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Global Legislative Update

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Law & Policy Group
By Stephanie Rosseau and Fiona Webster



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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Section 1

Highlights

Global

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Reproductive rights	Global employer resources post-<i>Dobbs</i> ruling
Remote working	Global employer resources
Right to disconnect	Global employer resources

Americas

Brazil	Food and voucher scheme updated
Canada	Federal minimum wage increased Basic rate for pensions set Minimum wage increased in New Brunswick Minimum wage increased in Nova Scotia Budget announces several pension initiatives in Ontario Minimum wage increased in Prince Edward Island Minimum wage increased in Yukon
Jamaica	Minimum wage increased
Mexico	Measures to eliminate workplace violence, improve gender equality introduced Maximum working week to be gradually reduced
Nicaragua	Minimum wage increased
Peru	Digital wallets for payments of salaries and other compensation allowed

Americas (continued)

United States

[Updated enforcement projects for retirement plans revealed](#)
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[Most noncompete agreements banned in Washington](#)
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[Law clarifies preventive services and immunizations in Washington](#)
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[Portable benefit accounts for nonemployees adopted in Wyoming](#)

Asia Pacific

Australia

- [Regulator prepares for Payday Super reforms](#)
- [Best practice guidance for retirement income solutions issued](#)
- [Australian Securities and Investment Commission issues enforcement and regulatory update](#)
- [Securities regulator updates enforcement approach](#)
- [Anti-money laundering and counter-terrorism financing bill introduced](#)
- [Draft regulations to address tax concessions of large superannuation balances issued](#)
- [Larger employers must select and report against gender targets](#)

Indonesia

- [Enforcement information on reporting job vacancies and hires issued](#)
- [Pension tax reforms enacted](#)
- [New gender reporting disclosures required](#)
- [Employment protections for gig workers finalized](#)

New Zealand

- [Minimum wage increased](#)

Europe, Middle East and Africa (EMEA)

Belgium

- [Minimum wage increased](#)

France

- [Regulator targets misuse of independent contractor status](#)

Greece

- [Minimum wage increased](#)
- [Ergani Digital card expanded to more private sector occupations](#)

Isle of Man

- [Minimum wage increased](#)

Jersey, Channel

Islands

- [Minimum wage increased](#)

Morocco

- [Minimum wage to increase](#)

Romania

- [Minimum wage to increase](#)

South Africa

- [Minimum wage increased](#)


Europe, Middle East and Africa (EMEA) (continued)

United Kingdom	<u>Recordkeeping required to demonstrate compliance with workers' statutory paid holiday entitlement</u>
	<u>Finance Act 2026 includes framework for inheritance tax on pensions</u>
	<u>Legislation to introduce mandatory ethnicity and disability pay gap reporting planned</u>
	<u>Minimum wage increased</u>
	<u>Trade union statutory recognition procedure to ease in Great Britain</u>
	<u>Employment Rights Act 2025: Measures taking effect in April 2026 in Great Britain</u>
	<u>Bereaved partner's paternity leave updated in Great Britain</u>
	<u>New paternity, parental leave entitlements take effect in Great Britain</u>
<u>Paid miscarriage leave introduced in Northern Ireland</u>	

Section 2

Global

Artificial Intelligence	
Status	 Ongoing initiatives
Development	<p>Career</p> <p>Roundup: Global employer resources on artificial intelligence</p> <p>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.</p>
Resources	Roundup , regularly updated
Minimum wage	
Status	 Ongoing initiatives
Development	<p>Career</p> <p>Roundup: Global employer resources on minimum wage increases</p> <p>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, news articles, and viewpoints.</p>
Resources	Roundup , regularly updated

Reproductive rights	
Status	 Ongoing initiatives
Development	<p>Health</p> <p>Roundup: Global employer resources on reproductive rights post-Dobbs 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	Roundup , regularly updated
Remote working	
Status	 Ongoing initiatives
Development	<p>Career — Health — Wealth</p> <p>Roundup: Countries address remote-working issues</p> <p>Remote working has become more of a 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 provides links to government information, third-party analyses, news articles, and viewpoints.</p>
Resources	Roundup , regularly updated
Right to disconnect	
Status	 Ongoing initiatives
Development	<p>Career</p> <p>Roundup: Right to disconnect around the world</p> <p>In recent years, several countries have enacted legislation requiring employers to allow employees the “right to disconnect” — or to “switch off” from work-related electronic communications (such as emails) outside of their normal working hours. To help employers consider the issues associated with the right to disconnect, this roundup provides links to general information about countries’ legislative/regulatory governance initiatives and trends. Sources include organizations, government websites, third-party analysis news articles, and viewpoints.</p>
Resources	Roundup , regularly updated

Section 3

Americas

Argentina (previously covered, with an upcoming effective date)	
Development	<p>Career</p> <ul style="list-style-type: none"> Labor modernization bill approved by Parliament — key date: Effective date unknown
Brazil (new)	
Status	 Currently effective
Development	<p>Health</p> <p>Food and meal voucher scheme updated</p> <p>Decree No. 12,712/2025 updates regulations for the issuance of employer-provided food and meal vouchers. The vouchers can only be used for meals in restaurants or for the purchase of food — they cannot be used for unrelated benefits (such as gym memberships, cashback programs, or streaming services). The decree also caps merchants' discount rate at 3.6%. Penalties apply for noncompliance by operators, contracting companies, and commercial establishments, and include fines, exemption from social security contributions, and exclusion from the Workers' Food Program (PAT).</p>
Resources	Decree No 12,712/2025 (Portuguese) (Government, March 24, 2026)
Brazil (previously covered, with an upcoming effective date)	
Development	<p>Career</p> <ul style="list-style-type: none"> Payroll tax to increase — key date: January 1, 2027 <p>Career — Health</p> <ul style="list-style-type: none"> Inclusion of psychosocial risks in risk management process postponed — key date: May 26, 2026
Canada (new)	
Status	 Currently effective
Development	<p>Career</p> <p>Federal minimum wage increased</p> <p>On April 1, 2026, the federal minimum wage increased to C\$18.15/hour, up from C\$17.75/hour.</p>
Resources	Government of Canada raises the federal minimum wage (Employment and Social Development Canada, March 24, 2026)

Canada (previously covered, now effective)**Status**  **Currently effective****Development****Wealth****Basic rate for pension plans set**

The Office of Superintendent of Financial Institutions (OSFI) set the basic rate at C\$12 for the office year beginning on April 1, 2026. This rate applies to all pension plans registered under the Pension Benefits Standards Act, 1985 and the Pooled Registered Pension Plans Act.

Resources

patrick.hatzis@mercer.com

[Assessment of pension plans regulations](#) (OSFI, September 19, 2025)

Canada — New Brunswick (previously covered, now effective)**Status**  **Currently effective****Development****Career****Minimum wage increased**

On April 1, 2026, the minimum wage increased to C\$15.90/hour, up from C\$15.65/hour.

Resources


[Minimum wage, overtime and minimum pay for reporting for work](#) (Government)

Canada — Nova Scotia (previously covered, now effective)**Status**  **Currently effective****Development****Career****Minimum wage increased**



In 2026, the minimum wage will increase in two phases. The first increase to C\$16.75/hour took effect on April 1, 2026. A second increase to C\$17/hour will take effect on October 1, 2026.

Resources



[Minimum wage to increase twice in 2026, reaching \\$17 in October](#) (Government, December 2, 2025)

Canada — Ontario (new)	
Status	 Proposal
Development	<p>Wealth</p> <p>Budget announces several pension initiatives</p> <p>The 2026 budget, issued on March 26, 2026, introduces several key pension initiatives affecting sponsors of defined benefit (DB) and defined contribution (DC) plans:</p> <ul style="list-style-type: none"> • Two new unlocking options would be available for locked-in account holders: (1) individuals who have reached early retirement age under their pension plan, and (2) account holders younger than 55 with total locked-in balances below C\$29,840 (indexed annually). This aims to provide Ontarians with greater short-term financial flexibility. However, it is unclear if these options would apply to terminated DC plan members who leave their funds in the plan. The government will consult on regulations later in 2026. • Long-awaited legislation was announced that would allow DC plans and plans with additional voluntary contributions to offer Variable Life Benefits (VLBs) to retirees. VLBs would provide a monthly lifetime benefit adjusted for investment and mortality experience, serving as an alternative to locked-in accounts or annuities. Stakeholder consultations on enabling regulations are planned for later in 2026, with a target start date of January 1, 2027. Quebec pioneered a full VLB regulatory framework in 2025. • The Pension Benefits Guarantee Fund (PBGF) would double its maximum monthly pension coverage to CA\$3,000 for wind-ups on or after March 26, 2026. This follows a 2025 review confirming the PBGF's strong financial position despite declining membership and fewer eligible DB single employer pension plans (SEPPs). To support consolidation of DB SEPPs into Jointly Sponsored Pension Plans, the government proposes eliminating PBGF premiums for SEPP sponsors once beneficiaries consent to a merger prior to regulatory approval. • Pension plan administrators would receive limited administrative relief for former, retired, or other beneficiaries over 100 years old who cannot be located. To qualify, administrators would have to conduct additional searches and observe a prescribed waiting period before applying to the Financial Services Regulatory Authority of Ontario (FSRA) CEO for discharge. Regulations will provide additional details, including the effective date. • The Protect Ontario Account Investment Fund would be established, investing up to CA\$4 billion and partnering with a top-tier private investment manager. This fund would aim to attract Canadian pension fund capital and major investors to “diversify Ontario’s economy, enhance productivity, increase independence from U.S. trade relationships, and reduce exposure to external economic uncertainty.”
Resources	2026 Ontario budget: A plan to protect Ontario (Government, March 2026)


Canada — Prince Edward Island (new)	
Status	 Currently effective
Development	<p>Career</p> <p>Minimum wage increased</p> <p>On April 1, 2026, the minimum wage increased to C\$17/hour, up from C\$16.50/hour.</p>
Resources	Minimum wage order (board and lodging) (Government, October 1, 2025)
Canada — Yukon (previously covered, now effective)	
Status	 Currently effective
Development	<p>Career</p> <p>Minimum wage increased</p> <p>On April 1, 2026, the minimum wage increased to C\$18.51/hour, up from C\$17.94/hour.</p>
Resources	The Yukon's minimum wage set to increase (Government, February 5, 2026)
Canada (previously covered, with an upcoming effective date)	
Development	<p>Career</p> <ul style="list-style-type: none"> • Minimum wage to increase in British Columbia — key date: June 1, 2026 • Minimum wage to increase in Quebec — key date: May 1, 2026 <p>Career — Health</p> <ul style="list-style-type: none"> • ‘Right-to-disconnect’ established for employees — key date: Expected to come into force in 2026 <p>Wealth</p> <ul style="list-style-type: none"> • Pension super priority federal legislation enacted — key date: April 27, 2027
Colombia (previously covered, with an upcoming effective date)	
Development	<p>Career — Wealth</p> <ul style="list-style-type: none"> • Labor laws revised, worker protections expanded — key date: July 1, 2026 • New regulation on provision of breastfeeding spaces issued — key date: July 1, 2026 <p>Wealth</p> <ul style="list-style-type: none"> • Pension reforms issued — key date: Postponed from July 1, 2025, pending judicial decision


Jamaica (new)	
Status	 Effective July 1, 2026
Development	<p>Career</p> <p>Minimum wage increased</p> <p>On July 1, 2026, the weekly minimum wage will increase to JM\$17,000 per 40-hour week, up from JM\$16,000, calculated on a 40-hour week.</p>
Resources	Minimum wage moves to \$17,000 on July 1 (Government, March 24, 2026)
Mexico (new)	
Status	 Currently effective
Development	<p>Career</p> <p>Measures to eliminate workplace violence, improve gender equality introduced</p> <p>Effective January 16, 2026, employers in Mexico must provide regular workforce training to enhance workplace equality and eliminate violence against women, as mandated by a federal decree amending several statutes and the Federal Labor Law. This training also aims to combat gender discrimination and promote gender equality. Employers may be subject to labor inspections to determine if they are compliant.</p> <p>In addition, employers should update their internal policies in accordance with the Labor Inspection Protocol with a Gender Perspective, first published by the Labor Ministry in March 2024, as well as their reporting and investigation mechanisms.</p>
Resources	DOF 15/01/2026 (Spanish) (Government, January 15, 2026)


Mexico (new)	
Status	 Effective dates not yet issued.
Development	<p>Career</p> <p>Maximum working week to be gradually reduced</p> <p>On March 3, 2026, Mexico enacted a constitutional amendment making several changes to reduce the work week. To implement these changes, amendments to the Federal Labor Law must be issued by Congress within 90 days of publication in the Official Gazette. Highlights include:</p> <ul style="list-style-type: none"> • Employees and employers will continue to have the ability to mutually agree on working hours. • The maximum weekly working hours will be gradually reduced from 48 hours as follows: 46 hours in 2027; 44 hours in 2028; 42 hours in 2029; and 40 hours in 2030. • Employees have the right to one paid day off for every six days worked. • Under extraordinary circumstances, employees may work up to 12 hours of overtime per week, compensated at double pay — capped at four hours per day and four days per week. Additionally, employees may work an extra four hours of overtime per week at triple the regular rate. • There is no reduction in employees' wages or benefits as a result of these changes. <p>Employers will need to review their organizational models, work schedules, and manage overtime and labor costs. Other anticipated changes in the federal law include the phased implementation of overtime pay and a requirement for electronic registration of the start and end times of employees' working shifts.</p>
Resources	Constitutional amendment (Spanish) (Official Diary, March 3, 2026)
Nicaragua (new)	
Status	 Currently effective
Development	<p>Career</p> <p>Minimum wage increased</p> <p>On March 1, 2026, minimum wages generally increased by 4% in all economic sectors. The increase will remain in force until February 28, 2027. Different monthly minimum wage rates apply to each industry sector. The free trade zone sector is excluded from this minimum wage adjustment following a 6.7% increase for 2026, effective January 1.</p>
Resources	Ministerial No. 02-2026 (Spanish) (Legislature, March 6, 2026)
Panama (previously covered, with an upcoming effective date)	
Development	<p>Wealth</p> <ul style="list-style-type: none"> • Employer social security contributions increased — key date: March 1, 2027



Peru (new)	
Status	 Currently effective
Development	<p>Career</p> <p>Digital wallets for payments of salaries and other compensation allowed</p> <p>Employers in Peru are now allowed to pay salaries, mandatory benefits, bonuses, and other compensation using digital wallets. This is established by Law No. 32413, effective since July 2025, and regulated by Supreme Decree No. 011-2026-EF, which came into force on February 7, 2026. The use of digital wallets requires mutual agreement between the employer and employee. Employees have the option to receive their salaries via digital wallet within the first ten working days of employment, but there are also procedures for them to change their payment method later if they wish.</p>
Resources	Law No. 32413 (Spanish) (Government, July 12, 2025) and Decree No. 011-2026-EF (Spanish) (Government, February 6, 2026)
Peru (previously covered, with an upcoming effective date)	
Development	<p>Career — Wealth</p> <ul style="list-style-type: none"> • Pension system modernization law issued — Key dates: 2027 and 2028 <p>Wealth</p> <ul style="list-style-type: none"> • Regulations to support pension system reform issued — key date: starting in June 2027
United States (US) (new)	
Status	 Current priorities
Development	<p>Wealth</p> <p>Updated enforcement projects for retirement plans revealed</p> <p>The Department of Labor (DOL) recently announced updates to its national enforcement projects for ERISA plans. These projects reflect priorities that guide DOL’s enforcement activities, which are conducted by investigators in the agency’s regional and district offices. This article provides an overview of areas of focus for retirement plans, which include cybersecurity, retirement asset management, and protection of benefit distributions.</p>
Resources	matthew.calloway@mercer.com and margaret.berger@mercer.com GRIST , March 5, 2026



US (new)	
Status	 In limbo
Development	<p>Health — Wealth</p> <p>Department of Labor, Pension Benefit Guaranty Corporation civil monetary penalties in limbo for 2026</p> <p>The Department of Labor (DOL) and Pension Benefit Guaranty Corp. (PBGC) still have not published inflation-adjusted civil monetary penalties for employee benefit plans for 2026. The Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015 (the Act) requires federal agencies to adjust their civil penalties for inflation by January 15 of each year. The delay appears to be a lingering result of the 43-day federal government shutdown that began on October 1, 2025.</p> <p>Under the Act, the 2026 penalties are supposed to be calculated by multiplying the 2025 penalty amounts by the percentage increase in the Consumer Price Index for all Urban Consumers (CPI-U) from October 2024 through October 2025. However, due to the government shutdown, the Bureau of Labor Statistics never released CPI-U figures for October 2025. This has left the agencies without a multiplier to apply to their 2025 penalties.</p> <p>Unless the agencies implement a workaround, it appears the 2025 penalties will remain in place for 2026. The agencies may be in a similar situation next year, as the Act requires that 2027 penalties reflect the increase in CPI-U from October 2025 through October 2026.</p>
Resources	<p>GRIST, March 5, 2026</p> <p>brian.kearney@mercer.com, margaret.berger@mercer.com, and dorian.smith@mercer.com</p>
US (new)	
Status	 Currently effective
Development	<p>Career</p> <p>'Center for Faith' website launched</p> <p>On March 19, 2026, the U.S. Department of Labor (DOL) launched a new website for its "Center for Faith," established following an Executive Order issued in February 2025. The center works with faith-based organizations to protect religious liberties, address religious bias, and help these organizations maximize their access to grant funding while minimizing regulatory burdens.</p> <p>The DOL's website offers resources on preventing workplace religious discrimination and guides faith organizations on how to apply for federal grants. It also provides consolidated information from the White House, the DOL, and the Equal Employment Opportunity Commission (EEOC) about employers' responsibilities to maintain workplaces free from discrimination, harassment, and retaliation. Additionally, the site includes retirement plan resources to assist small faith-based organizations in selecting appropriate retirement plans and an interactive map detailing religious discrimination protections in each state.</p>



Resources	Labor Department launches new center for faith website (DOL, March 19, 2026); Center for Faith (DOL) and Workforce discrimination resources by state (DOL)
US (updated)	
Status	 Employer contributions can begin July 1, 2026
Development	Wealth Employers can contribute to Trump accounts starting in July Starting in July, employers can voluntarily contribute to the Trump accounts of employees' dependent children. Created by the One Big Beautiful Bill Act (Pub. L. No. 119-21), these accounts are a new kind of tax-preferred savings vehicle for individuals under 18. Employer contributions up to \$2,500 per year are excludable from an employee's gross income if made pursuant to a program that meets certain conditions. This tax exclusion also applies to employer contributions to accounts of employees who are under 18. Originally published on August 5, 2025, the below GRIST has been updated to reflect IRS guidance in Notice 2025-68, proposed regulations on elections to open Trump accounts, and proposed regulations on the \$1,000 contribution pilot program for eligible children born from 2025 through 2028. IRS intends to issue future guidance on Internal Revenue Code (IRC) Section 128 employer contributions programs and other aspects of Trump accounts not addressed by the proposed regulations — including contributions, investments, distributions, reporting, other special rules, and coordination with IRA rules
Resources	matthew.calloway@mercer.com , margaret.berger@mercer.com , brian.kearney@mercer.com , and dorian.smith@mercer.com GRIST , March 18, 2026

US (new)	
Status	 Comments are due April 27, 2026
Development	Wealth SECURE 2.0 e-disclosure rule changes proposed The Department of Labor (DOL) is proposing modest changes to its two electronic disclosure safe harbor regulations to reflect the SECURE 2.0 Act of 2022 (Div. T of Pub. L. No. 117-328) requirement that retirement plans give certain pension benefit statements on paper starting with the 2026 plan year. These safe harbors provide the framework for electronic disclosure of documents required to be disclosed under ERISA. Until DOL issues final regulations, plan administrators who comply with a reasonable, good-faith interpretation of the proposal won't face agency enforcement action for violating the paper statement requirement.
Resources	matthew.calloway@mercer.com and margaret.berger@mercer.com GRIST , March 24, 2026

US	
Status	 Consultation is open until April 28, 2026.
Development	<p>Career — Health — Wealth</p> <p>Rules to determine employee or independent contractor proposed</p> <p>On February 26, 2026, the Department of Labor (DOL) proposed rules to revise its analysis for distinguishing between employees and independent contractors under the Fair Labor Standards Act (FLSA). The DOL proposes to rescind a 2024 rule issued by the Biden administration that it is no longer applying in its investigations and replace it with the earlier streamlined analysis applied by the first Trump administration. The DOL would apply this analysis to the Family and Medical Leave Act (FMLA) and Migrant and Seasonal Agricultural Worker Protection Act (MSPA), both of which incorporate the FLSA’s relevant definitions. The proposal:</p> <ul style="list-style-type: none"> • Adopts an “economic reality” test to determine a worker’s status as an employee or independent contractor, examining whether a worker is in business for him- or herself (independent contractor) or is economically dependent on a potential employer for work (employee) • Identifies and explains two core factors: (1) the nature and degree of the worker’s control over the work and (2) the worker’s opportunity for profit or loss based on initiative and/or investment. These are the factors that federal courts primarily consider when answering the question of whether a worker is economically dependent on someone else’s business or is in business for him- or herself. • Identifies three other factors relevant to the analysis, particularly when the two core factors do not point to the same classification: (1) the amount of skill required for the work; (2) the degree of permanence of the working relationship between the worker and the potential employer; and (3) whether the work is part of an integrated unit of production; and also note that additional factors may be considered in the analysis. • Advises that the parties’ actual practices are more relevant than what may be contractually or theoretically possible • Provides eight examples of how the economic reality factors would apply in certain real-life situations. <p>FAQs on the proposal have also been issued, and comments can be submitted until April 28, 2026.</p>
Resources	<p>Notice of Proposed Rule: Employee or Independent Contractor Status Under the Fair Labor Standards Act, Family and Medical Leave Act, and Migrant and Seasonal Agricultural Worker Protection Act, RIN 1235-AA46 (Department of Labor, February 26, 2026) and Withdrawal of 2023 standard for determining joint employer status (Federal Register, February 27, 2026)</p>

US	
Status	 Currently effective
Development	<p>Career</p> <p>Roundup: Employer resources on tax deduction for overtime pay</p> <p>On July 4, 2025, President Trump signed the “One Big Beautiful Bill,” which includes a federal income tax deduction on nonexempt workers’ overtime pay covered by the Fair Labor Standards Act. The overtime tax deduction is currently scheduled to expire after 2028. To provide employers with some information about the deduction and the varying aspects and issues to consider, this roundup provides links to government information, third-party analyses, news articles, and viewpoints.</p>
Resources	Roundup: Employer resources on tax deduction for overtime , regularly updated
US	
Status	 Ongoing developments
Development	<p>Career</p> <p>Roundup: Employer resources on H-1B reforms</p> <p>On September 19, 2025, President Trump signed a proclamation to restrict the entry into the US of H-1B alien workers in specialty occupations, requiring a \$100,000 payment to accompany or supplement H-1B visa petitions for new applications. Other planned H1-B changes were also included in the proclamation. Guidance in response to the proclamation was issued by US Citizenship and Immigration Services, US Customs and Border Protection (USCIS), the Department of State, and the Department of Homeland Security. However, implementation of the proclamation has caused confusion among employers and H-1B holders. On September 20, 2025, the Chamber of Commerce released the following statement: “We’re concerned about the impact on employees, their families, and American employers. We’re working with the Administration and our members to understand the full implications and the best path forward.” On December 29, 2025, USCIS published a final rule that will replace the prior random lottery process for the selection of new H-1B visas with a system that prioritizes the allocation of visas to higher skilled and higher paid foreign workers.</p> <p>To provide employers with some information about the new H-1B visa requirements and the varying aspects and issues to consider, this roundup provides links to government information, third-party analyses, news articles, and viewpoints.</p>
Resources	Roundup: Employer resources on H-1B reforms , regularly updated

US	
Status	 Effective dates vary.
Development	<p>Career — Health</p> <p>2025 state paid family and medical leave contributions and benefits</p> <p>Mandates requiring paid leave for an employee’s own health condition exist in California, Colorado, Connecticut, Hawaii, Massachusetts, New Jersey, New York, Oregon, Rhode Island and Washington, along with Puerto Rico and Washington, DC. Delaware, Maine, Maryland and Minnesota will start similar programs in the next few years. Except for Hawaii and Puerto Rico, these jurisdictions also require paid family leave. Voluntary group family leave insurance is now available in Alabama, Arkansas, Florida, Kentucky, Michigan, South Carolina, Tennessee, Texas, and Virginia. Private employers may opt in to the state program for governmental employees in New Hampshire and Vermont.</p>
Resources	<p>rich.glass@mercer.com and katharine.marshall@mercer.com</p> <p>GRIST, updated January 29, 2025 and Paid family and medical leave: Snapshots across the US (Mercer, September 23, 2025)</p>
US	
Status	 Currently effective
Development	<p>Career — Health</p> <p>Domestic partner benefits remain popular, but present challenges</p> <p>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, an employer domestic partner checklist, and two tables summarizing applicable state laws.</p>
Resources	<p>rich.glass@mercer.com and patty.cartwright@mercer.com</p> <p>GRIST, regularly updated</p>

US	
Status	 Effective dates vary.
Development	<p>Career — Health</p> <p>Roundup: State accrued paid leave mandates</p> <p>More than one-third of all states have some form of accrued paid leave requirement. These laws have certain common features, including the following:</p> <ul style="list-style-type: none"> • Which employers must comply, and which employees can accrue and take paid leave • How much paid leave employees may accumulate, use and carry over from one year to the next • Whether a new hire waiting period is permissible before using accrued paid leave, and whether leave may be accrued and/or taken in increments other than one hour • Whether employers may front-load or credit total annual paid leave at the start of each year and avoid the need to track hourly accruals or provide year-end carryovers • What reasons — in addition to an employee’s own illness — justify the use of accrued paid leave • What notice or documentation employers may require employees to provide, and what information about the paid leave entitlement employers must provide to employees • What protections — in addition to job — apply to employees who exercise rights to accrued paid leave • Whether employers must pay out unused accrued leave when employees separate from service, and what rules apply when an individual is rehired • Requirements typically don’t apply to employees covered by a collective bargaining agreement (CBA) in effect at the time of a law’s passage.
Resources	<p>rich.glass@mercer.com and katharine.marshall@mercer.com</p> <p>Roundup: State accrued paid leave mandates (Mercer, regularly updated)</p>
US	
Status	 Currently effective
Development	<p>Health</p> <p>Beyond COBRA: State laws add complexity to continuation coverage</p> <p>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.</p>
Resources	<p>rich.glass@mercer.com</p> <p>GRIST, November 12, 2024</p>

US

Status



Currently effective

Development

Health

Group fixed-indemnity plans pose legal and 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](#), August 27, 2024

US

Status



Effective dates vary.

Development

Wealth

User's Guide to SECURE 2.0

A dizzying array of legislation affecting defined contribution (DC) and defined benefit (DB) plans became law on December 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).

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.



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.


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.



This guide is updated periodically to reflect additional information and guidance.

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. While these benefits are not subject to cafeteria plan or ERISA rules, compliance difficulties exist, and a 2018 tax law that expired at the end of 2025 added complexities. The federal monthly limits are adjusted every year. Some state and local jurisdictions have imposed employer mandates, such as leveraging the tax advantage of commuter benefits and providing tax-related incentives.</p>
Resources	rich.glass@mercer.com and cheryl.hughes@mercer.com GRIST , regularly updated
US	
Status	 Currently effective
Development	<p>Career</p> <p>Roundup: Employer resources on the changing landscape of DEI</p> <p>In June 2023, the US Supreme Court in <i>Students for Fair Admissions, Inc. v. President and Fellows of Harvard College</i> ruled colleges' use of race as a factor in student admissions is unconstitutional under the 14th Amendment's equal protection clause. Since the decision, various viewpoints have emerged on the ruling's effect on companies' diversity, equity and inclusion (DEI) programs. While the Biden administration actively supported affirmative action and various DEI initiatives, President Trump's administration adopted a firm stance against DEI programs in both the federal government and private sectors, issuing several executive orders (EOs) to limit these efforts. This roundup provides links to government information, third-party analyses, news articles, and viewpoints about the varying aspects and issues to consider regarding employers' DEI programs.</p>
Resources	Roundup , 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, the Federal Trade Commission (FTC), under the Biden administration, finalized a rule banning noncompetes. In August 2024, a federal judge in Texas blocked the rule from taking effect nationwide. While the FTC appealed the decision, the current FTC, under the Trump administration, will not defend this rule. At the moment, it is unclear as to what position the FTC will take on noncompete agreements. On September 4, 2025, the FTC launched a public inquiry to better understand the scope, prevalence and effects of employer noncompete actions, as well as to gather information to inform possible enforcement actions.</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 analyses, news articles, and viewpoints.</p>
Resources	Roundup , regularly updated
US — States	
Status	 Compliance dates vary.
Development	<p>Health</p> <p>Some states require group health plan sponsor reporting</p> <p>Several states and localities have group health plan reporting requirements. The GRIST cited below 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 was 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.</p>
Resources	rich.glass@mercer.com and dorian.smith@mercer.com GRIST , regularly updated

US — States	
Status	 Effective dates vary.
Development	<p>Wealth</p> <p>Resources for tracking state and local retirement initiatives</p> <p>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.</p>
Resources	<p>margaret.berger@mercer.com and brian.kearney@mercer.com</p> <p>GRIST, regularly updated</p>
US — States	
Status	 Effective dates vary.
Development	<p>Career</p> <p>Roundup: Employer resources on states' recent equal pay laws</p> <p>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. 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 government information, third-party analyses, news articles, and viewpoints. Certain cities have also acted, but they are generally beyond the scope of this roundup.</p>
Resources	<p>Roundup, regularly updated</p>

US — States	
Status	 Effective dates vary.
Development	<p>Career</p> <p>Roundup: Employer resources on states’ recreational marijuana laws</p> <p>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 government information, third-party analyses, 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.</p>
Resources	Roundup , regularly updated
US — States	
Status	 Effective dates vary.
Development	<p>Career</p> <p>Roundup: Employer resources on minimum wage increases</p> <p>On March 14, 2025, President Trump rescinded former President Biden’s April 2021 executive order requiring federal contractors to pay a \$15 hourly minimum wage to workers for new federal contract solicitations starting January 30, 2022, and increasing to \$17.75/hour in 2025. Federal appeals courts have different positions on the legality of the 2021 order, and the Department of Labor rules implementing the order remain in place. Executive Order 13658 — which was implemented by the Obama administration and currently requires federal contractors to pay \$13.30/hour — also remains. Numerous states have taken action 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 government information, third-party analyses, news articles, and viewpoints.</p>
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 is meant 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, this roundup provides links to government information, third-party analyses, news articles, and viewpoints.

Resources

[Roundup](#), regularly updated

US — California (previously covered, now effective)

Status



Currently effective

Development

Health

Regulations on new provider directory standards now effective


Regulations on provider directories for healthcare service plans, including HMOs, took effect on April 1, 2026. The provider directory rules clarify a 2015 law and define key terms (including what it means for a provider to be accepting new patients). They also address telehealth providers and set requirements for how and when directories must be updated. Healthcare service plans are responsible for ensuring compliance, and the Department of Managed Health Care can enforce these rules through civil, criminal and administrative penalties.

Resources

rich.glass@mercer.com

[28 CCR § 1300.67.27](#) (California Code of Regulations) and [SB 137](#) (Legislature, October 8, 2015)

US — Colorado (new)

Status  **Currently effective**

Development **Health**
Vaccine law enacted
 A new law designates the state board of health as the authority responsible for establishing child and adult immunization schedules, replacing the federal Advisory Committee on Immunization Practices (ACIP). SB 26-032 amends the insurance code (applicable to fully insured plans) by renaming a coverage mandate from “vaccines for cervical cancer” to “vaccines for human papillomavirus.” More significantly, if the ACIP stops recommending the human papillomavirus, the insurance department is authorized to require the coverage as a preventive service. The board of health’s rulemaking authority for adult vaccines must take into account recommendations from the ACIP as well as input from national pediatric, OB/GYN, and physician organizations. Additionally, the law changes rules on liability limitations for vaccine-related injuries. The board of health must complete its review of existing rules by October 1. Otherwise, the law took effect on March 27.

Resources rich.glass@mercer.com
[Governor Polis signs bills into law](#) (Governor, March 27, 2026) and [SB 26-032](#) (Legislature, March 30, 2026)

US — Florida (new)

Status  **Currently effective**

Development **Health**
Restrictions on pharmacy benefit managers imposed
 As a result of Ch. 2026-4 (HB 697), pharmacy benefit managers (PBMs) may not engage in these actions:

- Prohibit or restrict a pharmacy from declining to dispense a drug if reimbursement is less than the acquisition cost
- Reimburse a pharmacy less than it reimburses a PBM-affiliated pharmacy

The law makes no distinction between PBMs operating on behalf of fully insured or self-funded ERISA plans. Florida generally does not apply its insurance laws on an extraterritorial basis to fully insured plans issued in another state.

Resources rich.glass@mercer.com
[Ch. 2026-4](#) (HB 697, March 24, 2026)

US — Indiana (new)

Status



Currently effective

Development

Health

Insurance law enacted

An Indiana law (SB 189) prohibits fully insured plans from penalizing a facility or providers for using out-of-network (OON) providers. It also updates requirements for the independent dispute resolution process.


If an insurer assesses an administrative fee or penalty for using an OON provider, this is considered an unfair method of competition and deceptive practice in insurance, subject to penalties issued by the Department of Insurance. The law took effect on March 5.



Indiana generally does not enforce its insurance laws on fully insured plans issued in another state, and this law does not affect self-funded ERISA plans.

Resources

rich.glass@mercer.com

[SB 189](#) (Legislature, March 5, 2026)

US — Maryland (new)	
Status	 Currently effective
Development	<p>Career — Health</p> <p>Paid family medical leave rules finalized</p> <p>Maryland’s Family and Medical Leave Insurance (FAMLI) Division issued final paid family and medical leave (PFML) regulations covering five areas: general provisions, contributions, equivalent private insurance plans (EPIPs), claims, and dispute resolution. The final rules do not vary significantly from proposed rules published on October 17 and October 31. Highlights include:</p> <ul style="list-style-type: none"> • <i>Contributions.</i> All employees performing “qualified employment” must contribute, including all employees covered by the state’s unemployment insurance program. Qualified employment also occurs in any of these three situations: 1. An employee performs all work within state borders (e.g., on federally-owned property); 2. The work performed outside the state is incidental, temporary or transitory; or 3. The work is performed partly in the state, but the base of operations or place the work is controlled or directed from within the state. Employers who fail to make payroll deductions will be considered by the FAMLI Division to have chosen to pay all of the employee’s share themselves for each missed pay period. • <i>EPIPs.</i> Employers seeking to use private plans (insured or self-insured) must follow detailed procedures, including required application fees and timelines. Employers that apply within the designated period (to be announced) will be exempt from contributing to the PFML fund during the contribution seeding period starting on January 1, 2027. • <i>Claims.</i> Employees may submit a claim up to 60 days before or after their leave date, The rules specify qualifying reasons, employer and employee notification requirements, and the coordination of benefits. • <i>General provisions.</i> The regulations define and clarify numerous terms and require the FAMLI Division to provide a comprehensive list of templates and forms. • <i>Dispute resolution.</i> A thorough process is established for reviewing, reconsidering, and appealing decisions related to denied or terminated EPIPs, and other FAMLI Division determinations affecting claimant. <p>The rules took effect on March 30. Contributions begin on January 1, 2027, and benefits will be available no later than January 3, 2028.</p>
Resources	<p>rich.glass@mercer.com</p> <p>Regulations (Government, March 2026)</p>

US — Mississippi (new)	
Status	 Effective October 1, 2026
Development	<p>Health</p> <p>Association Self-Funded Health Benefit Plan Coverage Act enacted</p> <p>Mississippi passed the Association Self-Funded Health Benefit Plan Coverage Act, aiming to expand coverage options for professional and trade associations. Under SB 2704, state residents may obtain self-funded association health plan coverage that is subject to the laws of another state. The plan and the association must have existed for at least three years. Approval by the insurance commission is required.</p>
Resources	<p>rich.glass@mercer.com</p> <p>SB 274 (Legislature, March 16, 2026)</p>
US — New Mexico (new)	
Status	 Effective for plan years starting on or after January 1, 2027.
Development	<p>Health</p> <p>Pharmacy benefit manager law enacted</p> <p>A New Mexico law extends insurer prior authorization requirements to pharmacy benefit managers (PBMs) under 2026 Ch. 47 (SB 20). Previously applicable only to insurers, PBMs must now follow these prior authorization rules. The law also addresses processing delays for PBMs and insurers, reducing the approval time for prior authorizations to three business days, down from seven. This same approval period also applies to medical necessity determinations for drugs treating certain conditions. With limited exceptions, prior authorizations for chronic maintenance drugs will generally remain valid for three years.</p> <p>The law will take effect for plan years starting on or after January 1, 2027. New Mexico generally does not enforce its insurance laws extraterritorially on fully insured plans issued in another state. This law does not affect self-funded ERISA plans.</p>
Resources	<p>rich.glass@mercer.com</p> <p>2026 Ch. 47 (SB 20) (Legislature)</p>

US — Pennsylvania — Philadelphia (new)

Status  **Effective January 1, 2027**

Development

Career — Health

Workplace protections for menstruation and menopause enacted

Philadelphia has enacted legislation that will require employers, starting January 1, 2027, to provide reasonable accommodations to employees experiencing symptoms related to menstruation, perimenopause, or menopause when these symptoms significantly impact their ability to perform job duties.

Philadelphia is the first major U.S. city to enact such protections, which are broader than those under the final regulations of the federal Pregnant Workers Fairness Act.

Resources

[Legislation](#) (City of Philadelphia, November 20, 2025)

US — Puerto Rico

Status  **Currently effective**

Development

Career — Health


Benefit and leave laws vary

Puerto Rico is an unincorporated territory within the US with a separate tax code, constitution, and benefit and insurance laws. Nonetheless, many (but not all) US laws apply to this territory of approximately 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](#), August 12, 2024

US — South Dakota (new)	
Status	 Effective July 1, 2026
Development	<p>Health</p> <p>Prior authorization law enacted</p> <p>A law requires fully insured plans to annually report annually their prior authorization activities and eliminate prior authorizations that are routinely approved.</p> <p>HB 1199 requires plans to remove prior authorization requirements when “requests are routinely approved with such frequency as to demonstrate that the prior authorization requirement does not promote healthcare quality or reduce healthcare spending, to a degree that justifies the plan's administrative costs associated with the prior authorization requirement.” Although the law does not set a precise standard or provide a clear rule, the annual report must list prior authorizations with an approval rate of at least 80%. The state division of insurance is responsible for publishing these annual reports within 60 days of receipt.</p> <p>This law excludes prescription drug or dental benefits. South Dakota generally does not apply its insurance laws on fully insured plans issued in another state. The law does not affect self-funded ERISA plans.</p>
Resources	HB 1199 (Legislature)
US — Utah (new)	
Status	 Currently effective
Development	<p>Career — Health</p> <p>Gender-affirming care treatment law enacted</p> <p>2026 Pub. Act 89 (HB 258) requires that fully insured plans covering gender-affirming care must also cover treatments to reverse such care. If a fully insured plan covers transgender hormonal treatments, it must also cover hormonal treatments to reverse the transition. Similarly, if a plan covers sex transition surgeries, it must also cover surgeries necessary to reverse the transition. The law will take effect May 6. Utah generally does not apply its insurance laws fully insured plans issued in another state, unless more than 25% of participants reside in Utah. The law does not affect self-funded ERISA plans.</p>
Resources	<p>rich.glass@mercer.com</p> <p>2026 Pub. Act 89 (HB 258) (Legislature, March 17, 2026)</p>

US — Vermont (new)	
Status	 Currently effective
Development	Health Health authority for vaccines expanded HB 545 authorizes the state commissioner of health to issue immunization recommendations for children and adults. Fully insured plans must cover recommended immunizations without copayments, coinsurance, or deductibles. The law took effect on March 24, 2026
Resources	rich.glass@mercer.com HB 545 (Legislature, March 24, 2026)

US — Virginia (new)	
Status	 Awaiting governor's signature
Development	<p>Career — Health</p> <p>Paid family and medical leave and paid sick and safe leave bills awaiting governor's signature</p> <p>Bills requiring paid family and medical leave (PFML) and paid sick and safe leave (PSSL) now await the governor's signature and are expected to be signed into law. Highlights of the final versions of both sets of bills include:</p> <p>PFML. Under HB 1207/SB 2, contributions would start on January 1, 2028, and benefits would become available starting December 1, 2028. The Virginia Employment Commission would set contribution rates. Contributions would be split equally between employers and employees, except employers with 10 or fewer employees. The bill would apply to employers with at least one covered individual in Virginia; state governmental employers are excluded. Permitted uses would include birth, adoption, and foster care within the first year; care for an employee's or family member's serious health condition; care for a covered service member who is next of kin or a family member; a family member's qualifying military exigency; and an employee or family member seeking safety services.</p> <p>The maximum duration would be 12 weeks per benefit year. "Family member" would be broadly defined to include domestic partners, grandparents/grandchildren, and individuals whose close association to the employee is equivalent to a family member. The benefit amount would be 80% of an individual's average weekly wage (AWW), capped at 100% of the state AWW. Approved private employer plans would be permitted (current law already allows voluntary paid family leave insurance).</p> <p>PSSL. Under HB 5/SB 199, employees would accrue one hour of paid leave for every 30 hours worked, up to 40 hours per year, with a carryover limit of 40 hours. Employers can front-load the leave, PSSL could be used for: the need for medical care (including preventive) of the employee or family members, and for situations involving domestic violence, sexual assault, or stalking for the employee or family member. Some healthcare workers would be excluded. The definition of "family member" is similar to the PFML bill's definition, except the PSSL bill would also include individuals responsible for providing or arranging health or safety-related care.</p> <p>The effective date would be July 1, 2027, for employers with 50 or more employees, January 1, 2028, for employers with 25 or more employees, and January 1, 2029 for employers with at least one employee. It is unclear if these thresholds are based on national or Virginia headcount.</p> <p>Currently, a separate PSSL mandate that applies only to home health workers would remain intact.</p>
Resources	<p>rich.glass@mercer.com</p> <p>SB 2 (Legislature) and SB 199 (Legislature)</p>

US — Washington (new)

Status



Effective June 30, 2027

Development

Career

Most noncompete agreements banned

Washington will ban most noncompete agreements starting June 30, 2027 (including those currently in effect for former employees) unless specifically allowed by law. This change is part of Engrossed Substitute House Bill 1155, signed into law on March 23, 2026. Highlights include:

- The definition of noncompetition covenants is expanded to include any provision that requires an individual to return, repay, or forfeit any right, benefit, or compensation because of working in a lawful profession or business. Employers are prohibited from enforcing or threatening to enforce such covenants.
- Exceptions are allowed for certain agreements. For example, nonsolicitation agreements that expire within 18 months after employment ends and are limited to customers, patients, or clients that the employee had substantially developed, and confidentiality or nondisclosure agreements that protect proprietary information or trade secrets.
- All existing noncompete agreements will be retroactively invalidated, regardless of when signed.
- Certain educational expense repayment agreements are permitted if the repayment period ends within 18 months of hire, is prorated, and is waived if the employee leaves for good cause.
- Income thresholds for noncompete eligibility are removed.
- By October 1, 2027, employers must make reasonable efforts to notify in writing all current and former employees or contractors subject to noncompete covenants that these provisions are no longer valid.
- Employers face penalties of \$5,000 for each affected individual, plus legal fees, costs, and possible injunctive relief.

Resources

[Engrossed Substitute House Bill 1155](#) (Legislature, March 23, 2026)

US — Washington (new)**Status****Effective January 1, 2028****Development****Career — Health****Contribution rates of paid family and medical leave program changed**

Facing a potential shortfall in its paid family and medical leave (PFML) program in the next few years, a Washington law has enacted a law changing how contribution rates will be calculated and introduces more actuarial analysis into the rate-setting process.

Last September, the Employment Security Department estimated that if current trends continue, the state's PFML fund would become insolvent by 2029, with a deficit of \$353 million. During the recently concluded 2026 session, the legislature considered various proposals including increasing contribution rates, reducing benefits, and revised eligibility criteria. The only PFML bill that passed both chambers was SB 5292, which is now law. SB 5292 does not alter the current rate cap (1.2%; the 2026 rate is 1.13%, up from 0.92% in 2025), decrease benefits, or narrow eligibility. Instead, it requires more actuarial analysis of the program and sets a goal of building a reserve equivalent to four-months of benefits by the end of the 2030 collection year.



Resourcesrich.glass@mercer.com[Program performance measures](#) (Government, September 2025) and [SB 5292](#) (Legislature, March 18, 2026)**US — Washington (new)****Status****Effective June 11, 2026****Development****Career — Health****Paid family and medical leave law enacted**


A new paid family and medical leave (PFML) law will help employees taking medical leave by clarifying the federal tax treatment of benefits.

IRS Rev. Ruling 2025-4 (updated by Notice 2026-6) explains how paid medical leave benefits for an employee's own health condition will be taxed for federal income tax purposes, starting with the 2027 tax year. Specifically, medical leave benefits funded by employee contributions and employer pick-up contributions are nontaxable, while benefits funded by required employer contributions are treated as wages, subject to employment taxes and reported on Form W-2.

Previously, Washington law attributed 55% of medical leave benefits to employer contributions, 45% to employee contributions. For family leave, employees paid the full cost. Due to Pub. Law 26 (HB 2345), this allocation changed: employees will now pay 100% of the medical leave cost, and 45% of family leave cost. However, the overall contribution rate for employees and employers remains unchanged.

Resourcesrich.glass@mercer.com[2026 Pub. Law 26](#) (HB 2345) (Legislature, March 11, 2026)

US — Washington (new)	
Status	 Currently effective
Development	<p>Health</p> <p>Law clarifies preventive services and immunizations</p> <p>Washington has clarified state authority of what constitutes preventive services and immunizations. Under 2026 Pub. Law 13 (HB 2242), effective March 9, 2026, fully insured health plans that are not grandfathered must cover immunizations recommended by the state Department of Health as a preventive service. This is in addition to the three existing ACA guidelines that were in effect on June 30, 2025. The authority for vaccine recommendations has changed from the federal Advisory Committee on Immunization Practices to the Washington Vaccine Association.</p> <p>Washington generally does not apply its insurance laws extraterritorially to fully insured plans issued in another state. The law does not affect self-funded ERISA plans.</p>
Resources	<p>rich.glass@mercer.com</p> <p>2026 Pub. Law 13 (HB 2242) (Legislature, March 9, 2026)</p>
US — Washington (new)	
Status	 Currently effective
Development	<p>Career</p> <p>WARN laws amended</p> <p>On March 17, 2026, Washington amended its Worker Adjustment and Retraining Notification Act (WARN) to enhance the privacy protection for employees affected by layoffs and business closures. Key changes include:</p> <ul style="list-style-type: none"> • Native American tribes are now excluded from the definition of "employers" required to comply with the state's mini-WARN law, aligning with other laws in the state that recognize their governmental status. • The names and addresses of employees impacted by layoffs or closures are no longer subject to disclosure under the Public Records Act. • Notices no longer include the names and addresses of affected employees. This information is only provided to the employees' bargaining representatives and the Employment Security Department.
Resources	<p>SB 6106 (Legislature, February 13, 2026)</p>

US — Wyoming (new)	
Status	 Effective July 1, 2026
Development	<p>Health</p> <p>Portable benefit accounts for nonemployees adopted</p> <p>Wyoming has enacted SF 41, establishing portable benefit accounts for independent contractors. These accounts will allow contractors to buy medical, dental and vision coverage; income replacement insurance; and retirement benefits.</p> <p>Hiring parties may contribute to these accounts without impacting the contractor’s employment classification (i.e., employee vs. independent contractor) under state law. Contributions to the account or withholdings from the individual’s compensation are permitted if certain conditions are met. The accounts are owned by the individual contractors. The law will take effect on July 1. Wyoming does not have a state individual income tax. Similar legislation was adopted by Alabama and Tennessee in 2025.</p>
Resources	<p>rich.glass@mercer.com</p> <p>SF 41 (Legislature, March 6, 2026)</p>

US (previously covered, with upcoming effective dates)

Development

Career

- [Trapped at Work Act amended in New York](#) — key date: December 19, 2026
- [Large private employers required to report pay data by race and gender in New York City](#) — key date: Multi-year

Career — Health

- [Paid family and medical leave law tweaked in Maine](#) — key date: May 1, 2026
- [Leave to be required for employee blood and organ donation in Illinois](#) — key date: June 1, 2026
- [Leave required for employees with a child in a neonatal intensive care unit in Illinois](#) — key date: June 1, 2026
- [Job protection for leaves expanded in New Jersey](#) — key date: July 17, 2026
- [Paid family medical leave law delayed in Maryland](#) — key date: January 1, 2027
- [Effective date of paid family medical leave law's application to construction workers clarified in New York](#) — key date: January 1, 2027
- [Paid family leave law for unionized construction employees expanded in New York](#) — key date: January 1, 2027
- [Salary and benefit disclosures in job postings to be required in Delaware](#) — key date: September 26, 2027
- [Paid family medical leave law enacted in California](#) — key date: July 1, 2028

Health

- [Prescription drug data collection reporting instructions and templates for the 2025 reference year released](#) — key date: June 1, 2026
- [Prior authorization report law enacted in California](#) — key date: Reports must be provided by July 1, 2026.
- [Upper prescription drug limit set in Colorado](#) — key date: Effective date unknown
- [Telehealth parity extended in New Jersey](#) — key date: July 1, 2026
- [Immunization law enacted in New Mexico](#) — key date: July 1, 2026
- [Prior authorization insurance law enacted in Wyoming](#) — key date: July 1, 2026
- [Insurance law mandates gender detransition coverage in Montana](#) — key date: October 1, 2026
- [State-based exchange delivery to change in Oregon](#) — key date: November 1, 2026
- [Three covered services added to California's benchmark plans](#) — key date: If approved by federal Department of Health and Human Services, inclusion will start in 2027
- [Pharmacy benefit manager law enacted in Connecticut](#) — key date: January 1, 2027
- [Obesity and pre-diabetes treatment coverage mandated in Colorado](#) — key date: January 1, 2027
- [Ground ambulance law passed in Illinois](#) — key date: January 1, 2027

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

Development

- [Health Savings Account compatibility law enacted in New York](#) — key date: Plan years starting January 1, 2027
- [Telehealth reimbursement parity extended in Hawaii](#) — key date: December 31, 2027

Wealth

[Employer contributions to Trump accounts can begin](#) — key date: July 2026

- [Rules finalized for SECURE 2.0 'super catch-up' contributions](#) — key date: 2027 plan year
- [Applicability date for final required minimum distribution regulations delayed again](#) — key date: 2027 at the earliest
- [Individual Retirement Arrangements' amendment deadline for SECURE acts and more extended](#) — key date: December 31, 2027

Uruguay (previously covered, with upcoming effective dates)


Development

Career

- [Minimum wage to increase](#) — key date: July 2026

Section 4

Asia Pacific

Australia (new)	
Status	 Currently effective
Development	<p>Wealth</p> <p>Regulator prepares for Payday Super reforms</p> <p>On March 25, 2026, the Australian Prudential Regulation Authority (APRA) published a letter to registrable superannuation entity (RSE) licensees concerning their readiness for the introduction of Payday Super, which aims to tackle unpaid superannuation, estimated to exceed AU\$6 billion in the last financial year. Payday Super will require co-ordinated efforts by employers, RSE licensees, administrators, digital service providers, and other superannuation system participants.</p> <p>Effective July 1, 2026, RSE licensees must allocate or return superannuation contributions within three business days of receipt. To support this, the Australian Taxation Office (ATO) introduced the SuperStream 3.0 standard, which includes enhanced member verification services to reduce errors and delays and the New Payments Platform for faster payments.</p> <p>The ATO and APRA are jointly monitoring the readiness of RSE licensees and are concerned that some stakeholders may not be fully prepared to implement all aspects of SuperStream 3.0. Both regulators are actively engaging with licensees to support the transition and any significant breaches related to Payday Super must be reported to APRA.</p> <p>In addition, the ATO released for consultation four draft Law Companion Rulings dealing with aspects of the Payday Super reforms. They cover qualifying earnings, eligible contributions, calculation and assessment of the superannuation guarantee charge and application, and transitional provisions. Comments are invited through May 1, 2026.</p>
Resources	<p>Payday Super Readiness (APRA, March 25, 2026) and Payday super draft law companion rulings open for consultation (ATO, March 18, 2026)</p>

Australia (new)**Status****Currently effective****Development****Wealth****Best practice guidance for retirement income solutions issued**

On February 23, 2026, Australia's Treasury published "Guidance on best practice principles for superannuation retirement income solutions," providing practical guidance to super fund trustees on fulfilling their obligations to members under the Retirement Income Covenant (Covenant).

Introduced in 2022 under the Superannuation Industry (Supervision) Act 1993, the Covenant imposes legal obligations on all regulated super fund trustees (excluding "risk only" product funds). The Covenant is prescriptive and requires superannuation trustees to develop and implement strategies for members who are retired or approaching retirement. These strategies must aim to maximize their income in retirement, manage risks and provide income flexibility. Trustees must identify the classes or sub-classes (cohorts) of beneficiaries in their fund who are retired or nearing retirement to develop appropriate strategies. Different retirement income strategies may be applied to different cohorts. Additionally, trustees are required to publish a summary of their strategy on their website.

While the guidance is not mandatory, it broadly serves as a framework for trustees to comply with the Covenant. The document outlines 19 recommendations grouped into five key categories:

- Understand members' retirement income needs
- Design products and settings for quality retirement income solutions
- Construct retirement income solutions that meet members' retirement income needs
- Support members to choose a retirement income solution
- Review of retiree cohorts and trustee-designed retirement income solutions.

Resources

[Guidance on best practice principles for superannuation retirement income solutions](#) (The Treasury, February 23, 2026)

Australia (new)	
Status	 Currently effective
Development	<p>Wealth</p> <p>Australian Securities and Investment Commission issues enforcement and regulatory update</p> <p>The Australian Securities and Investments Commission (ASIC) issued its enforcement and regulatory update (Report 829) demonstrating the regulator’s increased focus on accountability across financial sectors, including superannuation. The report highlights a record AU\$349.8 million in court-ordered civil penalties imposed between July and December 2025, and the need for stakeholders to strengthen governance and prioritize member outcomes.</p> <p>Australia’s superannuation system is growing rapidly, with over 1.5 million retirees now and 2.5 million more expected soon, managing \$4.33 trillion in assets as of mid-2025, making it the world’s fourth-largest pension fund and projected to be second largest by 2031.</p>
Resources	ASIC enforcement and regulatory update: July to December 2025 (ASIC, February 25, 2026)
Australia (new)	
Status	 Currently effective
Development	<p>Wealth</p> <p>Securities regulator updates enforcement approach</p> <p>The Australian Securities and Investments Commission (ASIC) has updated its primary guidance on enforcement action (INFO Sheet 151) — last updated in August 2023. The guidance addresses the selection of matters for formal investigation by ASIC; investigation handling procedures; the treatment of whistleblowers; the enforcement actions available to the regulator; and the framework for deciding on the type of enforcement action, which includes civil and criminal proceedings and a wide range of administrative actions.</p>
Resources	Info Sheet 151 (ASIC, March 2026)

Australia (new)	
Status	 Proposal
Development	<p>Wealth</p> <p>Anti-money laundering and counter-terrorism financing bill introduced</p> <p>The government introduced the Anti-Money Laundering and Counter-Terrorism Financing Amendment Bill 2026 into Parliament. The Bill aims to address emerging challenges in the financial system and addresses improved regulatory oversight, increased transparency and better cooperation with reporting entities. The key reforms are:</p> <ul style="list-style-type: none"> • Expanded reporting obligations. The scope of entities required to comply with AML/CTF obligations including certain emerging sectors and digital asset service providers, would be broadened. • Enhanced customer due diligence (CDD). Stricter CDD requirements would be introduced, mandating more rigorous identity verification and ongoing monitoring of customers and high-risk transactions. • Improved risk assessment framework. Reporting entities would be mandated to adopt more comprehensive risk assessment processes, enabling better identification and mitigation of money laundering and terrorism financing risks. • Strengthened enforcement powers. Regulators would have stronger powers to investigate, sanction, and enforce compliance, including increased penalties for breaches of AML/CTF obligations. • Facilitation of information sharing: The information sharing between government agencies and reporting entities would be improved.
Resources	Anti-Money Laundering and Counter-Terrorism Financing Amendment Bill 2026 (Legislature, March 12, 2026)
Australia (new)	
Status	 Proposal
Development	<p>Wealth</p> <p>Draft regulations to address tax concessions of large superannuation balances issued</p> <p>The Treasury Laws Amendment (Building a Stronger and Fairer Super System) Act 2026 and Superannuation (Building a Stronger and Fairer Super System) Imposition Act 2026 reduce the tax concessions for individuals with total super balances more than AU\$3 million. The draft regulations to support the new legislation were issued for consultation and include:</p> <ul style="list-style-type: none"> • Explanation of how super funds would attribute fund earnings to individuals. • The method for calculating earnings for defined benefit interests. • Exclusion of super interests from the policy. • Explanation of how the tax would apply in a person's final year. • Definition of the adjustment factors for capital gains tax applicable to large super funds. <p>A consultation on the regulations closed on April 7, 2026.</p>
Resources	Building a Stronger and Fairer Super System Act 2026 — Draft Regulations (The Treasury, March 16, 2026)

Australia (previously covered with upcoming effective dates)**Development****Wealth**

- [Superannuation, Medicare implications of 2025/26 federal budget highlights](#) — key date: July 1, 2026
- [Superannuation service standards for claims handling released](#) — key date: July 1, 2026

Australia (previously covered, now effective)**Status****Currently effective****Development****Career****Larger employers must select and report against gender targets**

Australian employers with more than 500 employees must select and report on gender equality targets under updated Workplace Gender Equality Act 2012 requirements. Highlights include:

- Employers with over 500 employees, known as Designated Relevant Employers (DREs), including foreign-headquartered companies employing 500 or more staff in Australia, must choose three targets from a list of 19 published by the Workplace Gender Equality Agency (WGEA).
- Target selection, progress tracking, and compliance assessment will occur in rolling three-year cycles. DREs must submit their Gender Equality Report with their three targets (for the 2026–2029 period) between April 1, 2026, and May 31, 2026. The selected targets must be applicable to the DRE's total workforce, and the 2024–2025 reporting period will serve as the baseline year. DREs must demonstrate progress against their selected targets over the subsequent three years.
- In 2029, after the first cycle, DREs must select three new targets using 2028 data as the new baseline.
- The WGEA will publish each DRE's selected targets and annual progress on its Data Explorer website and include this information in the employer's Executive Summary.
- Failure to select three targets will result in noncompliance with the Act. The WGEA may publicly name noncompliant employers that do not have a reasonable excuse, and they may also become ineligible for government contracts.
- Employers with 100 to 499 employees must continue to lodge annual Gender Equality Reports, but they are not required to designate targets.

Resources

[Workplace Gender Equality Act 2012](#) (Federal Register of Legislation, April 4, 2025); [Who needs to report?](#) (Workplace Gender Equality Agency) and [Gender equality targets menu](#) (Workplace Gender Equality Agency, February 2026)

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

- [Preferential taxation policy for expatriates expanded](#) — key date: December 31, 2027
- [Preferential taxation policy for annual one-time bonus extended](#) — key date: December 31, 2027


Hong Kong (previously covered, with upcoming effective date)

- Development** **Career**
- [Minimum wage to increase](#) — key date: May 1, 2026

India (previously covered, with upcoming effective date)

- Development** **Career — Health — Wealth**
- [Labor codes implemented](#) — Partially effective, but rules need to be issued for some measures

Indonesia (new)

Status  **Currently effective**

Development **Career**

Enforcement information on reporting job vacancies and hires issued


The Ministry of Manpower (MoM) has issued Circular Letter No. M/1/HK.04/II/2026 to guide both domestic and foreign employers on their duty to report job vacancies and the hiring of Indonesian workers using the SIAPkerja system under measures previously included in Presidential Regulation No. 57 of 2023 on Mandatory Job Vacancy Reporting.


Regional manpower authorities will oversee compliance and enforcement. Employers who fail to report as required may face administrative sanctions, while those who fully comply could be eligible for an award. Although MoM Decree 1/2026 and PR 57/2023 do not specify a reporting deadline, employers are advised to submit reports promptly when posting vacancies or filling positions to avoid penalties.

Resources [Circular Letter No. M/1/HK.04/II/2026](#) (Indonesian) (Ministry of Manpower, February 10, 2026)

Indonesia (previously covered, with upcoming effective date)

- Development** **Career**
- [Details of public housing savings program, contributions and registration issued](#) — key date: May 20, 2027
- Health**
- [New insurance regulation for health insurance products issued](#) — key date: Delayed from January 1, 2026

Japan (previously covered, updated and partially effective)	
Status	 Partially effective
Development	<p>Wealth</p> <p>Pension tax reforms enacted</p> <p>Pension tax reforms have been enacted and highlights include:</p> <ul style="list-style-type: none"> • Increased monthly contribution limits. The maximum monthly contributions to company defined contribution (DC) plans will increase to 62,000 JPY, up from 55,000 JPY, less the average monthly value of any defined benefit pension that the employee is accruing. This change is scheduled to take effect in December 2026. • Employee contributions to company sponsored DC plans. The current restriction on employees not being able to contribute more money than the employer to company sponsored DC plans are removed. However, the overall monthly maximum contribution still applies. This change took effect on April 1, 2026. • Increased age limit for participation in individual DC plan (iDeCo). Employees who do not receive benefits from the state or tax-approved iDeCo are allowed to participate in iDeCo up to age 70, instead of the current limit of 65. This change will come into effect on January 1, 2027. • Retirement-income deduction. A portion of lump sum pension payments will be tax free. Currently, a retirement allowance payment is fully deductible provided any previous lump sum from a DC plan was received more than five years earlier (a taper rule applies for fewer than five years). On January 1, 2026, the five-year period was extended to 10 years. • Grandfathering of previous rules. When the 55,000 JPY monthly cap for DC pension contributions was introduced — including the average value of the accruing defined benefits — the change applied only for plans after their first amendment following the effective date. Therefore, any subsequent plan changes could result in the plan becoming subject to the new contribution limit rules.
Resources	Information about pension tax reforms (Japanese) (Government, December 2025)

Japan (previously covered, now effective)	
Status	 Currently effective
Development	<p>Career</p> <p>New gender reporting disclosures required</p> <p>Effective April 1, 2026, companies in Japan with more than 100 employees face new gender reporting requirements. The new disclosures build on measures introduced by the 2015 Act on the Promotion of Women's Participation and Advancement in the Workplace. Currently, employers must disclose several statistics from two different categories. Japan has the third highest gender pay gap (20.7%) in the Organisation for Economic Cooperation and Development (OECD).</p> <p>In addition to prior disclosure requirements, including gender pay gap, companies with more than 300 employees must disclose the ratio of female managers. Companies with more than 100 employees must disclose the ratio of female managers and their gender pay gap.</p> <p>Companies with fewer than 100 employees are not required to make any disclosures.</p>
Resources	Information on the disclosures (Japanese) (Ministry of Health, Labour and Welfare)

Malaysia (previously covered, soon to be effective)

Status



Currently effective.

Development

Career — Health

Employment protections for gig workers finalized

The Gig Workers Act 2025 provides mandatory protections for approximately 1.2 million gig workers in Malaysia. This Act clearly defines the responsibilities of contracting entities, regulates the terms of service agreements and establishes new mechanisms for resolving disputes. Highlights of the Act include:

- Gig workers are individuals who perform services under service agreements and receive payment, often through digital platforms. The types of work covered are specified.
- Gig workers must be provided with mandatory written service agreements outlining the terms of service and payment details. These agreements will specify the worker’s pay, the nature of the services to be provided, insurance coverage, and termination procedures.
- Platforms are prohibited from arbitrarily changing payment rates or deactivating workers without due process. Workers who are wrongly suspended must be compensated.
- A Gig Workers Tribunal and registered gig worker associations will be established to manage disputes and collective bargaining. The Tribunal has the authority to issue legally binding decisions, including compensation or recovery of earnings. Noncompliance with these rulings may result in fines up to 50,000 MYR and criminal penalties.
- Platform providers must register gig workers under the Self-Employment Social Security Scheme. They are required to make mandatory deductions and contributions from gig workers’ earnings to the Social Security Organization. Contributions to the Employees Provident Fund (EPF) may be considered in the future.
- A tripartite Consultation Council will advise on issues such as minimum earnings rates, calculation methods, sector- and region-specific standards, and other regulatory matters affecting gig workers.

Resources

[Gig Workers Bill, 2025](#) (Parliament)

Malaysia (previously covered, with upcoming effective date)


Development

Career

- [Expatriate permit changes to boost local employment rate introduced](#) — key date: June 1, 2026

Health — Wealth

- [Expanded social security coverage \(LINDUNG 24/7 Scheme\) to be introduced](#) — key date: Mid 2026

New Zealand (new)	
Status	 Currently effective
Development	<p>Career</p> <p>Minimum wage increased</p> <p>On April 1, 2026, the adult hourly minimum wage increased to NZ\$23.95/hour, up from NZ\$23.50 for workers aged 16 years and older. The new hire and training minimum wage is NZ\$19.16/hour, up from NZ\$18.80/hour.</p>
Resources	Minimum wage is increasing on April 1, 2026 (Government, March 9, 2026)
Singapore (previously covered, with upcoming effective date)	
Development	<p>Career</p> <ul style="list-style-type: none"> • Minimum salary requirements for foreign work passes to increase — key date: January 1, 2027 • The Workplace Fairness (Dispute Resolution) Bill passed — key date: End of 2027 <p>Career — Wealth</p> <ul style="list-style-type: none"> • Retirement and reemployment ages to increase — key date: July 1, 2026
Taiwan (previously covered, with upcoming effective date)	
Development	<p>Career — Wealth</p> <ul style="list-style-type: none"> • Employees and employers can negotiate post-retirement age employment — key date: unknown
Thailand (previously covered, with upcoming effective date)	
Development	<p>Health</p> <ul style="list-style-type: none"> • Start date of Employee Welfare Fund postponed — key date: October 1, 2026
Vietnam (previously covered, with upcoming effective date)	
Development	<p>Career — Health</p> <ul style="list-style-type: none"> • Maternity, paternity leaves to increase — key date: July 1, 2026

Section 5

Europe, Middle East and Africa (EMEA)

European Union (EU) (previously covered, with upcoming effective dates)	
Development	<p>Career</p> <ul style="list-style-type: none"> • Law approved to improve gender balance on company boards — key date: June 30, 2026 • Ban on forced or child labor finalized — key date: December 14, 2027 • Sustainability reporting and due diligence simplification measures agreed upon — key date: 12 months from the date of entry into force of the CSRD and until July 26, 2028, to transpose the CSDDD. • Revised European Works Council Directive approved — key date: National transposition by January 1, 2028; new rules applicable starting on January 2, 2029. <p>Career — Health</p> <ul style="list-style-type: none"> • Platform Worker’s Directive moves forward — key date: December 2, 2026 <p>Career — Wealth</p> <ul style="list-style-type: none"> • Pay transparency law must be transposed into national law — key date: June 7, 2026
Belgium (new)	
Status	 Currently effective
Development	<p>Career</p> <p>Minimum wage increased</p> <p>On April 1, 2026, the monthly minimum wage rate (RMMM) increased to €2,119.81 for workers aged 18 and older. Sectoral committees can also decide on minimum wage levels applicable to industry sectors.</p>
Resources	Minimum wage information (French) (Government)

Belgium (previously covered, with upcoming effective date)

Development

Career

- [Mobility Budget required for certain employers starting in 2027](#) — key date: January 1, 2027

Career — Health

- [Summer deal includes employment measures](#) — key date: Implementing legislation must be agreed upon, and clarification is still required for some measures.
- [Transportation benefits increased](#) — key date: October 1, 2026

Wealth

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

France (new)

Status



Campaign is ongoing

Development

Career

Regulator targets misuse of independent contractor status

The Labor Administration launched a nationwide campaign in 2026 to address the misuse of independent contractor status, specifically targeting disguised employment relationships. The campaign will proceed in three phases:

- Information and Awareness (January to February 2026)
- Targeted Inspections, focusing primarily on the hospitality sector, with regional labor units potentially extending inspections to other industries
- Evaluation and Follow-Up (starting after August 2026).

Employers are urged to carefully review their use of independent contractors to avoid risks of reclassification, penalties, or accusations of concealed employment.

Resources

[Announcement](#) (French) (Labor Administration, March 10, 2026)

France (previously covered, with upcoming effective date)

Development

Career

- [Gender quotas for senior executives, management teams imposed](#) — key date: March 1, 2029

Career — Health

- [New paid birth leave to be introduced](#) — key date: July 1, 2026

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

- [Corporate tax reductions that will impact company pension schemes introduced](#) — key date: January 1, 2028

Greece (new)**Status****Currently effective****Development****Career****Minimum wage increased**

The minimum monthly base salary increased to €920 on April 1, 2026. The new rate impacts three-year payment increments (now unfrozen after a decade), grades in the public sector, and allowances.

This increase means that employees that have one three-year increment must be paid approximately €1,016 euros; two three-year increments must be paid approximately €1,117 euros, and those with a minimum of nine years of service must be paid up to €1,230 euros.

Unemployment benefits, maternity benefits, and parental leave benefits, and other benefits, have also increased. Public sector pay has been adjusted proportionally. The salaries of managerial executives in categories A, B, and C corresponding to four times and six times the basic salary also increased.

Resources

[Announcement](#) (Greek) (Government, March 26, 2026)



Greece (new)**Status****Currently effective****Development****Career — Health****Ergani Digital Card expanded to more private sector occupations**

The digital card is being extended to the private health sector (such as hospitals, diagnostic centers, nurses, administrative staff, paramedical professions, excluding doctors), telecommunications, cleaning, employment agencies, as well as hair salons, dry cleaners, beauty centers, and funeral homes.

Employers should have corrected their main activity code (KAD) with the Independent Authority for Public Revenue (AADE) no later than March 30, 2026. Also, businesses that are not currently subject to the digital card should have reviewed and corrected their activity data by the end of March to enable the inclusion of new KAD codes under the obligation of the Digital Work Card measure.

Resources


[Announcement](#) (Greek) (Government, March 20, 2026)

Greece (previously covered, with upcoming effective date)	
Development	<p>Career — Health</p> <ul style="list-style-type: none"> • Labor law changes introduced — Effective dates vary.
Ireland (previously covered, with upcoming effective date)	
Development	<p>Career — Wealth</p> <ul style="list-style-type: none"> • Enforcement of contractual retirement ages to be generally restricted — key date: Effective once a ministerial order is issued
Isle of Man (previously covered, now effective)	
Status	 Currently effective
Development	<p>Career</p> <p>Minimum wage increased</p> <p>On April 1, 2026, the minimum wage increased to £12.86 /hour, up from £12.25/hour. The youth hourly minimum wage (paid to individuals who have left school but are not yet 18) increased to £10.16/hour, up from £9.55/hour. Previously, the government had proposed a higher minimum wage.</p>
Resources	<p>Tynwald approve new minimum wage rate in the Isle of Man (Government, February 18, 2026)</p>
Italy (previously covered, with upcoming effective date)	
Development	<p>Wealth</p> <ul style="list-style-type: none"> • Termination Indemnity rules revised to increase employees' pension participation — key date: July 1, 2026
Jersey, Channel Islands (previously covered, now effective)	
Status	 Currently effective
Development	<p>Career</p> <p>Minimum wage increased</p> <p>The minimum wage rate increased to £13.59/hour (up from £13/hour), starting on April 1, 2026.</p>
Resources	<p>Employment (minimum wage) (Jersey) Amendment Order 2026 (Government, February 13, 2026)</p>

Morocco (new)	
Status	 Currently effective
Development	<p>Career</p> <p>Minimum wage to increase</p> <p>On January 1, 2026, the private sector minimum wage for nonagricultural roles (SMIG) increased to 17.92 MAD/hour, up from 17.10 MAD/hour.</p>
Netherlands (previously covered, with upcoming effective date)	
Development	<p>Wealth</p> <ul style="list-style-type: none"> • Significant reforms to the occupational pension system — key date: Unknown • Lump-sum Revision Act start date postponed again — key date: Postponed until July 1, 2026 • Deadline extended for transition to new pension system — key date: Deadline extended to January 1, 2028
Oman (previously covered, with upcoming effective date)	
Development	<p>Career</p> <ul style="list-style-type: none"> • Social protection for foreign employees expanded — key date: July 2026 <p>Health — Wealth</p> <ul style="list-style-type: none"> • Three workforce insurance schemes postponed — key date: July 19, 2026
Poland (previously covered, with upcoming effective date)	
Development	<p>Career — Health</p> <ul style="list-style-type: none"> • Method for determining length of service expanded — key date: May 1, 2026
Romania (new)	
Status	 Effective July 1, 2026
Development	<p>Career</p> <p>Minimum wage to increase</p> <p>On July 1, 2026, the gross monthly minimum wage will increase to 4,325 RON, up from 4,050 RON.</p>
Resources	Announcement (Romanian) (Government, March 12, 2026)
Romania (previously covered, with upcoming effective date)	
Development	<p>Wealth</p> <ul style="list-style-type: none"> • Private pension framework from 2027 revised — key date: January 5, 2027

Slovenia (new)	
Status	 Currently effective
Development	<p>Career</p> <p>Minimum wage increased</p> <p>On January 1, 2026, the government increased the gross monthly minimum wage to €1,481.88 (gross), up from €1,277.72.</p>
Resources	Law (Slovenian) (Government, March 2026)
Slovenia (previously covered, with upcoming effective date)	
Development	<p>Career — Wealth</p> <ul style="list-style-type: none"> • Pension reforms will increase retirement age — key date: Beginning in 2028 • Phased retirement introduced, hiring of older employees boosted — key date: Upon proclamation
South Africa (new)	
Status	 Currently effective
Development	<p>Career</p> <p>Minimum wage increased</p> <p>On March 1, 2026, the minimum wage for all workers increased to 30.23 ZAR/hour, up from 28.79 ZAR/hour.</p>
Resources	Increase in national minimum wage set to bring relief to workers (Government, March 5, 2026)
South Africa (previously covered, with upcoming effective date)	
Development	<p>Career</p> <ul style="list-style-type: none"> • Expanded remuneration and pay gap disclosures required — key date: Upon proclamation

United Kingdom (UK) (new)	
Status	 Currently effective
Development	<p>Career</p> <p>Recordkeeping required to demonstrate compliance with workers' statutory paid holiday entitlement</p> <p>The government recently issued implementing regulations confirming that, effective April 6, 2026, employers must keep records to demonstrate compliance with workers' statutory holiday and holiday pay entitlements. Section 35 of the Employment Rights Act 2025 (ERA 2025) amends the Working Time Regulations to include this requirement, but it was not previously listed among measures due to take effect in April 2026. Highlights of Section 35 include:</p> <ul style="list-style-type: none"> • While no specific format is prescribed, the records must contain sufficient information to prove that all eligible workers have received their entitled paid statutory holiday (including any carried over leave), as well as leave accrued because of working irregular hours or part-year worker regimes. • Records must be retained for six years. • The enforcement of paid annual leave will be handled by the new Fair Work Agency, established on April 7, 2026, and which will also enforce the national minimum wage and statutory payments. It has the power to inspect business premises and documentation, and issue civil penalties for noncompliance.
Resources	The Employment Rights Act 2025 (Commencement No. 2 and Transitional and Saving Provisions) (Amendment) Regulations 2026 (Government)
UK (new)	
Status	 Begins April 6, 2027
Development	<p>Wealth</p> <p>Finance Act 2026 includes framework for inheritance tax on pensions</p> <p>The Finance Act 2026 gained Royal Assent on March 18, 2026, implementing the framework for how inheritance tax (IHT) on pensions operate starting on April 6, 2027. Some last-minute changes were made to ensure the legislation will operate as intended, including a change to ensure that death-in-service payments remain out of scope for IHT. The tax authority (HMRC) will publish guidance on processes, as well as draft regulations setting out how information should be shared between schemes and personal representatives. The legislation also introduces a requirement for tax advisers to register with HMRC before interacting with it, unless the interaction is mandated by legislation.</p>
Resources	Finance Act 2026 (Legislature, March 20, 2026)

UK (new)	
Status	 Legislation expected
Development	<p>Career</p> <p>Legislation to introduce mandatory ethnicity and disability pay gap reporting planned</p> <p>Following a 2025 consultation, the UK government announced planned mandatory reporting requirements for ethnicity and disability pay gaps, targeting large employers with 250 or more employees. Highlights include:</p> <ul style="list-style-type: none"> • Employers would have to report ethnicity and disability pay gaps using the same six measures currently applied to gender pay gap reporting. These measures are mean difference in average hourly pay; median difference in average hourly pay; pay quartiles (the percentage of employees divided into four equal groups ranked from highest to lowest hourly pay); mean difference in bonus pay; median difference in bonus pay; and percentage of employees receiving bonus pay. • Employers would also be required to provide workforce data broken down by ethnicity and disability status, including the rates at which employees declare this information. Certain safeguards would be introduced to protect employees' personal data. • Employers would have to explain disparities and set out their actions to reduce them. • Reporting deadlines and the online reporting platform for ethnicity and disability pay gaps would align with those used for gender pay gap reporting. • Enforcement mechanisms for ethnicity and disability pay gap reporting would be consistent with those for gender pay gap reporting. • Additional guidance would encourage public sector organizations to adopt further reporting requirements. • Reporting requirements would be harmonized to allow employers to create a single equality action plan addressing sex, race (including ethnicity), and disability. This approach acknowledges that some initiatives, such as flexible working, benefit multiple groups. <p>Primary legislation and detailed regulations will be introduced to formalize these reporting obligations. The government will also develop guidance and practical tools to assist employers in meeting the new requirements.</p>
Resources	Consultation on mandatory ethnicity and disability pay gap reporting: Government response (Government, March 25, 2026)

UK (previously covered, now effective)

Status



Currently effective

Development

Career

Minimum wage increased

Effective April 1, 2026, the applicable minimum wage rates are as follows:

- The National Living Wage increased to £12.71/hour, up from £12.21/hour for individuals 21 and older.
- The National Minimum Wage rate for individuals 18 to 20 is £10.85/hour, up from £10/hour, and £8/hour, up from £7.55/hour, for individuals 16 to 17.
- The apprentice rate increased to £8/hour, up from £7.55/hour.

Resources

[Budget 2025 in full](#) (Government, November 26, 2025)

UK — Great Britain (new)**Status****Currently effective****Development****Career****Trade union statutory recognition procedure to ease**

Effective April 6, 2026, The Employment Rights Act 2025 introduced measures to simplify the statutory recognition process for trade unions. Employers, especially those in nonunionized workplaces, should prepare for an increase in recognition requests, quicker ballots, and a more active industrial relations environment. A government consultation on recognition code of practice and e-balloting unfair practices closed on April 1, 2026, and a consultation on a draft code of practice on electronic and workplace balloting for statutory union ballots closed on January 28, 2026. Key highlights include:

- *Reduced membership threshold.* The minimum union membership requirement within a bargaining unit may decrease to as low as 2% — down from 10%. This change may lead to broader bargaining units and expand the union's influence.
- *Removal of support demonstration requirement.* Unions will no longer need to prove that at least 50% of workers in the bargaining unit are likely to support recognition.
- *Lower ballot threshold.* Unions will need to secure a simple majority of votes cast to gain recognition. Currently, unions must achieve at least 40% of all eligible votes in favor.

After recognition, employers and unions must agree on how to conduct collective bargaining. This includes deciding on specific topics for joint agreement (such as pay and working hours), negotiation procedures, dispute resolution methods, communication of agreements or disagreements to employees, union recruitment activities, and union representation during disciplinary and grievance processes.

Additionally, in October 2026, unions will have a right to request access to workplaces to meet, support, represent, recruit or organise workers, and to facilitate collective bargaining, but not to organise industrial action (a government consultation closed on December 18, 2025).

Resources

[Employment Rights Act 2025](#) (Legislature); [Make work pay: Recognition code of practice and e-balloting unfair practices](#) (Government, February 4, 2026); [Make work pay: Draft code of practice on electronic and workplace balloting for statutory union ballots](#) (Government, November 19, 2025) and [Make work pay: Trade union right of access](#) (Government, October 23, 2025)

UK — Great Britain (previously covered, now effective)**Status****Currently effective****Development****Career — Health****Employment Rights Act 2025: Measures taking effect in April 2026**

Several provisions of the Employment Rights Act 2025 (ERA) took effect on April 6, 2026:

- *Statutory Sick Pay (SSP)*. Starting on April 6, 2026, SSP is payable from the first day of illness, replacing the current four-day waiting period. The lower earnings limit, which previously set the minimum earnings required to qualify for SSP, is removed. This change benefits workers with fewer hours, apprentices, young workers earning below the national minimum wage, and lower-paid casual employees. The weekly SSP rate is the lesser of the prescribed weekly rate or 80% of the employee's normal weekly earnings, ensuring SSP does not exceed actual earnings for lower-paid workers. This measure also applies in Northern Ireland, although the ERA generally covers only Great Britain.
- *Gender pay gap and menopause action plans*. Employers may voluntarily publish plans to reduce their gender pay gap and support offered to employees experiencing menopause symptoms, with government guidance forthcoming. Starting in April 2027, these plans will be mandatory for large employers.
- *Paternity Leave and Ordinary Parental Leave*. Both paternity leave and unpaid parental leave become day-one employment rights, removing the current service requirements of 26 weeks for paternity leave and one year for parental leave. Additionally, the restriction preventing paternity leave after shared parental leave are lifted.
- *Collective Redundancy Protective Award*. The maximum protective award for failure to comply with collective redundancy consultation requirements is doubled to 180 days of gross pay per affected worker, up from 90 days.
- *Whistleblowing*. Reports of sexual harassment is explicitly protected as qualifying disclosures under whistleblowing legislation.
- *Trade union recognition*. The process for trade union recognition is simplified, and the procedural requirements for unions to gain recognition is eased. However, the planned introduction of electronic and workplace balloting, originally scheduled for April, has been postponed to later in 2026 and 2027.
- *Fair Work Agency*. Effective April 7, 2026, the Fair Work Agency assumed responsibility for enforcing various employment rights, including holiday pay and SSP.

Additionally, certain ERA measures simplifying trade union organization of industrial action and enhancing protections for participating employees took effect on February 18, 2026. Other ERA measures will be introduced later in 2026 and 2027.

Resources

[Employment Rights Act 2025](#) (Legislature, December 18, 2025)

UK — Great Britain (previously covered, now effective)

Status



Currently effective

Development

Career — Health

Bereaved partner's paternity leave updated

On April 6, 2026, changes to The Paternity Leave (Bereavement) Act 2024 took effect following measures introduced by the Employment Rights Act 2025.

The 2024 Act — which took effect on December 29, 2025 — gave fathers a “day one” right to two weeks of paternity leave if their partner had died, without the six months of continuous service requirement. Starting in April 2026, this leave — Bereaved Partners Paternity Leave (BPPL) — has expanded to include other situations, allowing eligible employees to take up to 52 weeks of unpaid leave. BPPL is allowed where the child's mother or primary adopter dies before the child's first birthday or the first anniversary of the child's adoption placement, even if the father or partner has already taken shared parental leave.

The government's recently published draft regulations include the following changes:

- Expanded BPPL applies where the child's mother or the primary adopter dies on or after April 6, 2026.
- Bereaved partners with primary responsibility for the child's upbringing is allowed up to one period of 52 weeks of BPPL if the child's mother or primary adopter dies before the respective dates.
- If the child also dies, or if an adopted child is returned to the adoption agency after the primary adopter's death, the bereaved partner can remain on BPPL for up to eight weeks.
- If the bereavement occurs fewer than 14 days before the respective dates, the employee can take up to 14 days of BPPL. Similar rights are extended to parents in surrogacy cases.
- Notification rules vary depending on the bereavement date. However, employees were able to notify from February 18, 2026, their need for BPPL starting on April 6, 2026.

Resources

[The Bereaved Partner's Paternity Leave Regulations 2026](#) (Government) and [Employment Rights Act 2025](#) (Legislature, December 18, 2025)

UK — Great Britain (previously covered, now effective)

Status



Currently effective

Development

Career — Health

New paternity, parental leave entitlements take effect

On April 6, measures in the Employment Rights Act 2025 (ERA) made paternity and unpaid parental leave “day one” rights under draft regulations laid before parliament on January 12, 2026. Previously, employees had to have 26 weeks of minimum service to take paternity leave and one year of service to take parental leave. Highlights include:


- The expanded leave applies to children born on or after April 6, 2026 (or with an expected week of childbirth (EWC) starting on or after April 5, 2026, for children who are born early and to children placed for adoption on or after April 6, 2026 (or who enter Great Britain on or after that date for overseas adoptions).
- The notification requirements for paternity leave are unchanged. However, if the EWC falls between April 5 and July 25, 2026, transitional provisions temporarily reduce the required notification period to 28 days.
- The prohibition on taking paternity leave if shared parental leave has already been taken is removed.

The duration of paternity and parental leaves is unchanged (respectively, up to two weeks and up to 18 weeks per child up to age 18 years). The rules for paternity pay are unchanged, and employees must meet current service and earnings requirements to receive pay during their paternity leave.

Resources

[The Employment Rights Act 2025 \(Parental and Paternity Leave\) \(Removal of Qualifying Periods etc.\) \(Consequential Amendments\) Regulations 2026](#) (Government, January 12, 2026) and [Paternity pay and leave](#) (Government)

UK — Northern Ireland (new)

Status  **Currently effective**

Development **Career — Health**
Paid miscarriage leave introduced
 On April 6, 2026, Northern Ireland introduced two weeks of paid statutory miscarriage leave, expanding the existing parental bereavement leave framework to cover pregnancy loss occurring before the 24th week. Highlights include:

- Eligible employees — including partners and others who meet the relationship criteria—can take the leave within 56 weeks of the miscarriage.
- Miscarriage includes spontaneous loss as well as loss following specified medical interventions, such as ectopic and molar pregnancies, with entitlement applying in each case.
- The leave is a day-one right, meaning employees do not need any prior service to qualify.
- No medical evidence is required; employees can self-declare their need for leave.

Great Britain also plans to introduce miscarriage leave in 2027 under the Employment Rights Act 2025, but it will be unpaid.

Resources [Announcement](#) (Government, March 25, 2026)

UK (previously covered, with upcoming effective date)

Development **Health**

- [Introduction of mandatory payrolling of benefits-in-kind postponed](#) — key date: April 2027

Wealth

- [Pension auto enrollment to expand, reducing eligible age and abolishing earnings threshold](#) — key date: unknown
- [Government responds to consultation on unconnected multiemployer CDC schemes](#) — key date: July 31, 2026
- [Budget includes pension changes](#) — key date: April 6, 2027
- [Policy paper on inheritance tax and pensions death benefits](#) — key date: April 6, 2027

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Mercer (US) LLC
1166 Avenue of the Americas
New York, NY 10036
www.mercer.com

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