0.4%. Employers with fewer than 25 employees are not required to contribute; employees do not make up the difference in that event. The taxable wage base continues to align with the Social Security maximum taxable wage base (\$176,100 in 2025).
Resources	rich.glass@mercer.com OED announces 2025 tax rates for UI and Paid Leave Oregon (Government, Nov. 15, 2024)
US — Puerto Rico	
Status	 Currently effective
Development	Career — Health Benefit and leave laws sometimes differ from others Puerto Rico is an unincorporated territory within the US. With a separate tax code and constitution, Puerto Rico has its own tax, benefit and insurance laws. Nonetheless, many (but not all) US laws apply to this territory of a little more than three million residents. The GRIST cited below summarizes major requirements and special issues, including an overview of complicated tax-related health and fringe benefit rules, leave laws, the ACA and more.
Resources	rich.glass@mercer.com GRIST , Aug. 12, 2024

US (previously covered, with upcoming effective dates)

Development

Career

- [‘Intersectionality’ concept introduced into antidiscrimination law in California](#) — key date: Jan. 1, 2025
- [Driver’s license requirements prohibited in job postings in California](#) — key date: Jan. 1, 2025
- [Ban on ‘captive audience’ meetings enacted in California](#) — key date: Jan. 1, 2025
- [Law requiring pay transparency in job postings enacted in Illinois](#) — key date: Jan. 1, 2025
- [Law bans employers’ captive audience meetings in Illinois](#) — key date: Jan. 1, 2025
- [Salary disclosures, wage data reporting to be required in Massachusetts](#) — key date: July 31, 2025
- [Salary disclosures to be required in job advertisements in Vermont](#) — key date: July 31, 2025
- [Hourly minimum wage to increase to \\$18 in Hawaii](#) — key date: Jan. 1, 2026
- [Artificial Intelligence law focused on employment laws enacted in Illinois](#) — key date: Jan. 1, 2026
- [Artificial intelligence law enacted; will significantly affect employers in Colorado](#) — key date: Feb. 1, 2026

Career — Health

- [Employers face disclosure requirements if they conduct social compliance audits in California](#) — key date: Jan. 1, 2025
- [Paid family leave regulations clarify qualifying exigencies in California](#) — key date: Jan. 1, 2025
- [Paid sick and safe leave law expanded in Connecticut](#) — key date: Jan. 1, 2025
- [Department of Labor clarifies paid family medical leave provisions in Maine](#) — key date: Jan. 1, 2025
- [2025 paid family medical leave rates effective in New Jersey](#) — key date: Jan. 1, 2025
- [Prenatal leave enacted in New York](#) — key date: Jan. 1, 2025
- [2025 paid family medical leave rates effective in New York](#) — key date: Jan. 1, 2025
- [Temporary caregiver insurance coverage increased in Rhode Island](#) — key date: Jan. 1, 2025
- [2025 paid family medical leave benefit limits issued in Washington](#) — key date: Jan. 1, 2025
- [Paid family medical leave effective dates delayed in Maryland](#) — key date: July 1, 2025
- [Paid family and medical leave mandated in Minnesota](#) — key date: Jan. 1, 2026

US (previously covered, with upcoming effective dates) (continued)

Development

Health

- [Mental health parity rules issued](#) — key date: Jan. 1, 2025
- [2025 health FSA, other health and fringe benefit limits now set](#) — key date: Jan. 1, 2025
- [High-deductible health plan COVID-19 testing predeductible flexibility ends](#) — key date: Jan 1, 2025
- [Law provides temporary tax credit for employers that make payments to employees' child care facilities in Alabama](#) — key date: 2025–2027 tax years
- [Pharmacy benefit manager reform law enacted in Alaska](#) — key date: Jan. 1, 2025
- [Maternal and infant health equity program required in California](#) — key date: Jan. 1, 2025
- [Law requires a unified healthcare financing system study in California](#) — key date: Jan. 1, 2025
- [New law to require dental plan disclosures in California](#) — key date: Jan. 1, 2025
- [Minimum standards for health plans complying with the Health Care Accountability Ordinance revised in San Francisco, California](#) — key date: Jan. 1, 2025
- [Contractor-lessee health plan, pay rules updated in San Francisco, California](#) — key date: Jan. 1, 2025
- [2025 healthcare expenditure rates announced in San Francisco, California](#) — key date: Jan. 1, 2025
- [Third-party prescription drug payment law enacted in Colorado](#) — key date: 2025 plan year
- [Health coverage mandates enacted in Colorado](#) — key date: Jan. 1, 2025
- [Paid family medical leave program legislation enacted in Delaware](#) — key date: 2025
- [Prepaid Health Care Act Form HC-5 for 2025 posted in Hawaii](#) — key date: Jan. 1, 2025
- [Pharmacy benefit manager law enacted in Idaho](#) — key date: Jan. 1, 2025
- [Law bans prior authorization for OB/GYN services in Illinois](#) — key date: Jan. 1, 2025
- [Short-term, limited-duration insurance prohibited in Illinois](#) — key date: Jan. 1, 2025
- [Doula coverage mandated in Delaware](#) — key date: plan years beginning in 2026

US (previously covered, with upcoming effective dates) (continued)

Development

Health (continued)

- [Artificial Intelligence in utilization review law enacted in Illinois](#) — key date: Jan. 1, 2025
- [Telehealth physical therapy permitted in Illinois](#) — key date: Jan. 1, 2025
- [Insulin cost-sharing law enacted in Illinois](#) — key date: July 1, 2025
- [Telehealth law effective for existing plans in Louisiana](#) — key date: Jan. 1, 2025
- [Pharmacy benefit manager law bans spread pricing in Louisiana](#) — key date: Jan. 1, 2025
- [Medically necessary fertility preservation law effective in Louisiana](#) — key date: earlier of renewal or Jan. 1, 2025
- [Law enacted that addresses fully insured plans' use of prior authorization in Maryland](#) — key date: Jan. 1, 2025
- [2025 individual mandate coverage dollar limits set in Massachusetts](#) — key date: Jan. 1, 2025
- [Gender-affirming care coverage mandate adopted in Minnesota](#) — key date: Jan. 1, 2025
- [Salary range and benefit disclosures required in job postings in Minnesota](#) — key date: Jan. 1, 2025
- [Two-tiered minimum wage system mostly eliminated; employer record-keeping requirements increased in Minnesota](#) — key date: Jan. 1, 2025
- [Prescription cost-sharing limits law enacted in Minnesota](#) — key date: Jan. 1, 2025
- [Prior authorization law enacted in New Hampshire](#) — key date: Jan. 1, 2025
- [Ancillary plan exception finalized in New Mexico](#) — key date: Jan. 1, 2025
- [Insurance law restricting prior authorization enacted in Mississippi](#) — key date: Jan. 1, 2025
- [Prescription benefit law enacted in North Dakota](#) — key date: Jan. 1, 2025
- [Fully insured plan reimbursement rates for ground ambulance services established in Oklahoma](#) — key date: Jan. 1, 2025
- [Fertility coverage to be required in certain circumstances in Oklahoma](#) — key date: Jan. 1, 2025
- [Prescription drug law enacted in Oregon](#) — key date: Jan. 1, 2025
- [Employer child-care tax credit law enacted in Pennsylvania](#) — key date: 2025 tax year
- [Prescription law enacted in Rhode Island](#) — key date: Jan. 1, 2025
- [Cost-sharing caps imposed on specialty drugs and EpiPens in Rhode Island](#) — key date: 2025 plan year
- [Data protection law enacted in Tennessee](#) — key date: July 1, 2025
- [Prescription drug requirements enacted in Texas](#) — key date: Jan. 1, 2025
- [Telehealth law enacted in Vermont](#) — key date: Jan. 1, 2025
- [Prior authorization law enacted in Vermont](#) — key date: Jan. 1, 2025
- [Benefit law enacted in Washington](#) — key date: Jan 1, 2025
- [Health expenditure rates for hotel employees published in Seattle, Washington](#) — key date: Jan. 1, 2025
- [Dependent coverage law enacted in Illinois](#) — key date: Plan years starting in 2026
- [Fertility treatment law enacted in Washington, DC](#) — key date: Jan. 1, 2025
- [Cybersecurity insurance rules adopted in Puerto Rico](#) — key date: March 10, 2025
- [Multiemployer welfare arrangements laws enacted in California](#) — June 1, 2025

US (previously covered, with upcoming effective dates) (continued)

Development

Health (continued)

- [Prescription drug law enacted in Virginia](#) — key date: July 1, 2025
- [Law applies balance billing restrictions to ground ambulance providers in Texas](#) — key date: expires Sept. 1, 2025
- [Telehealth law to expire in Hawaii](#) — key date: Dec. 31, 2025
- [Telehealth law enacted in Colorado](#) — key date: Jan. 1, 2026
- [New law focuses on prior authorization practices for fully insured plans in Colorado](#) — key date: Jan. 1, 2026
- [Abortion coverage required in Delaware](#) — key date: Plan years starting on or after Jan. 1, 2026
- [Colonoscopy coverage mandate enacted in Illinois](#) — key date: Plan years starting in 2026
- [Fertility-related insurance laws enacted in Illinois](#) — key date: Plan years starting in 2026
- [Pregnancy-related services coverage mandate enacted in Illinois](#) — key date: Jan. 1, 2026
- [Paid family and medical leave law enacted in Minnesota](#) — key date: Jan. 1, 2026
- [Pharmacy benefit manager law enacted in Pennsylvania](#) — key date: Jan. 1, 2026
- [Telehealth laws enacted in Washington](#) — key date: Jan. 1, 2026
- [Pharmacy benefit manager law enacted in Washington](#) — key date: Jan. 1, 2026
- [Prior authorization insurance law enacted in Wyoming](#) — key date: July 1, 2026
- [State-based exchange delivery to change in Oregon](#) — key date: Nov. 1, 2026

Wealth

- [IRS sets 2025 for final required minimum distribution rules, extends 10-year rule relief](#) — key date: 2025
- [Eagerly awaited defined benefit mortality tables issued](#) — key date: 2025
- [Tax withholding rule for pension payments outside of the US finalized](#) — key date: Jan. 1, 2026
- [IRS delays SECURE 2.0's Roth catch-up mandate](#) — key date: 2026

Section 4

Asia Pacific

Australia (new)

Status



Proposal

Development

Wealth

Proposed improvements to superannuation retirement phase published

The Government announced a package of proposed reforms that aim to improve the retirement phase of superannuation and help retirees make the most of their superannuation. The reforms follow a consultation conducted earlier in 2024, and they would build on the obligations introduced by the Retirement Income Covenant and support the Government's Delivering Better Financial Outcomes package. Consultation on the reform measures will begin in the first half of 2025; a factsheet provides further details. Highlights of the package include:

- Enhanced independent guidance such as guides and calculators would be provided via the Australia Securities and Investments Commission (ASIC) moneysmart website to help individuals understand key decision points when planning for retirement. Updated information and tools would be progressively rolled out, starting in the first half of 2025. A consumer education campaign by ASIC would aim to boost individuals' engagement with retirement planning.
- Regulation changes to support innovation in quality retirement products. A consultation will be published that would include product features such as money back guarantees; purchase by instalments instead of payment of an upfront lump sum; and fairer treatment for couples that considers their joint life expectancy, where appropriate. These measures would aim to take effect from July 1, 2026, subject to legislative priorities.
- A new set of voluntary best practice principles to guide the design of modern, high-quality retirement income products. The Treasury would develop these principles in consultation with an industry working group and the broader community. Draft principles would be released for public consultation in 2025.
- Collection and publication of retirement product data. The new Retirement Reporting Framework, which would enable the monitoring by the Australian Prudential Regulation Authority (APRA) of members' retirement outcomes, will begin in 2027,. A Treasury public consultation in 2025 would inform the design of the metrics and process.

APRA and ASIC will conduct another "Pulse Check" on trustees' progress in implementing their retirement income strategies and will issue a report by the end of 2025. The Pulse Check will also inform the design of the Retirement Reporting Framework.

Resources

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[Improving the retirement phase of superannuation](#) (Treasury, Nov. 20, 2024); [Fact Sheet](#) (Treasury, Nov. 20, 2024) and [moneysmart website](#) (Government)

Australia (new)

Status



Effective July 1, 2025

Development

Wealth

Changes to Operational Risk Financial Requirement (ORFR) finalized

The Australian Prudential Regulation Authority (APRA) has finalized and released updates to Prudential Standard SPS 114 Operational Risk Financial Requirement (SPS 114) and its associated guidance, Prudential Practice Guide SPG 114 Operational Risk Financial Requirement (SPG 114), together with its response to consultation feedback (Response Paper). The changes will be effective from July 1, 2025, and they aim to strengthen operational resilience by ensuring trustees can better access the financial resources held to meet the Operational Risk Financial Requirement (ORFR) when needed and maintain an appropriate reserving level. Highlights include:


- The requirements for RSE licensees (superannuation fund trustees) to maintain and manage financial resources to protect members, and to address incurred or potential losses arising from operational risks that may affect their fund(s).
- Clarification of the ORFR's purpose
- Expanded range of permitted uses for the ORFR
- Introduction of a clear and direct relationship with Prudential Standard CPS 230 Operational Risk Management
- Amendment of the APRA notification requirements to facilitate further use of the ORFR.

APRA has further simplified its guidance on setting the minimum ORFR target amount, but trustees must still notify APRA prior to making a material change to that amount. Furthermore, APRA can still require a trustee to meet an ORFR target amount (that is determined by APRA) within a specified time where the trustee's target does not appropriately reflect the operational risks of their business operations.

Resources

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[Strengthening Financial Resilience in superannuation](#) (APRA, Oct. 24, 2024)

Australia (new)	
Status	 Consultation open through Dec. 19, 2024
Development	<p>Career</p> <p>ASIC consultation on mandatory climate reporting guidance released</p> <p>The Australian Securities and Investments Commission (ASIC) released Consultation Paper 380 Sustainability reporting (CP 380) and an associated draft Regulatory Guide on the new sustainability reporting regime for consultation, with comments invited through Dec. 19, 2024.</p> <p>Mandatory climate reporting requirements will be phased-in over the next three years for three groups of reporting entities—the first reporting cohort will be required to prepare annual sustainability reports for financial years commencing on or after Jan. 1, 2025. Super funds and registered schemes with assets under management of AU\$5 billion or more will be required to make climate disclosures starting with their financial year commencing on or after July 1, 2026, with smaller funds starting a year later.</p> <p>The draft Regulatory Guide Sustainability reporting includes guidance on:</p> <ul style="list-style-type: none"> • Who must prepare a sustainability report • The preparation of the sustainability report • Specific issues about the contents of the sustainability report • Sustainability-related financial disclosures outside the sustainability report • How the regime will interact with existing legal obligations • How ASIC will administer the sustainability reporting requirements, including ASIC’s approach to granting relief from the regime and use of its new directions power.
Resources	<p>paul.shallue@mercer.com</p> <p>ASIC seeks feedback on proposed guidance on sustainability reporting regime (ASIC, Nov. 7, 2024)</p>
Australia (previously covered, with upcoming effective dates)	
Development	<p>Career — Health — Wealth</p> <ul style="list-style-type: none"> • Superannuation contributions on paid parental leave legislation enacted — key date: July 1, 2025 <p>Career — Wealth</p> <ul style="list-style-type: none"> • Sustainability Reporting Standards finalized — key date: financial years beginning on or after Jan. 1, 2025 <p>Wealth</p> <ul style="list-style-type: none"> • Final rules and guidance for Financial Accountability Regime issued — key date: March 15, 2025 • Updated guidance on strategic planning and member outcomes issued — key date: July 1, 2025 • New operational risk management standard to apply — key date: July 1, 2025 • Operational resilience guidance finalized — key date: July 1, 2025 • Extension of superannuation disclosure relief confirmed — key date: Jan. 1, 2026

China (new)	
Status	 Beginning in 2025
Development	Career Two new public holidays added in 2025 In 2025, China will add two new public holidays — Lunar New Year's Eve (Jan. 28 in 2025) and Labor Day on May 2 — making a total of 13 public holidays. Employees will be entitled to three times their daily wage if they have to work on these days, regardless of their working time system.
China (previously covered, with upcoming effective date)	
Development	Career <ul style="list-style-type: none"> Preferential taxation policy for expatriates expanded — key date: Dec. 31, 2027 Preferential taxation policy for annual one-time bonus extended — key date: Dec. 31, 2027 Wealth <ul style="list-style-type: none"> Statutory retirement age to gradually increase — key date: Phase-in begins in 2025
Hong Kong (previously covered, partially effective)	
Status	 Effective dates vary.
Development	Career Number of statutory holidays increased Hong Kong announced a phased increase in the number of statutory holidays — to 17 by 2030 — under changes included in the Employment Amendment Ordinance, 2021. Starting in 2024, the number of statutory holidays is 14 days, with the addition of a holiday on Dec. 26, 2024. Further statutory holidays will be introduced on Easter Monday in 2026; Good Friday in 2028; and the day after Good Friday in 2030.
Resources	Statutory Holidays for 2024 (Labour Department)
Hong Kong (previously covered, with upcoming effective date)	
Development	Career <ul style="list-style-type: none"> Gender board diversity, corporate governance required — key date: Dec. 31, 2024 Statutory minimum wage to be reviewed annually — key date: January 2025 Wealth <ul style="list-style-type: none"> Mandatory pension fund offsetting to end — key date: May 2025
India (previously covered, with upcoming effective date)	
Development	Career — Health — Wealth <ul style="list-style-type: none"> Labor and employment laws reformed — key date: effective date delayed
Indonesia (previously covered, with upcoming effective date)	
Development	Career <ul style="list-style-type: none"> Details of public housing savings program, contributions and registration issued — key date: May 20, 2027

Japan (new)

Status



Effective April 2025

Development

Career

Employers will have to offer flexible working arrangements

Employers in Japan will have to offer flexible working arrangements to employees who care for young children aged three years or older under measures included in amendments to the Childcare and Family Care Leave Act and the Development of the Next Generation Children Act. The provisions generally take effect on April 1, 2025, but some measures will be phased-in. Highlights of the measures include:

- Employees with children younger than age six will be exempt from overtime work — up from age three.
- Family care leave will be expanded to all employees with children up to the third year of primary/elementary school (up from age three), regardless of the employees' length of service. The leave can be used to care for children or family members who are sick and, from April, can be used to cover school events that require the parents' attendance.
- Flexible work options include adjustment of the employee's start time, reduced working hours, provision of extra leave, teleworking, and other measures that would support employees with their childcare.
- Employers will have to inform eligible employees about the flexible working options available to them and their leave entitlement, accept their selection and ask them how the employer can help them balance work and childcare.
- Employers with more than 300 employees will have to disclose the uptake of parental leave by male employees (currently, the disclosure duty only applies to companies with more than 1,000 employees). Employers with more than 100 employees will have to set numerical targets aimed at improving the uptake of parental leave by men.
- Employers will have to provide employees aged 40 and older with information about public programs that could support combining continued employment with elder care.

Resources

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[Information on the Childcare and Family Care Leave Act \(Japanese\)](#) (Ministry of Health, Labour and Welfare)

Japan (previously covered, now effective)

Status  **Currently effective**

Development

Wealth

Defined contribution reforms now effective

Effective Dec, 1, 2024, companies in Japan that currently sponsor funded defined benefit (DB) pension plans must calculate a monthly DB-equivalent contribution to determine the maximum contribution payable into defined contribution (DC) plans. Under the new law, DB plan actuaries must calculate the monthly DB-equivalent contribution using actuarial assumptions per plan basis (not individually).

The current total monthly contribution limit for DC plans is JPY 55,000, but if a company has funded DB and DC plans, the DC monthly contribution limit is halved (27,500 JPY), regardless of DB plan benefits. The changes are intended to make the DC contribution limit fair — especially when DB plans are funded at a low benefit level.

The new DC contribution monthly limit is the difference between 55,000 JPY and the DB-equivalent contribution. For example, if a DB-equivalent contribution is JPY 10,000, then the new DC limit is 45,000 JPY. If a DB equivalent contribution is 35,000 JPY, then the new DC limit is 20,000 JPY.

The impact of these changes will vary. If the DB plan is funded at a low benefit level, the sponsor could contribute more to the DC plan. However, if the DB plan is funded at a high benefit level, the sponsor company could not make any DC contributions. The changes also could affect the contribution limit that employees can pay into their individual-type DC plans. A transitional measure will maintain the current 27,500 JPY limit until companies amend their plans.

Resources


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[GRIST](#), Sept. 30, 2021

Malaysia (previously covered with upcoming effective dates)


Development

Career


- [Minimum wage to increase](#) — key date: Feb. 1, 2025
- [Progressive wage policy to be implemented](#) — key date: expected in 2025

Singapore (new)	
Status	 Proposal
Development	<p>Career — Health</p> <p>First Workplace Fairness Bill to enhance protection against discrimination issued</p> <p>The first of two bills — the Workplace Fairness Bill (WFB) — was presented to parliament on Nov. 12, 2024, to enhance the protection of employees and job seekers against unfair or discriminatory practices on grounds of protected characteristics (nationality, age, sex, marital status, pregnancy status; caregiving responsibilities, race, language and religion, disability, and mental health conditions). The WFB also aims to ensure that Singaporean citizens and permanent residents are fairly considered for employment opportunities and “continue to form the core of the workforce in Singapore, with foreigners as a complement.” The WFB aligns with the final recommendations of the Tripartite Committee on Workplace Fairness issued in 2023. Highlights of the WFB include:</p> <ul style="list-style-type: none">• It would apply to employers with 25 or more employees, but smaller employees must comply with the Tripartite Guidelines on Fair Employment Practices• Employers could make employment decisions based on protected characteristics if there is a genuine business need. Employers could be required to explain how the protected characteristic links to the job.• Employers would have to introduce a grievance handling procedure to support internal dispute resolution.• A range of sanctions would apply to employer breaches of the WFB. <p>The second bill will be issued in due course and will introduce procedures and processes that would allow individuals to make private claims under the Workplace Fairness Law, and expand the scope of the employment claims tribunal. The government intends for both bills to take effect simultaneously — in 2026 or 2027 — to allow employers time to prepare.</p>
Resources	Workplace Fairness Bill (Government, Nov. 12, 2024) and Being Fair (Tripartite Alliance for Fair & Progressive Employment Practices)

Singapore (previously covered, now effective)

Status	 Currently effective
Development	<p>Career — Health</p> <p>Guidelines for flexible work arrangements in effect</p> <p>Tripartite guidelines for submitting and handling requests for flexible work arrangements took effect on Dec. 1, 2024. Highlights include:</p> <ul style="list-style-type: none"> • Minimum requirements aim to make it easier for employees to request FWAs. The guidelines apply to all employees. Employers are free to choose if they will consider FWA requests from employees during their probation period. • Employers have the prerogative to decide on their working arrangements, but refusal of FWA requests should be based on reasonable business grounds. • Procedure for requesting a FWA, and a template for employees to use. Employers can choose to issue their own rules and can also provide information to help employees assess their suitability for FWAs. • Employers have two months to consider and discuss an employee's FWA request in an "open and constructive manner." Employers must provide written reasons for refusal, and they are encouraged to discuss alternative arrangements with the employee. A template is provided for employers to use when responding to FWA requests. • Business grounds for employers to apply when considering FWA requests, and unacceptable grounds for refusal are provided. • Employers do not have to consider FWA requests submitted by job seekers, but employers could choose to advertise their approach to FWA requests in job advertisements and interviews.
Resources	<p>Tripartite guidelines that shape the right norms and expectations around flexible work arrangements to come into effect on Dec. 1, 2024 (Ministry of Manpower, April 16, 2024) and Tripartite guidelines on flexible work arrangement requests (Ministry of Manpower, April 2024)</p>

Singapore (previously covered, partially effective)

Status	 Effective dates vary.
Development	<p>Wealth</p> <p>Central Provident Fund monthly salary cap for calculating contributions increased</p> <p>Singapore's 2023 budget announced changes to the Central Provident Fund (CPF) to boost retirement savings, especially for middle-income earners. One of the changes was that the CPF monthly salary cap for calculating contributions will increase gradually to SG\$8,000 by 2026, up from SG\$6,000. The monthly base salary increased by SG\$300 in September 2023, SG\$500 in December 2024, SG\$600 in December 2025 and SG\$600 in January 2026.</p>
Resources	<p>Budget 2023 (Ministry of Finance, February 2023)</p>

Singapore (previously covered with upcoming effective dates)

Development

Career

- [Employment Pass salary threshold to increase in 2025](#) — key date: Jan. 1, 2025

Career — Health

- [Parental leave entitlement expanded](#) — key date: April 1, 2025

Career — Wealth

- [Retirement and reemployment ages to increase](#) — key date: July 1, 2026

Health — Wealth

- [Platform workers to have more employment rights](#) — key date: Jan. 1, 2025

South Korea (previously covered, with upcoming effective date)

Development

Wealth

- [Minimum wage to increase](#) — key date: Jan. 1, 2025

Taiwan (new)

Status



Effective Dec. 23, 2024.

Development

Health

Changes to National Health Insurance scheme participation take effect on Dec. 23, 2024

From Dec. 23, 2024, all Taiwan citizens — including individuals who will be abroad for more than six months — must participate in the National Health Insurance (NHI) Scheme under changes that will abolish the NHI's permitted suspension and resumption policies.

Individuals who suspended their NHI participation before Dec. 22, 2024 — including expatriates and their families — must resume NHI participation upon their return to Taiwan, and no further suspensions will be permitted.

The Ministry of Health and Welfare provided a two-week notice period before the measures will take effect.

Resources

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Notice (Chinese) (Ministry of Health and Welfare, Nov. 22, 2024)

Taiwan (previously covered, with upcoming effective date)

Development

Career — Wealth

- [Employees and employers can negotiate post-retirement age employment](#) — key date: Effective date unknown

Career

- [Minimum wage to increase](#) — key date: Jan. 1, 2025

Vietnam (new)

Status



Effective July 1, 2025

Development

Career — Wealth

Social insurance law revised

Effective on July 1, 2025, changes to Vietnam's social insurance law — Law No.41/2024/QH15 — will replace Law No. 58/2014/QH13 and expand social insurance (SI) eligibility to include more employees and change how SI premiums are calculated. Highlights include:

- Revised salary thresholds (“reference level”) will be introduced to calculate the minimum and maximum SI contributions.
- Mandatory SI coverage will be expanded. Employers must register part-time employees for SI if their monthly salary is equal to, or exceeds, the salary threshold.
- The social pension will be partly paid for by the state — building on current regulations providing for monthly social subsidies for older individuals.
- Foreign employees working in Vietnam with contracts of 12 months or longer generally will have to participate in the mandatory SI scheme, regardless of their work permit status.
- Voluntary SI participants will be entitled to increased benefits, including a reduced minimum contribution period required for entitlement to monthly pensions and maternity benefits.
- Revised sanctions will be applicable to late payment and payment evasion of SI payments by employers.
- Other measures address the investment and management of the SI fund and provide for simplified administrative procedures.

Resources

[Law No. 41/2024/QH15](#) (Vietnamese) (Government, June 29, 2024)

Section 5

Europe, Middle East and Africa (EMEA)

European Union (EU) (new)

Status



Will take effect in late 2027.

Development

Career

Ban on forced or child labor finalized

On Nov. 19, 2024, the European Union (EU) agreed to a regulation that will ban products made using forced or child labor from being sold in, or exported from, the EU. The regulation on prohibiting products made with forced labor in the EU market will impact businesses of all sizes operating in the EU, and it will take effect in late 2027. Highlights of the regulation include:

- Forced labor is defined as “all work or service which is exacted from any person under the menace of any penalty and for which the said person has not offered himself voluntarily” — it expressly includes child labor.
- Products in any industry sector that are found to be made using forced or child labor, either whole or in part at any point in the supply chain (this includes the extraction, harvest, production, manufacture, working or processing of any part of the product), must be withdrawn from the market. Any remaining products must be donated, recycled, or disposed of in the EU. Product destruction will be allowed as a last resort.
- The European Commission (commission) will establish a database covering high-risk countries, sectors and products, that provides information on the manufacturer and suppliers. A Forced Labour Single Portal will help support the enforcement of rules, and an EU Network against Forced Labor Products will facilitate collaboration among member states.
- The commission will issue guidance to assist companies and national authorities, which will include due diligence in relation to forced labor, different types of suppliers and sectors of activity, best practices for ending and remediating forced labor and responsible disengagement. The commission will also issue best practice guidance and measures to support micro, small and medium sized organizations.
- A whistleblower facility will allow members of the public to report the use of forced or child labor.
- Member states’ authorities — including customs bodies — will be responsible for investigating noncompliance, and for setting penalties for breaches of the regulation. Member states must launch a formal investigation if there is a substantiated concern about a product; product bans imposed by one member state will be applicable across the EU. Organizations will have the right to be heard during investigations, and they will only be allowed back into the EU market once they eliminate the use of forced or child labor.

Resources

[Regulation](#) (European Union, Nov. 6, 2024)

EU (previously covered, with upcoming effective dates)

Development

Career

- [Law to improve gender balance on company boards approved](#) — key date: June 7, 2026
- [Pay transparency law must be transposed into national law](#) — key date: June 7, 2026
- [Corporate sustainability, human rights due diligence directive finalized](#) — key date: July 26, 2026

Career — Health

- [Platform Worker's Directive moves forward](#) — key date: Dec. 2, 2026

Career — Health — Wealth

- [Sustainability reporting standards issued](#) — key date: 2025

Wealth

- [Digital Operational Resilience Act to impose compliance obligations for pension scheme trustees](#) — key date: Jan. 1, 2025

Austria (previously covered, with upcoming effective date)

Development

Career — Health

- [Teleworking law revised](#) — key date: Jan. 1, 2025

Belgium (previously covered, with upcoming effective date)

Development

Wealth

- [Blue- and white-collar pension harmonization postponed](#) — key date: Jan. 1, 2027
- [Federal government agrees on pension reforms](#) — key date: Jan. 1, 2028

Bulgaria (previously covered, with upcoming effective date)

Development

Career

- [Minimum wage to increase](#) — Jan. 1, 2025

Croatia (new)

Status



Effective Jan. 1, 2025

Development

Career

Minimum wage to increase

The monthly minimum wage in Croatia will increase to €970 euros, up from €840, on Jan. 1, 2025.

Resources



[Law](#) (Croatian) (Government, Oct. 25, 2024)



Czech Republic (previously covered, with upcoming effective date)


Development

Career

- [Labor code revised](#) — key date: Jan. 1, 2025

Denmark (new)	
Status	 Effective Jan. 1, 2025
Development	Career — Health Parental leave expanded in certain circumstances Parents in Denmark will be entitled to expanded leave entitlements in certain circumstances from Jan. 1, 2025, under measures included in The Finance Act 2025. Highlights of the changes include: <ul style="list-style-type: none"> Expanded maternity leave of 12 months (up from three) for parents whose newborn children are hospitalized. 26 weeks of unemployment benefits will be extended to eligible parents during their bereavement leave due to the loss of their child.
Resources	Press release (Danish) (Government, Nov. 25, 2024)
Denmark (previously covered, with upcoming effective date)	
Development	Career <ul style="list-style-type: none"> Additional employment deduction to be implemented — key date: Jan. 1, 2025
France (new)	
Status	 Currently effective
Development	Career Minimum wage increased From Nov. 1, 2024, France's minimum wage rate increased to €1,802.26, up from €1,766.92/month, and to €11.88/hour, up from €11.65/hour.
Resources	Decree 2024-951 (French) (Government, Oct. 23, 2024)

France (previously covered, with upcoming effective date)	
Development	<p>Career</p> <ul style="list-style-type: none"> • Mandatory profit sharing measures expanded — key date: Jan. 1, 2025 • New gender quotas imposed for senior execs/management teams — key date: March 1, 2026
Germany (new)	
Status	 Effective Jan. 1, 2025
Development	<p>Career — Wealth</p> <p>Employment contract bureaucracy reduced</p> <p>The Bureaucracy Relief Act IV ("BEG IV") will take effect on Jan. 1, 2025, and it aims to reduce unnecessary administrative burden on companies. BEG IV includes measures concerning the German Act on Evidence (NachwG) that will allow digitization of certain aspects of employment contracts and, as such, will impact occupational pension scheme administration. Going forward, the essential terms and conditions of employment contracts can be in text form as well as conventional written form, subject to fulfilling certain conditions. However, some exceptions apply: employment contracts must be in written form for certain fixed-term workers, and also for some industry sectors.</p>
Resources	<p>david.lesch@mercer.com</p> <p>Bureaucracy Relief Act IV (German) (Government, Oct. 29, 2024)</p>
Germany (new)	
Status	 Effective Jan. 1, 2025
Development	<p>Career — Health</p> <p>Statutory supplementary health insurance contribution rate to increase</p> <p>The average statutory supplementary contribution rate for 2025 will increase to 2.5%, up from 1.7%, financed equally by employers and employees.</p> <p>The statutory average supplementary contribution rate is calculated annually by Oct. 15 and is published by the Federal Ministry of Health. It is based on the expected income and expenditure of the health insurance funds during the next calendar year.</p>
Resources	<p>david.lesch@mercer.com</p> <p>Announcement (Germany) (Government, Oct. 16, 2024)</p>

Greece (new)	
Status	 Currently effective
Development	Career Clarification and guidance on digital work card Ergani II application issued <p>The government has issued clarification and further guidance about the application of the digital work card Ergani II system ("system"). All businesses that have joined the system must implement it for all employees who work on-site and have contracts or dependent employment relationships, as well as for individuals who work through lending arrangements. The digital card must generally be used if a business' main economic activity is part of the system, even if certain activities are not yet listed in the relevant economic activity codes (KAD). The guidance also provides details on how to access the Ergani Card Scanner mobile app for managing the system, and it emphasizes the role of labor inspectors in ensuring compliance.</p>
Resources	maria.markopoulou@marsh.com Guidance (Greek) (Government, Nov. 21, 2024)
Greece (new)	
Status	 Currently effective
Development	Wealth Maximum contribution limits for professional and pension plan insurance funds clarified <p>Interpretive circular E.2060/2024 provides clarification on how to determine the maximum contribution limits for professional and insurance funds (TEA) and group insurance pension plans. According to Article 105 of Law 5078/2023, starting Jan. 1, 2024, the total annual contributions paid by employees and employers to TEA and pension funds cannot exceed 20% of the employee's gross income from salaried work. The interpretative circular E.2060/2024 clarifies that when calculating gross income, mandatory insurance contributions and certain deductions must be subtracted. If contributions exceed the limits, members can choose whether to receive refunds from the TEA or the insurance company. Refunds related to employer-paid contributions will be treated as taxable income for the relevant year. As of now, further guidance from tax advisors is recommended due to the lack of clear instructions regarding the interpretation and refund process.</p>
Resources	maria.markopoulou@marsh.com Interpretive circular E.2060/2024 (Greek) (Government, Sept. 10, 2024)
Hungary (new)	
Status	 Effective Jan. 1, 2025
Development	Career Minimum wage to increase <p>The monthly minimum wage will increase to 290,800 HUF on Jan. 1, 2025 (up from 266,800 HUF). Further increases have been announced in 2026 to 328,000 HUF and in 2027 to 374,600 HUF.</p>
Resources	tamas.fekete@mercermarshbenefits.com Announcement (Hungarian) (Government, Nov. 25, 2024)

Hungary (new)

Status



Effective Jan. 1, 2025

Development

Health

Measures will increase taxation on company cars

From Jan. 1, 2025, the taxation on company cars will increase by approximately 20%, and an inflation-linked indexation for car tax and company car tax under taxation measures that passed parliament. The registration tax will also be aligned with these rules from Jan. 1, 2025, onwards, and the tax exemption and relief that currently applies to plug-in hybrid and hybrid vehicles will also be abolished.

Resources

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[Information on the law](#) (Hungarian) (Government, Jan. 4, 2024)

Hungary (new)

Status



Effective Jan. 1, 2025

Development

Career — Health

Changes to taxation of SZÉP card recreational fringe benefit begin on Jan. 1, 2025

Changes to the SZÉP card, which is the most popular form of fringe benefit and encourages employees to spend more on recreational activities, begin Jan. 12025, under measures that have passed parliament. The changes include:

- Employers will be allowed to pay up to 150,000 HUF per month (or 1.8 million annually) in fringe benefits to employees younger than 35 years.
- Employees will be entitled to use up to 50% of their employer's subsidy on the SZÉP card for housing renovation purposes. In addition, money that is accumulated in voluntary pension fund accounts will be tax-exempt if used for housing.
- The SZÉP card will be expanded to include a new element (“Aktív magyarok”) that will enable employers to pay up to 10,000 HUF per month (or 120,000 HUF annually) with the aim of encouraging employees to adopt an active lifestyle.

Resources

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[Information on the law](#) (Hungarian) (Government, Dec. 12, 2024)

Hungary (previously covered, with upcoming effective date)

Development

Health

- [Healthcare contribution to increase](#) — key date: Jan. 1, 2025

Ireland (new)	
Status	 Effective date unknown
Development	<p>Career — Health</p> <p>Maternity leave postponement allowed for serious health conditions</p> <p>Employees in Ireland will be allowed to postpone their maternity leave if they suffer a serious health condition under measures included in the Maternity Protection, Employment Equality and Preservation of Certain Records Act 2024 (“Act”) that passed parliament on Oct. 24, 2024. The Act requires a commencement order before taking effect. Highlights include:</p> <ul style="list-style-type: none">• A “relevant employee” is an individual who is pregnant or on maternity leave and has a “serious health condition” — defined as a serious risk to the employee’s life or health (including the mental health) that requires medical intervention for a period of time.• Employees can notify their employer of their intention to postpone the start of all, or part of, their maternity leave for up to 52 weeks.• The employee must notify their employer of postponement of leave at least two weeks before the leave is due to commence. The notification must specify the date when the postponement will start and end, and include a medical certificate with the dates.• Employees can take their maternity leave (or maternity leave that is untaken) in one continuous period on the day immediately after the end of the postponement period. They must notify their employer of their intention to start their maternity leave as soon as reasonably practicable, but no later than the day on which the leave begins. Employees can postpone their leave one further time.
Resources	Maternity Protection, Employment Equality and Preservation of Certain Records Act 2024 (Irish Statute Book, Oct. 28, 2024)

Ireland (new)**Status****Effective date unknown****Development****Career****Use of some nondisclosure agreements restricted**

Employers in Ireland will not be allowed to enter into nondisclosure agreements (NDAs) concerning allegations of discrimination or harassment in relation to their employment, or potential employment, under measures included in the Maternity Protection, Employment Equality and Preservation of Certain Records Act 2024. The act requires a commencement order before it takes effect. Highlights of the NDA provisions include:

- NDAs are agreements or provisions that are in writing, or not, between an employer and employee that aims to prevent a “relevant disclosure” by either the employer or the employee, or both parties.
- NDAs that prevent a “relevant disclosure” will be null and void. A “relevant disclosure” is information concerning an allegation by the employee that he or she was discriminated against, or experienced victimization, harassment or sexual harassment in relation to employment, or potential employment, by the employer, and/or any actions taken by the employer or employee in response to making such an allegation.
- “Excepted nondisclosure” agreements are permitted if the employee has requested it and certain criteria are fulfilled. The employee must receive independent legal advice prior to signing such agreements, paid for by the employer.

Resources

[Maternity Protection, Employment Equality and Preservation of Certain Records Act 2024](#) (Irish Statute Book, Oct. 28, 2024)

Ireland (new)**Status****Beginning Jan. 1, 2025****Development****Career — Health — Wealth****Wage threshold for PRSI contributions increased**

From Jan. 1, 2025, the weekly wage threshold that will be used to calculate the employer Pay Related Social Insurance (PRSI) rate will increase to €527, up from €496. The changes are included in the Social Welfare Act 2024 signed on Oct. 28, 2024.

The employer PRSI rates for employees whose weekly wages do not exceed €527 will be 8.9% and 11.05% for wages above the wage threshold.

From Oct. 1, 2025, the employer rates will increase again to 11.25% and 9%, respectively. The employee PRSI rate will also increase to 4.2%, up from 4.1%.

The benefit amount will increase on Jan. 6, 2025.



Resources

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[Social Welfare Act 2024](#) (Irish Statute Book)

Ireland (previously covered, with upcoming effective date)**Development****Wealth**

- [Pension-related issues included in Finance Bill](#) — key date: Beginning Jan. 1, 2025
- [More details on Auto Enrolment scheme published](#) — key date: Sept. 20, 2025

Israel (previously covered, with upcoming effective date)	
Development	Health <ul style="list-style-type: none"> Health insurance contributions to increase — key date: Jan. 1, 2025
Latvia (new)	
Status	 Effective Jan. 1, 2025
Development	Career <p>Minimum wage to increase</p> <p>The Ministry of Labor has confirmed that the 2025 minimum wage rates will increase to €740/month, up from €700/month. Further increases are proposed — to €780 in 2026, €820 in 2027 and €860 in 2028.</p>
Resources	Announcement (Latvian) (Ministry of Labor, Oct. 29, 2024)
Lithuania (previously covered, with upcoming effective date)	
Development	Career <ul style="list-style-type: none"> Minimum wage to increase — key date: Jan. 1, 2025
Malta (new)	
Status	 Currently effective
Development	Career <p>Minimum wage to increase</p> <p>The weekly minimum wage will increase on Jan. 1, 2025, to €221.78 for employees aged 18 or older, up from €213.54.</p>
Resources	Budget 2025 (Maltese) (Government)
Namibia (previously covered, with upcoming effective date)	
Development	Career <ul style="list-style-type: none"> National minimum wage to be introduced — key date: Jan. 1, 2025
Netherlands (previously covered, with upcoming effective date)	
Development	Wealth <ul style="list-style-type: none"> Parliament agrees to significant occupational pension reforms — key date: Jan. 1, 2025
Oman (previously covered, with upcoming effective date)	
Development	Career — Health <ul style="list-style-type: none"> Social protection for foreign employees expanded — key date: July 2025
Poland (previously covered, with upcoming effective date)	
Development	Career <ul style="list-style-type: none"> Minimum wage to increase — key date: Jan. 1, 2025

Portugal (new)	
Status	 Effective Jan. 1, 2025
Development	<p>Career</p> <p>Minimum wage to increase</p> <p>The monthly minimum wage will increase in 2025 to €870 — with annual increments of €50, culminating in €1,020 by 2028 — under measures included in the Agreement on Wage Valorisation and Economic Growth.</p>
Resources	Agreement on Wage Valorisation and Economic Growth (Portuguese) (Government, Nov. 6, 2024)
Qatar (new)	
Status	 Effective date unknown
Development	<p>Career</p> <p>Nationalization program launched to boost employment rate</p> <p>Employers in Qatar will have to prioritize the hiring of Qatari nationals, and of non-Qatari individuals with Qatari mothers, under measures included in Law No. 12/2024 that aims to restrict the number of expatriate employees and boost the employment rate and career opportunities for Qatari nationals. The law will be enacted six months after its publication in the official journal, and further decisions will be published by the Council of Ministers and Ministry of Labor (MoL) prior to the law taking effect. Highlights of the law include:</p> <ul style="list-style-type: none"> • The law applies to all commercial companies operating in Qatar as well as private institutions for public or private benefit and associations. Exempted companies include those that are fully or partially owned by Qatar Energy, or that are engaged in petroleum and petrochemical industries. • The MoL will issue a Qatarization scheme to classify employers based on their workforce size and determine the job types. The scheme will include training, employment, qualification and university scholarship programs. The MoL will work with the private sector to offer training and development programs. • The MoL will determine the percentage of roles to be designated for Qatari employees in different industry sectors, and it could also decide to restrict the hiring of expatriates. • Employers will have to inform the MoL of all job opportunities, requirements for jobs and salaries. • Qatari job seekers will have to register with the MoL, and individuals will be given financial incentives and privileges, and sponsorship to complete their university studies to prepare them for private sector roles. • Covered companies covered will be offered incentives (such as various benefits, facilities, and privileges), and employees will be given financial incentives. • Employer sanctions include financial penalties and imprisonment for repeated violations.
Resources	Law No. 12 of 2024 (Government, Sept. 1, 2024)

Russia (new)	
Status	 Effective Jan. 1, 2025
Development	Career Minimum wage to increase The monthly minimum wage will increase to 22,440 RUB on Jan. 1, 2025, up from 19,242 RUB.
Resources	Law (Russian) (Government, Oct. 23, 2024)
Saudi Arabia (previously covered, with upcoming effective date)	
Development	Career — Health <ul style="list-style-type: none"> Labor law expanded — key date: Feb. 19, 2025
Serbia (previously covered, with upcoming effective date)	
Development	Career <ul style="list-style-type: none"> Minimum wage to increase — key date: Jan. 1, 2025
Slovakia (previously covered, with upcoming effective date)	
Development	Career <ul style="list-style-type: none"> Minimum wage to increase — key date: Jan. 1, 2025
Slovenia (new)	
Status	 Currently effective
Development	Career — Health Employees now have right to disconnect outside of working hours The right for employees in Slovenia to disconnect from their workplace outside their normal working hours took effect on Nov. 16, 2024. The measures are included in the amended Employment Relations Act, and companies should ensure they have adopted appropriate policies. Highlights include: <ul style="list-style-type: none"> All employees — including senior managers and company executives — have the right to disconnect, albeit that the nature of their work might require their agreement to different working hours, breaks and rest periods. Measures to support the right to disconnect must be included in collective bargaining agreements and company policies for organizations that are not subject to a collective agreement. Practical measures that employers could consider include the scheduling of meetings during reasonable business hours, informing employees that they do not have to take calls or respond to emails outside of their normal working hours, scheduling the sending of emails to the next working day, and the use of automatic out-of-office messages by employees. The employer must justify any exceptions from the right to disconnect — these should be limited to situations that require the employee's immediate response. Employers have the burden of proof to show they have introduced appropriate measures, and that they are being followed organization-wide. Sanctions for breaches range between €1,500 and €4,000. Sanctions could also be levied against the individual in the organization who breached the right to disconnect.
Resources	Announcement (Slovenian) (Ministry of Labour, Family, Social Affairs and Equal Opportunities, Nov. 14, 2024)

Spain (previously covered, with upcoming effective date)**Development****Career**

- [Mandatory measures for protections of LGTBI individuals](#) — key date: Jan. 10, 2025

Health — Wealth

- [Social security basis for higher earners, employers to increase](#) — key date: Jan. 1, 2025

South Africa (updated)**Status****Effective Jan. 1, 2025****Development****Career****New employment measures to take effect**

Under changes to South Africa's Employment Equity Act 55, 1998 (EEA), “designated employers” in certain industry sectors will face new numerical employment targets from among historically disadvantaged groups, and the EEA will no longer apply to employers with fewer than 50 employees. The amended act will take effect on Jan. 1, 2025 (the Act was previously expected to take effect on Sept. 1, 2023). The finalized industry sector targets have not yet been published.

The EEA generally applies to all employers in South Africa — although some government organizations are exempt. It prohibits indirect or direct discrimination in any employment policy or practice on grounds of race, gender, pregnancy, marital status, family responsibility, ethnic or social origin, color, sexual orientation, age, disability, religion, conscience, belief, political opinion, language, birth, culture and HIV status.

Highlights include:

- Industry sectors will have numerical representation targets based on race, gender and disability for all occupational levels to help achieve equitable representation from among designated groups. The Minister of Employment and Labour can identify national economic sectors (including an industry or service or part of any industry or service) and geographic regions and set numerical targets in consultation with the Employment Equity Commission, subject to a minimum 30-day consultation. A “designated employer” must align their employment equity plan (EEP) numerical targets with the applicable sectoral target. The Department of Employment and Labour (DoEL) published in May 2023 and February 2024 draft regulations for public comment identifying sectors and proposing various sectoral targets for designated groups. It remains to be seen if the February 2024 draft regulations will be published in final form or if another version will be published for public comment. The DoEL reportedly said that the sectoral targets would be subject to a transitional period. Employers with fewer than 50 employees are no longer classified as a “designated employer” subject to the EEA. As a result, they will not have to develop, implement and submit an EEP to the Department of Employment and Labour.
- The act no longer includes a specific deadline for employers to submit their annual reports. Instead, the minister can make regulations regarding the submission of employment equity reports and their timing.
- Employers with a representative trade union must consult with that union about their EEP's content, its submission and implementation, and the employer's analysis of the employment barriers faced by individuals from designated groups. Where there is no union, employers must consult with their employees.
- Labor inspectors can generally serve compliance orders on a designated employer for failure to comply with the act. The Labour Court can issue an order to direct an employer to comply with the applicable sectoral and EEP targets and could impose a fine for noncompliance with the order.

Resources

[Employment Equity Act](#) (Official Gazette, April 13, 2023) and [Employment Equity Amendment Act: Commencement](#) (Government, Dec. 12, 2024)

South Africa (previously covered, with upcoming effective date)	
Development	Career <ul style="list-style-type: none"> Expanded remuneration and pay gap disclosures required — key date: Upon proclamation
Sweden (new)	
Status	 Currently effective
Development	Career — Health <p>Parental leave’s ‘double days’ increased, transfer parental allowance allowed</p> <p>From July 1, 2024, parents in Sweden can take up to 60 “double days” (up from 30 days) until their child is aged 15 months — up from 12 months. The “double days” measure allows parents to take their parental allowance leave on the same day. However, the parental allowance payment rules remain unchanged — a “double day” will count as two days of parental allowance.</p> <p>In addition, parents can now transfer up to 45 days of their paid parental allowance to someone who is not the child’s parent or guardian and who is insured in Sweden. The allowance is increased to 90 days for single parents. The individual has the right to take leave from their work, and to be paid the parental allowance — the compensation amount is calculated on the individual’s sickness benefit qualifying income (“SGI”). For individuals without SGI, the benefit is at the lowest level (180 SEK per day).</p>
Resources	martin.jamtander@mercer.com Press release (Swedish) (Ministry of Social Affairs, June 27, 2024)
Sweden (previously covered, with upcoming effective date)	
Development	Wealth <ul style="list-style-type: none"> Flexibility of receiving occupational pension benefit payments increased — key date: Oct. 1, 2025
Switzerland (previously covered, with upcoming effective date)	
Development	Career — Health <ul style="list-style-type: none"> Paid parental leave introduced in Geneva — key date: unknown
United Arab Emirates (UAE) (new)	
Status	 Currently effective
Development	Health <p>Employers can recover VAT costs of dependents’ health insurance</p> <p>Effective Nov. 15, 2024, employers can recover the value added tax — VAT — paid on the cost of health insurance coverage for employees’ dependents (capped at one spouse and three children younger than age 18). The measure is included in the UAE VAT Executive Regulations published in the Official Gazette on Sept. 16, 2024.</p>
Resources	UAE VAT Executive Regulations (Arabic) (Government)
UAE (previously covered, with upcoming effective date)	
Development	Health <ul style="list-style-type: none"> Mental health benefits for insurance policies updated — key date: Jan. 1, 2025 Compulsory health insurance to expand to Northern Emirates — key date: Jan. 1, 2025

United Kingdom (UK) (new)**Status**  **Upcoming initiative****Development****Wealth****Pensions Regulator to move to prudential style of regulation**

The Pensions Regulator (TPR) announced that the rapid acceleration in the scale of workplace pension schemes requires a more prudential style of regulation to protect savers from systemic risk. TPR will focus on three priorities:

- Investment. TPR will increase its focus on investment governance in both defined contribution (DC) and defined benefit (DB) schemes.
- Data quality. TPR will improve data quality standards, particularly in the run-up to the launch of pensions dashboards.
- Trustees. TPR will establish formal relationships with all ten professional trustee firms that now govern over £1 trillion of assets under management. TPR intends to understand good practice and identify risks, including ownership structure, skills and experience, and conflicts of interest.

As part of the move to prudential-style regulation, TPR will restructure its approach to DC supervision, having already changed its approach to engaging with DB schemes. DC schemes will be grouped into four segments that have particular characteristics: monoline master trusts; commercial master trusts; noncommercial master trusts; and single-employer trusts and collective DC schemes.

Resources

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[TPR is changing as pension schemes move towards systemically important size](#) (TPR, Nov. 27, 2024)

UK (new)**Status**  **Consultation is open until Jan. 16, 2024.****Development****Wealth****Consultation on delivering scale, consolidation and value in defined contribution workplace pensions issued**

A consultation on proposed reforms that would deliver scale, accelerate consolidation and drive a focus on value over cost in the defined contribution workplace pensions market was issued on Nov. 14, 2024, with input invited required by Jan. 16, 2025. The consultation proposes two key measures to:

- Achieve scale in workplace pension schemes by introducing a minimum size and maximum number of default funds.
- Permit the bulk transfer of assets for contract-based schemes without requiring individual savers' consent.

In addition, the consultation considers the role of employers in a more consolidated market and if their advisers should be subject to more oversight.

Resources

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[Pensions Investment Review: Unlocking the UK pensions market for growth](#) (TPR, Nov. 14, 2024)

UK (new)

Status



Proposals

Development

Career Health


Policy proposals to boost employment rate published

The government has published the “Get Britain Working White Paper” that outlines initiatives aimed at improving the employment rate (particularly among young people, people with disabilities and individuals with long-term health conditions) and reducing the cost of state benefits. According to the government, the “White Paper delivers the fundamental reforms needed to fix the foundations, break down barriers to opportunity particularly for young people and improve living standards.” Furthermore, individuals who can work will be expected to do so, and individuals who refuse to engage with the government’s support will face “clear consequences.” The government aims to achieve “an ambitious” 80% employment rate, and the White Paper complements the Employment Right’s Bill published in October 2024. Government statistics show that 2.8 million individuals are not currently employed due to long-term sickness; one in eight young people are not in education, employment or training; and nine million adults lack essential workplace skills. Furthermore, individuals who have a disability are nearly three times more likely than individuals without a disability to be economically inactive. Highlights of the White Paper include:

- The employment support system (Jobcentres) will become a national jobs and careers service, with an expanded remit to focus on skills and careers instead of monitoring and managing benefit claims.
- A new “Youth Guarantee” will provide young people aged 18 to 21 with access to education or training to help them find employment. The Apprenticeship Levy in England will become the “Growth and Skills Levy” to improve the opportunities for young people to develop skills and work opportunities.
- Eight youth “trailblazer” areas will be established to identify those individuals most at risk of falling out of education or employment and match them to education, training and work opportunities. Local areas in England will be allowed to formulate their own “Get Britain Working” plans.
- Government funding (£115 million) will support local areas in England and Wales to deliver a new supported employment programme in 2025 called the Connect to Work scheme. The scheme will offer voluntary employment to individuals that have disabilities, health conditions or face complex barriers to work. Further funding will be provided in subsequent years from a new “Get Britain Working Fund.”
- Mental health support services will be expanded, and other medical staff deployed, to reduce waiting time in geographic areas that have a high inactivity rate.
- An independent review open until summer 2025 will assess the support that could be given to employers to employ people with disabilities and health conditions.
- The government will publish measures to overhaul the health and disability benefits system; a consultation in spring 2025 will “put the views and voices of disabled people at the heart of any policy changes that directly affect them.”

Resources

[Get Britain Working White Paper](#) (Government, Nov. 26, 2024)

UK	
Status	 Currently effective
Development	<p>Career</p> <p>Operations of international maritime services face national minimum wage requirements</p> <p>From Dec. 1, 2024, operators of international maritime services that call at UK ports at least 120 times a year must comply with The Seafarers' Wages Regulations 2024 (SI 2024/1015). Harbor authorities must ask the operator of a service for a declaration that seafarers on board are being paid the equivalent of the UK national minimum wage (this is known as the "equivalence declaration").</p>
Resources	Seafarers' Wages Regulations 2024 (Legislature, Oct. 10, 2024)
UK (previously covered, with upcoming effective date)	
Development	<p>Career — Health</p> <ul style="list-style-type: none">• Paternity leave to be expanded to bereaved partners — key date: Effective date unknown• Employees to be allowed neonatal care leave — key date: expected April 2025• Benefits-in-kind digitization reporting confirmed — key date: April 2026 <p>Career — Health — Wealth</p> <ul style="list-style-type: none">• Autumn Budget increases National Insurance, National Minimum Wage Rates and includes pension changes — key date: April 6, 2025 <p>Wealth</p> <ul style="list-style-type: none">• Pension auto enrollment to expand, reducing eligible age and abolishing earnings threshold — key date: unknown• Guidance sets staging date for schemes to connect to Pensions Dashboard — key date: April 30, 2025



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