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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

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[Kentucky law clarifies how insurance mandates apply to HSA-qualifying high-deductible health plans](#)
[Paid family medical leave now effective in Maine](#)
[Pay transparency law enacted in Maine](#)
[Mandated preventive services law enacted in Maryland](#)
[Telehealth law enacted in Maryland](#)
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Americas (continued)	
United States	Perimenopause and menopause coverage required in Virginia Pharmacy benefit manager law enacted in Virginia Prior authorization law enacted in Virginia Insulin mandate law enacted in Virginia Minimum wage increased in Virgin Islands Safeguards for immigrants enacted that will require employer action in Washington Ground ambulance balance billing law enacted in West Virginia
Asia Pacific	
Australia	Superannuation bills receive Royal Assent Retirement framework open for consultation Consultation on enhancing member protections in the superannuation system released Draft regulations to ban superannuation advertising issued Superannuation bills introduced
China	Long-term care insurance scheme introduced
Hong Kong	Minimum wage increased
India	Supreme court strikes down age-based restriction on maternity benefits for adoptive mothers
Singapore	Local Qualifying Salary increased, Progressive Wage Credit Scheme expanded
South Korea	May 1 designated as national holiday
Europe, Middle East and Africa (EMEA)	
European Union	Social security coordination rules revised
France	Participation fee for major medical procedures increased Health insurance system investment and changes to “key letter AMI” announced Social security contributions to be payable on long service awards
Poland	Method for determining length of service for private sector expanded
Portugal	Leave for employees who are informal caregivers enhanced
Romania	Sick leave payment rules changed
Ukraine	New method for calculating employment quotas for persons with disabilities effective
United Arab Emirates	Nafis program extended to 2040 to boost Emirati private-sector employment
United Kingdom	Regulator to apply new rules and guidance on nonfinancial misconduct Significant pension scheme changes enacted

Section 2


Global



Artificial Intelligence	
Status	 Ongoing initiatives
Development	Career Roundup: Global employer resources on artificial intelligence Artificial Intelligence (AI) has become more of a permanent feature of the workplace for many employees and employers around the world and poses numerous challenges and considerations as it reshapes work. To help employers consider the issues associated with AI, the roundup cited below provides links to general information about ongoing legislative and governance initiatives and trends. Sources include Marsh McLennan, organizations, government websites, third-party analysis, news articles, and viewpoints.
Resources	Roundup , regularly updated
Minimum wage	
Status	 Ongoing initiatives
Development	Career Roundup: Global employer resources on minimum wage increases To help multinational employers address the different minimum wage rates around the world, the roundup cited below provides links to resources from organizations, government websites, third-party resources, news articles, and viewpoints.
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
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
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 (new)	
Status	 Constitutional issues remain under judicial review
Development	<p>Career — Health</p> <p>Court reinstates labor reforms; constitutional issues remain under judicial review</p> <p>On April 23, 2026, Argentina’s National Chamber of Labor Appeals lifted the injunction that suspended more than 80 articles of the recent labor reforms. This decision reinstates several key measures, including changes to working-time organization, collective bargaining, vacation policies, severance pay, tools for managing working hours (such as the “hours bank”), an updated mechanism for calculating labor credits, and the Labor Assistance Fund (FAL). However, the court did not resolve the underlying constitutional issues, which remain under judicial review. Key points of the decision include:</p> <ul style="list-style-type: none"> • The "hours bank" mechanism now permits employers, employees, and unions to agree in writing to compensate overtime within defined limits, subject to respecting a minimum 12-hour daily rest period, and formal record-keeping. • Severance pay for unjustified dismissal is redefined. The calculation is now based only on monthly, normal and regular remuneration, excluding nonmonthly payments like the annual supplementary salary (SAC) and vacation pay. The FAL will cofinance dismissals and labor credits, adjusted annually by the Consumer Price Index plus 3%. • Changes to vacation policies, seasonal work schedules, and supervisory controls have been reinstated. Vacations can be taken in periods of at least seven consecutive days (including outside of the normal vacation period), but employees are entitled to at least one full summer leave (between October and April) every three years.
Resources	<p>maria.p.maydana@mercer.com</p> <p>Announcement (Spanish) (Government, April 23, 2026)</p>
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	 Effective January 1, 2027
Development	<p>Career — Health</p> <p>Paid paternity leave expanded</p> <p>Starting January 1, 2027, fathers will be entitled to 10 days of paid paternity leave, up from five days, for the birth, adoption, or attainment of judicial custody of a child up to 18 years old under new Law No. 15,371. The leave will further increase to 15 days in 2028 and 20 days in 2029. If 2028 budget targets are not met, the increase will be postponed by two years. The expanded leave aims to encourage fathers' involvement in child care and promote family balance. Highlights include:</p> <ul style="list-style-type: none"> • Job protection is guaranteed from the start of the leave until one month after it ends. • From 2027, employers will pay for the leave, with costs offset or reimbursed through the social security system. • If the child is born or adopted with a disability, the leave period increases by one-third. • Paternity leave can be cancelled, suspended, or denied in cases of domestic abuse or abandonment of the child. • Employees may take vacation immediately after the leave ends. • If the newborn is hospitalized, both the leave duration and paternity pay are extended accordingly.
Resources	aline.sanatana@mercer.com and danuta.campos@mercer.com Law No. 15,371 (Portuguese)
Brazil (previously covered, effective soon)	
Status	 Effective May 26, 2026
Development	<p>Career — Health</p> <p>Inclusion of psychosocial risks in risk management process soon to be required</p> <p>Employers in Brazil now have until May 26, 2026, to ensure that their Risk Management Program (PGR) includes psychosocial risks related to the work environment — the effective date is one year later than originally notified. The PGR is included in Ordinance 1,419 of Aug. 27, 2024, and forms part of employers' occupational risk management process (GRO) — currently it covers several workplace safety and health risks, such as risks arising from physical, chemical, biological, accidents and ergonomic factors. Employers must develop an inventory of risks (this must be retained for 20 years) and adopt measures to eliminate or reduce occupational risks.</p> <p>The Brazilian safety and health authorities have provided a nonexhaustive list of common psychosocial risks including work content and design; workload and pace; work scheduling; employees' control over their work; equipment provision to perform work; organizational culture (including harassment); career development; and work-life balance.</p>
Resources	Announcement (Portuguese) (Ministry of Labor, May 15, 2025)

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
Canada — Alberta (new)	
Status	<p> To be implemented in stages throughout 2026 and 2027</p>
Development	<p>Health</p> <p>Significant public and private healthcare reforms introduced</p> <p>Bill 11 — Health Statutes Amendment Act, 2025 (No. 2) — received Royal Assent in 2025 and will introduce significant changes to healthcare in the province by establishing both public and private healthcare systems. It aims to create greater equity among active workers and reduce the financial burden on the public drug program. Key expected impacts include modernizing health cards and updating health information sharing. The three most notable changes affecting employers with active employees and retirees in Alberta are:</p> <ul style="list-style-type: none"> • Dual practice model. The definition of "insured services" will change, allowing physicians to choose to work in the public system, the private system, or both. Physicians practicing privately can charge patients directly for services currently covered by the public healthcare program. This may enable faster access to medical care and certain surgeries that do not require hospital space. However, it is still unclear if private plans will cover these uninsured services as nontaxable medical expenses, as insurers consider how to reimburse related costs under existing programs. • Prohibition on benefit reductions at age 65. Employers will no longer be allowed to reduce or eliminate benefits for employees aged 65 or older. This means older employees must retain their private benefits while still employed and cannot be moved solely to public programs. • Payor of last resort. Private drug plans will become the primary payer for prescription drugs, with the public program serving only as a safety net for employees and retirees covered by employer-sponsored plans, subject to some exceptions. <p>Further details will be provided in upcoming regulations, with effective dates expected in spring and summer 2026. It is currently unclear if employees and retirees over 65 who already receive private benefits and participate in public programs grandfathered, or if employers will need to absorb additional costs. Without grandfathering, private plans could face a doubling of drug costs for members aged 65 and older. The provisions of Bill 11 apply to "drug and supplemental benefit plans," a term that is not yet clearly defined. Clarification is expected in the regulations. Currently, it appears that disability and life insurance programs are not affected by Bill 11.</p>
Resources	<p>kristen.smith@mercerc.com</p> <p>Health Statutes Amendment Act, 2025 (No. 2) (Government, December 11, 2025)</p>

Canada — British Columbia (new)	
Status	 Effective June 1, 2026
Development	<p>Career</p> <p>Minimum wage to increase</p> <p>On June 1, 2026, the minimum wage will increase to C\$18.25/hour, up from C\$17.85/hour. This minimum wage rate is automatically adjusted each year based on the average change in British Columbia’s CPI.</p>
Resources	Press release (Government, February 26, 2026)
Canada — Quebec (previously covered, now effective)	
Status	 Currently effective
Development	<p>Career</p> <p>Minimum wage increased</p> <p>Quebec’s minimum wage increased to C\$16.60/hour, up from C\$16.10/hour on May 1, 2026.</p>
Resources	Press release (French) (Government, January 22, 2026)
Canada (previously covered, with an upcoming effective date)	
Development	<p>Career — Health</p> <ul style="list-style-type: none"> • “Right-to-disconnect” established for employees — key date: Expected to take effect 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

El Salvador (new)	
Status	 Begins on January 1, 2027.
Development	<p>Career</p> <p>Annual bonus payments mandated</p> <p>Starting in 2027, El Salvador requires private sector employers to pay an annual bonus every January to employees earning up to \$1,500 per month. Public sector employers were required to pay the annual bonus starting in 2026. This bonus, equal to half a month's salary, is in addition to the mandatory Christmas bonus and is established by Decree 499, signed on January 14, 2026. Highlights include:</p> <ul style="list-style-type: none"> • The bonus amount is 50% of the employee's gross monthly salary and must be paid annually between January 15 and 25. • The bonus applies to employees with at least one year of service as of December 12 of the previous year. For employees with less than a year, the bonus is prorated based on their length of service. • Employees terminated before January 25, whether with or without cause, are entitled to a prorated bonus based on their accrued service. • For employers, bonus payments are tax-deductible if properly documented and paid. • Bonus payments are exempt from personal income tax and social security contributions and will not count towards other statutory benefits like the thirteenth month bonus or severance pay. • Employers who voluntarily paid this bonus by January 25, 2026, can claim a tax credit against their 2026 income tax, provided they submit the required documentation.
Resources	<p>andrea.villamizar@mercer.com</p> <p>Decree 499 (Spanish)</p>
Jamaica (previously covered, with an upcoming effective date)	
Development	<p>Career</p> <ul style="list-style-type: none"> • Minimum wage increased — key date: July 1, 2026

Mexico (updated)	
Status	 Effective dates vary.
Development	<p>Career</p> <p>Maximum working week to be gradually reduced</p> <p>On April 22, 2026, Mexico’s Chamber of Deputies unanimously approved an amendment to the Federal Labour Act to gradually reduce the working week to 40 hours between 2027 and 2030. The reforms took effect on May 1, 2026. 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 will have the right to one paid day off for every six days worked. • 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. Permitted overtime hours will be phased-in — with nine hours in 2026 and 2027; 10 hours in 2028; 11 hours in 2029; and 12 hours in 2030. • Employers will have to implement an electronic time-recording system (the Ministry of Labour and Social Welfare will issue further details). Fines (from 250 to 5000 UMA) will be levied for failing to record working time.
Resources	Constitutional amendment (Spanish) (Official Diary, March 3, 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 (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)**Status****Comments can be submitted until June 22, 2026.****Development****Career — Health****New joint employer rule proposed**


On April 22, 2026, the Department of Labor announced a proposed rule to revise the analysis of joint employer status under the Fair Labor Standards Act, the Family and Medical Leave Act, and the Migrant and Seasonal Agricultural Worker Protection Act. This employer-friendly proposal would:



- Set forth distinct standards for determining joint employer status in "vertical" and "horizontal" scenarios.
- Advise that horizontal joint employment arises when separate employers are sufficiently connected with respect to the employment of the same employee. However, business relationships that do not relate to the employment of specific employees — such as sharing a vendor or franchising under the same franchisor — are not, by themselves, sufficient to establish joint employment.
- Adopt a four-factor analysis for use in every case of potential vertical joint employment. It would examine whether the potential joint employer hires or fires the employee; supervises and controls the employee's work schedule or conditions of employment to a substantial degree; determines the employee's rate and method of payment; and maintains the employee's employment records.
- Explain that additional factors may be relevant in assessing vertical joint employment, but that a unanimous finding on the four factors in either direction would establish a "substantial likelihood" regarding whether an individual or entity is a joint employer with another.
- Advise that "reserved control" may be considered but is less indicative of vertical joint employment than "exercised control," consistent with the judicial focus on "economic reality" in FLSA employment disputes.
- Exclude the consideration of factors that are relevant only in assessing whether a worker is an employee or independent contractor.
- Exclude the relevance of the following general business models and business practices when determining joint employment: certain contractual agreements related to health, safety, or legal compliance, including anti-harassment policies, background checks, and workplace safety protocols; providing a sample employee handbook or other forms to another employer; offering an association health plan or association retirement plan to another employer or participating in such a plan with the employer; jointly participating in an apprenticeship program with another employer; operating as a franchisor or entering into a brand and supply agreement, or using a similar business model; and quality control standards to ensure the consistent quality of the work product, brand, or business reputation.
- Provide examples illustrating how the proposed analysis would apply in certain factual circumstances.


Resources

[DOL proposes rule clarifying joint employer status under wage and hour laws](#) (DOL, April 22, 2026)



US (new)	
Status	 Currently effective
Development	<p>Health — Wealth</p> <p>Oversight of ERISA enforcement activities tightened by Department of Labor</p> <p>The Department of Labor (DOL) recently issued a field assistance bulletin (FAB) announcing four guiding principles for the agency’s ERISA enforcement activity. Under these principles, DOL will prioritize investigations of the most egregious violations, provide advance notice of the agency’s ERISA interpretations, commit to completing investigations within reasonable timeframes, and require senior leadership to review significant enforcement matters. Agency leadership believes these principles will promote “transparency, consistency, and the rule of law.” The FAB doesn’t explain how DOL will apply these principles to investigations and enforcement actions that are already in progress.</p>
Resources	<p>GRIST, April 28, 2026</p> <p>cheryl.hughes@mercer.com and matthew.calloway@mercer.com</p>
US (new)	
Status	 Currently effective
Development	<p>Career — Health</p> <p>Limits on health coverage for federal workers’ gender transition upheld by Equal Employment Opportunity Commission</p> <p>The Equal Employment Opportunity Commission (EEOC) has upheld the Office of Personnel Management’s (OPM) authority to limit coverage of gender transition procedures under the Federal Employees Health Benefits (FEHB) Program.</p> <p>The EEOC rejected claims that OPM’s policy violated federal anti-discrimination laws, concluding that the agency acted lawfully in allowing federal health carriers to exclude coverage for certain gender transition procedures. In a press release, OPM stated “[t]he ruling affirms OPM’s authority to establish coverage standards that balance program sustainability, legal requirements, and responsible stewardship of taxpayer dollars, along with the biological reality of sex differences.”</p> <p>OPM guidance for Plan Year 2026 said that gender transition services would not be covered under FEHB plans. That guidance also requires coverage for certain counseling services and maintains exceptions for individuals already undergoing treatment.</p>
Resources	<p>Decision (EEOC, March 24, 2026)</p>

US (new)	
Status	 Report
Development	<p>Health</p> <p>Fourth report to Congress on Mental Health Parity and Addiction Equity Act (MHPAEA) enforcement</p> <p>Regulators released the 2025 MHPAEA Report to Congress (2025 report) describing nonquantitative treatment limitations (NQTL) comparative analysis enforcement from August 1, 2023, through July 31, 2025 (the Reporting Period). The 2025 report — the fourth since 2022, but the first issued by the Trump administration — differs in tone from previous reports. For example, the regulators commit to enforcement that “is not unduly burdensome for plans and issuers,” and acknowledge that enforcement to date has “presented numerous challenges for employers.” However, the 2025 report also makes clear that regulators continue to actively enforce MHPAEA’s requirement that group health plans and health insurance issuers complete and document a comparative analysis of a plan’s NQTLs when imposing such limitations on mental health and substance use disorder benefits. Highlights of the report include:</p> <ul style="list-style-type: none"> • EBSA and CMS each requested more than 40 comparative analyses during the Reporting Period. • DOL prioritizes NQTLs with the most impact on access to care, especially network adequacy and composition and impermissible exclusions. • While both DOL and CMS continued to identify deficiencies in comparative analyses during the Reporting Period, DOL indicates an increased level of detail in initial NQTL comparative analyses from some plans and issuers. CMS reports no marked improvement in initial NQTL comparative analyses in 2024 and 2025, but notes that a few plans and issuers provided more detailed comparative analyses upon initial request. • Both DOL and CMS note particular problems with comparative analyses for plans with different service providers handling behavioral health and medical/surgical benefits (for example, a behavioral health carve-out arrangement). • During the Reporting Period, DOL made five final determinations of noncompliance; while CMS issued ten such determinations. Noncompliant plans and insurers were specifically named in the report.
Resources	<p>jennifer.wiseman@mercer.com</p> <p>2025 MHPAEA report to congress (Department of Labor, February 2026)</p>


US (new)	
Status	 Comments are due June 1, 2026.
Development	<p>Wealth</p> <p>Broad safe harbor for selecting defined contribution plan investments proposed</p> <p>The Department of Labor (DOL) is proposing a new regulation that would address how defined contribution (DC) plan fiduciaries could demonstrate prudent selection of investment options. The proposal responds to an August 7, 2025, executive order (EO) directing DOL to take action aimed at encouraging DC plans to offer participants greater exposure to private equity, digital currencies, and other “alternative assets.” However, the proposal would be significantly broader in scope, establishing a process-based framework that includes six safe-harbor factors for fiduciaries to consider when selecting all types of DC plan investment options. (The proposal wouldn’t apply to the selection of investments for defined benefit plans or DC plans that don’t allow participants to direct their investments.)</p>
Resources	<p>GRIST, April 20, 2026</p> <p>matthew.calloway@mercerc.com, brian. Kearney@mercerc.com, and margaret.berger@mercerc.com</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 (new)	
Status	 Currently effective
Development	<p>Career</p> <p>Federal contractors to agree not to engage in racially discriminatory DEI activities</p> <p>On March 26, 2026, President Trump issued an executive order (EO) that requires federal agencies to ensure that their contractors agree not to engage in any racially discriminatory diversity equity and inclusion (DEI) activities. Highlights include:</p> <ul style="list-style-type: none">• “Racially discriminatory DEI activities” is defined as disparate treatment based on race or ethnicity in the recruitment, employment (e.g., hiring, promotions), contracting (e.g., vendor agreements), program participation, or allocation or deployment of an entity’s resources.• By April 25, 2026 (30 days after the EO), executive departments and agencies shall ensure that contracts and contract-like instruments, including contractors’ subcontracts and subcontractors’ lower-tier subcontracts, include specified language that outlines requirements to ensure that contractors do not engage in any racially discriminatory DEI activities and reporting requirements.• The Office of Management and Budget (OMB) shall issue guidance to contracting agencies to ensure compliance with this order, which will include various penalties for noncompliance.• OMB, in coordination with other specified agencies, shall identify economic sectors that pose a particular risk of entities engaging in racially discriminatory DEI activities based on current or past conduct and issue additional guidance to contracting agencies regarding best practices to ensure compliance with this order within such sectors.• By July 24, 2026 (120 days after the EO), each agency head shall review its implementation of the required contract language and report to the Assistant to the President for Domestic Policy regarding its compliance. Thereafter, each agency head shall regularly review and take appropriate measures to ensure such compliance.• The Attorney General, in consultation with relevant contracting agencies, shall consider whether to bring actions under the False Claims Act against any contractors or subcontractors for noncompliance and ensure prompt review of civil actions brought by private persons.• The Federal Acquisition Regulatory Council is directed to amend the Federal Acquisition Regulation to include the compliance clause in federal procurement, solicitations and contracts, and remove any provisions that conflict with the compliance clause, and by May 25, 2026 (60 days after EO), issue guidance regarding agency implementation of the compliance clause.
Resources	Addressing DEI discrimination by federal contractors (The White House, March 26, 2026)

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	rich.glass@mercer.com and katharine.marshall@mercer.com GRIST , updated January 29, 2025 and Paid family and medical leave: Snapshots across the US (Mercer, February 6, 2026)


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 GRIST, November 12, 2024</p>
US	
Status	 Currently effective
Development	<p>Health</p> <p>Group fixed-indemnity plans pose legal and tax issues</p> <p>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.</p>
Resources	<p>jennifer.wiseman@mercer.com and cheryl.hughes@mercer.com GRIST, August 27, 2024</p>

US	
Status	 Effective dates vary.
Development	<p>Wealth</p> <p>User's Guide to SECURE 2.0</p> <p>A dizzying array of legislation affecting defined contribution (DC) and defined benefit (DB) plans became law on 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).</p> <p>Navigating SECURE 2.0 is a formidable challenge. The statute consists of 120 pages of text and 90 individual sections — with no table of contents. To help employers and plan sponsors understand the legislation's implications, this guide provides a high-level summary of SECURE 2.0 provisions grouped topically, including separate treatment of provisions specific to DC and DB plans.</p> <p>The six tables in this guide describe statutory changes and their effective dates, identify whether the changes are mandatory or optional for employers, and provide initial observations, including implementation challenges for which agency guidance would be helpful. The act also includes several apparent drafting errors for which Congress intends to introduce technical corrections legislation. Those errors are noted in the relevant sections of the guide.</p> <p>This guide doesn't address SECURE 2.0's employee stock ownership plan (ESOP) provisions and a handful of other nonbenefit-related provisions. When referring to the original SECURE Act, this guide uses the term "SECURE 1.0" to avoid any confusion between the laws.</p> <p>This guide is updated periodically to reflect additional information and guidance.</p>
Resources	<p>margaret.berger@mercer.com, matthew.calloway@mercer.com, and brian.kearney@mercer.com</p> <p>User's guide to SECURE 2.0, periodically updated</p>

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	<p>rich.glass@mercer.com and cheryl.hughes@mercer.com</p> <p>GRIST, regularly updated</p>
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	<p>Roundup, regularly updated</p>

US

Status  **Effective dates vary.**

Development **Career**
Roundup: Employer resources on noncompete restrictions
 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.
 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.



Resources [Roundup](#), regularly updated

US — States


Status  **Compliance dates vary.**



Development **Health**
Some states require group health plan sponsor reporting
 Several states and localities have group health plan reporting requirements. 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.

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 — Health</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	<p>Career</p> <p>Roundup: Employer resources on hairstyle nondiscrimination laws</p> <p>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.</p>
Resources	Roundup , regularly updated
US — Alabama (new)	
Status	 Effective October 1, 2026
Development	<p>Health</p> <p>Law addressing artificial intelligence in insurance coverage enacted</p> <p>Act 2026-589 (SB 63) regulates the use of AI in prior authorizations and utilization review processes. The law does not prohibit AI for fully insured plans but requires the Department of Insurance to adopt rules and enforce the law. Highlights include:</p> <ul style="list-style-type: none"> • Prior authorization. Insurers must base determinations on the participant’s medical history, clinical circumstances unique to the participant, and other relevant clinical information. Insurers also must annually certify that any AI use does not rely on group data sets, is applied fairly and equitably, and does not result in unlawful discrimination. Any adverse decision arising must be made by a licensed physician or healthcare professional. • Utilization review. Insurers must disclose any AI use in their policies and procedures and attest that outcomes are subject to period review and comply with the Health Insurance Portability and Accountability Act (HIPAA). <p>Alabama generally does not apply its insurance laws extraterritorially to fully insured plans issued outside the state, and the law does not affect self-funded ERISA plans.</p>
Resources	rich.glass@mercer.com Act 2026-589 (SB 63) (Legislature, April 16, 2026)



US — Alabama (new)	
Status	 October 1, 2026 for in-network providers, January 1, 2027 for out of network providers.
Development	<p>Health</p> <p>Ground ambulance balanced billing law enacted</p> <p>Under 2026 Act 349 (SB 369), fully insured plans must reimburse in-network (INN) ground ambulance providers and emergency medical service providers at a rate of 200% of Medicare and out-of-network (OON) ground providers at a rate of 180% of Medicare. The applicable Medicare rate is the one used for zip code 35642. These providers cannot bill plan participants for the remaining balance, except that INN and OON emergency medical service providers may bill for the INN cost-sharing amount. The effective date is October 1, 2026, for INN providers, January 1, 2027 for OON providers.</p>
Resources	<p>rich.glass@mercer.com</p> <p>2026 Act 349 (SB 369) (Legislature, April 6, 2026)</p>
US — Connecticut (new)	
Status	 Currently effective
Development	<p>Health</p> <p>Vaccine standards for fully insured plans changed</p> <p>A new law changed vaccine standards for fully insured health plans. Under existing law, individual and group health plans that cover prescription drugs must cover vaccines recommended by the American Academy of Pediatrics, American College of Obstetrics and Gynecology, American Academy of Family Physicians, and the federal Advisory Committee on Immunization Practices (known as ACIP). HB 5044 adds schedules from the state commissioner of public health to the list.</p> <p>Connecticut generally does not apply its insurance laws on an extraterritorial basis to fully insured plans issued in another state, unless 51% of covered employees are employed in the state. The law does not affect self-funded ERISA plans.</p>
Resources	HB 5044 (Legislature, May 27, 2026)

US — Kansas (new)	
Status	 Generally effective July 1, 2026
Development	<p>Career — Health — Wealth</p> <p>Portable benefit plan for independent contractors established</p> <p>HB 2602 creates a portable benefit plan framework for independent contractors, providing a state tax exclusion for contributions made by the hiring party and the individual. Permitted benefits are health insurance, income replacement insurance, disability insurance, life insurance, and retirement benefits. As with Alabama and Tennessee (which adopted similar laws in 2025), these accounts are individually owned and cannot be used to determine whether a worker is an employee or independent contractor. The law generally will take effect July 1, 2026, although the state tax provisions start to apply for the 2027 tax year.</p>
Resources	HB 2602 (Legislature, April 9, 2026)
US — Kentucky (new)	
Status	 Effective, in part, January 1, 2027, and January 1, 2028
Development	<p>Health</p> <p>Prior authorization law enacted</p> <p>HB 176 requires fully insured plans to create an exemption program for prior authorizations. While plans have some discretion on the terms and conditions, a plan cannot deny an exemption if a healthcare provider's approval rate exceeds 93%.</p> <p>Kentucky generally does not apply their insurance laws on an extraterritorial basis to fully insured plans issued outside the state. The law does not affect self-funded ERISA plans.</p>
Resources	rich.glass@mercer.com HB 176 (Legislature, April 13, 2026)
US — Kentucky (new)	
Status	 Effective for plan years on or after July 15, 2026.
Development	<p>Health</p> <p>Law clarifies how insurance mandates apply to HSA-qualifying high-deductible health plans</p> <p>Per 2026 Ch. 27 (HB 184), any HDHP cost-sharing requirements apply only after the minimum deductible under § 223 of the Internal Revenue Code is met. The law will take effect for plan years starting on or after July 15 (i.e., 90 days after legislative adjournment).</p>
Resources	rich.glass@mercer.com 2026 Ch. 27 (HB 184) (Legislature, April 3, 2026)



US — Maine (new)	
Status	 Currently effective
Development	<p>Career — Health</p> <p>Paid family medical leave now effective</p> <p>Beginning May 1, 2026, eligible Maine workers in the private and public sector have up to 12 weeks of paid time off available to care for a family member with a serious health condition, to bond with a child after birth, fostering or adoption, to care for their own medical needs, to deal with the transition of a family member's impending military deployment or to stay safe after abuse or violence.</p>
Resources	<p>katharine.marshall@mercer.com</p> <p>Maine paid leave contributions portal (Department of Labor)</p>
US — Maine (new)	
Status	 Effective July 29, 2026
Development	<p>Career</p> <p>Pay transparency law enacted</p> <p>Maine recently passed a law (LD 54), effective July 29, 2026, that will require employers to post pay ranges for jobs, disclose pay ranges upon request, and keep employee pay records.</p> <p>Posting of pay ranges. Employers that have 10 or more employees must ensure that job postings (electronic or hard copy) include the prospective range of pay the employer will offer a successful applicant. If the position is commission-only, the posting must clearly state that. "Range of pay" includes, but is not limited to:</p> <ul style="list-style-type: none"> • Any applicable pay scale • A previously determined range of wages for the position • The actual range of wages for those currently holding equivalent positions or • The budgeted amount for the position. <p>Pay range disclosure and record retention. On employee request, employers must disclose the range of pay offered for the employee's position. An employer must maintain a record of each position held by an employee and their pay history in each position for the duration of the employee's employment and for three years after employment ends.</p>
Resources	LD 54 (Legislature, April 24, 2026)

US — Maryland (new)	
Status	 Effective July 1, 2026
Development	Health Mandated preventive services law enacted As a result of 2026 Chs. 7 and 8 (HB 637, SB 385), mandated preventive services will be based on recommendations by the state secretary of health, in addition to the federal agencies authorized by the Affordable Care Act. Previously, insurers had to implement changes within three months of the recommendations; the time period will now be one year. Maryland generally does not apply their insurance laws on an extraterritorial basis to fully insured plans issued outside the state. The laws do not affect self-funded ERISA plans.
Resources	rich.glass@mercer.com 2026 Chs. 7 and 8 (HB 637, SB 385) (Legislature)
US — Maryland (new)	
Status	 Effective October 1, 2026
Development	Health Telehealth law enacted A telehealth law repeals the existing temporary telehealth license scheme managed by the Board of Professional Counselors and Therapists, replacing it with a licensing exemption for licensed professionals who meet certain standards. Under 2026 Ch. 242 (HB 1483), counselors may provide care to individuals in the state if they meet all of these requirements: <ul style="list-style-type: none">• Licensed and in good standing in another state• An established client-counselor relationship outside of Maryland• Unable to provide in-person counseling because client is located in Maryland• Purpose is for continuity of care up to six months after locating to Maryland.
Resources	2026 Ch. 242 (HB 1483) (Legislature)

US — Maryland (updated)	
Status	 Contributions begin on January 1, 2027.
Development	<p>Career — Health</p> <p>Paid family medical leave contribution rate confirmed</p> <p>The Maryland Department of Labor confirmed that the paid family and medical leave (PFML) contribution rate will be 0.9% when contributions start on January 1, 2027. The department had until May 1 to announce any deviations from the previously announced 0.9% PFML rate.</p> <p>The overall contribution cap is 1.2%. Contributions are split evenly between employers and employees, except that employers with fewer than 15 employees nationally are not required to contribute, but their employees must still contribute the 50% portion.</p> <p>PFML benefits will first become available no later than January 3, 2028.</p>
Resources	<p>rich.glass@mercer.com</p> <p>Announcement (Maryland Register, April 3, 2026)</p>
US — Mississippi (new)	
Status	 Currently effective
Development	<p>Health</p> <p>Individual coverage health reimbursement arrangement tax credit established</p> <p>A Mississippi law provides employers with fewer than 50 employees an income tax credit for offering an individual coverage health reimbursement arrangement (ICHRA) instead of employer-sponsored health insurance.</p> <p>HB 343 authorizes a tax credit of up to \$400 per covered employee in the first tax year covered by the ICHRA. This amount drops to \$200 per covered employee in the second tax year. The law provides up to \$1 million per year in program funding. The employer's tax credit cannot exceed its state tax liability, although excess credits may be carried over for up to 10 years.</p> <p>As background, ICHRAs are funded solely by the employer and are used to buy individual health insurance or pay Medicare premiums. The law is effective for the 2026 tax year.</p>
Resources	<p>rich.glass@mercer.com</p> <p>HB 343 (Legislature, April 6, 2026)</p>


US — Puerto Rico	
Status	 Currently effective
Development	<p>Career — Health</p> <p>Benefit and leave laws vary</p> <p>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.</p>
Resources	<p>rich.glass@mercer.com</p> <p>GRIST, August 12, 2024</p>
US — Virginia (updated)	
Status	 Contributions will start on April 1, 2028. Benefits will first become available on December 1, 2028.
Development	<p>Career — Health</p> <p>Paid family medical leave law enacted</p> <p>On April 13, the governor declined to sign the paid family medical leave legislation (PFML) (2026 Chs. 981/1093, SB 2/HB 1207) and paid sick and safe leave (PSSL) (HB 5/SB 199) bills, proposing changes. During a reconvened session, the Virginia General Assembly (GA) adopted the Governor’s recommended revisions to the PFML legislation and that version has now been enacted. Contributions will start on April 1, 2028, and benefits will first become available on December 1, 2028.</p> <p>The PSSL bills will return to the governor, who can sign them, veto them, or let them become law without signing.</p>
Resources	<p>rich.glass@mercer.com</p> <p>2026 Chs. 981/1093, SB 2/HB 1207 (Legislature) and Governor Spanberger celebrates new paid family medical leave law, other laws to protect workers (Governor’s office, April 22, 2026)</p>

US — Virginia (new)	
Status	 Effective July 1, 2026
Development	<p>Career</p> <p>Wage transparency, salary history ban law enacted</p> <p>Virginia’s governor recently signed companion bills (HB 636 and SB 215) that, effective July 1, 2026, will prohibit employers from seeking prospective employees’ wage or salary history and require the disclosure of wage or salary ranges.</p> <p>Salary history ban. Employers are prohibited from:</p> <ul style="list-style-type: none"> • Seeking the wage or salary history of a prospective employee • Relying on that history when considering a candidate for employment • Using that history to set wages or salary upon hire • Refusing to interview, hire, employ, or promote or otherwise retaliating against a prospective or current employee for not providing wage or salary history or requesting a wage or salary range. <p>Wage transparency. Employers must disclose the wage, salary or wage or salary range in every public and internal posting for jobs, promotions, transfers, or other employment opportunities. The wage or salary range must be set in good faith. Employers may not refuse to interview, hire or promote or otherwise retaliate against a prospective or current employee for requesting a wage or salary range.</p> <p>Penalties. The Attorney General may bring a civil action to enforce these requirements; employers face a penalty up to \$1,000 for the first violation and up to \$5,000 for subsequent violations. Courts may award other legal and equitable relief. Also, an aggrieved applicant or employee may sue within one year of violations of job-posting requirements, but employers are first given a 15-day period to correct the posting after notice is given.</p>
Resources	HB 636 and SB 215 (Legislature, April 22, 2026)
US — Virginia (new)	
Status	 Effective for plan years starting in 2027.
Development	<p>Health</p> <p>Perimenopause and menopause coverage required</p> <p>Under 2026 Ch. 955 (SB 790), Virginia joined New Jersey and Oregon in implementing a mandate to cover treatment of perimenopause and menopause, including hormonal therapy. The Virginia law also requires coverage of treatment of postmenopause. The law will take effect for plan years starting in 2027. All three states generally do not apply their insurance laws extraterritorially to fully insured plans issued outside the state. The laws do not affect self-funded ERISA plans.</p>
Resources	rich.glass@mercer.com 2026 Ch. 955 (SB 790) (Legislature, April 13, 2026)

US — Virginia (new)	
Status	 Effective for plan years starting in 2028.
Development	<p>Health</p> <p>Prescription drug cost sharing capped in the individual and small group markets</p> <p>Under 2026 Chs. 641/642 (HB 625/SB 161), insurers in the individual and small group markets must offer at least one coverage option that meets these cost-sharing limits for prescription drugs:</p> <ul style="list-style-type: none"> • Platinum — \$150 per 30-day supply • Gold — \$200 per 30-day supply • Silver — \$250 per 30-day supply • Bronze — \$300 per 30-day supply <p>The above cost sharing is pre-deductible, with an exception for HSA-qualifying high-deductible health plans. The law will take effect for plan years starting in 2028.</p> <p>Virginia generally does not apply its insurance laws extraterritorially to fully insured plans issued outside the state. The law does not affect self-funded ERISA plans.</p>
Resources	<p>rich.glass@mercer.com</p> <p>HB 625 (Legislature, April 13, 2026)</p>
US — Virginia (new)	
Status	 Generally effective July 1, 2027.
Development	<p>Health</p> <p>Pharmacy benefit manager law enacted</p> <p>2026 Ch. 678 (HB 830) mandates pharmacy benefit managers (PBMs) to pass through a 100% of rebates to the insurer, plan, or participant at the point of sale. It also requires PBMs to offer a contract limiting income to management fees when requested by a plan sponsor. The law excludes ERISA self-funded plans, Medicaid, Medicare Part D, and CHIP, but it does apply to the state employee health plan. Most provisions will take effect on July 1, 2027. Virginia generally does not apply its insurance laws extraterritorially to fully insured plans issued outside the state.</p>
Resources	<p>rich.glass@mercer.com</p> <p>2026 Ch. 678 (HB 830) (Legislature, April 13, 2026)</p>

US — Virginia (new)	
Status	 Effective July 1, 2026
Development	<p>Health</p> <p>Prior authorization law enacted</p> <p>Ch. 925 (HB 481) — generally effective July 1, 2026 — restricts insurers from issuing adverse benefit determinations for prior authorization decisions for prescription drugs unless approved by a licensed physician or, if unavailable, a licensed pharmacist. For healthcare services, approval must be given by a licensed physician or, if unavailable, a licensed mental health provider (for mental health services) or licensed dentist (for dental services). While the law does not explicitly mention technology, the measure appears driven by concerns about using artificial intelligence and algorithms in prior authorization. Virginia generally does not apply its insurance laws extraterritorially to fully insured plans issued outside the state.</p>
Resources	<p>rich.glass@mercer.com</p> <p>2026 Ch. 925 (HB 481, April 13, 2026)</p>
US — Virginia (new)	
Status	 Effective for plan years starting in 2027.
Development	<p>Health</p> <p>Insulin mandate law enacted</p> <p>2026 Ch. 752 (HB 1214). Fully insured plans cannot charge more than \$35 for a 30-day supply of blood glucose meters and strips, urine-testing strips, syringes, continuous glucose monitors and supplies, and insulin pump supplies. The law will take effect for plan years starting in 2027. Virginia generally does not apply its insurance laws on an extraterritorial basis to fully insured plans issued outside the state.</p>
US — Virgin Islands (new)	
Status	 Currently effective
Development	<p>Career</p> <p>Minimum wage increased</p> <p>On April 24, 2026, the hourly minimum wage increased to \$12, up from \$10.50. The minimum wage will increase again to \$14/hour on June 1, 2027, and to \$15/hour on June 1, 2028. The Wage Board will determine the 2029 rate based on economic data.</p>
Resources	<p>Announcement (Department of Labor, April 10, 2026)</p> <p>rich.glass@mercer.com</p> <p>2026 Ch. 752 (HB 1214)</p>

US — Washington (new)

Status  **Effective October 1, 2026**

Development **Career**
Safeguards for immigrants that will require employer action enacted
 Washington has enacted a law, the Immigrant Worker Protection Act, that will, as of October 1, 2026, require employers to post a notice and contact each employee within five business days after a federal agency launches an inspection of employment eligibility records (I-9 forms). The intent is to increase fairness and transparency in the workplace for immigrant workers. Highlights include:

- Employers will have to provide the notice in English and the five other most common languages used in Washington.
- Employers will have to inform each impacted worker of the results of the I-9 inspection.
- Employers must give workers information about their rights and statewide resources.
- Employers already do not have to give federal immigration agents access to their nonpublic places of business or employee data without a judicial warrant. The Attorney General’s Office will provide guidance on these rights.
- Employers may not prevent workers from exercising their rights under this law or punish or fire a worker for doing so.
- The Attorney General’s Office can investigate and take legal action. Workers can also sue to stop violations or recover damages.

Resources [The Immigrant Worker Protection Act](#) (Legislature, March 30, 2026)

US — West Virginia (new)

Status  **Plan years starting in 2027**

Development **Health**
Ground ambulance balance billing law enacted
 For plan years beginning in 2027, fully insured plans must reimburse out-of-network (OON) emergency medical services agencies that do not participate in the plan. The payment will be the lesser of 200% of Medicare for the same service and geographic area, or the provider’s billed charge. This reimbursement is treated as payment in full but enrollees remain responsible for any applicable cost sharing.

Resources rich.glass@mercer.com
[SB 645](#) (Legislature, March 14, 2026)

US (previously covered, with upcoming effective dates)

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
- [Portable benefit accounts for nonemployees adopted in Wyoming](#) — key date: July 1, 2026
- [Prior authorization law enacted in South Dakota](#) — key date: July 1, 2026
- [Association Self-Funded Health Benefit Plan Coverage Act enacted in Mississippi](#) — key date: October 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
- [Pharmacy benefit manager law enacted in New Mexico](#) — key date: Plan years starting January 1, 2027
- [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
- [Prior authorization law enacted in South Dakota](#) — key date: July 1, 2026
- [Association Self-Funded Health Benefit Plan Coverage Act enacted in Mississippi](#) — key date: October 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
- [Pharmacy benefit manager law enacted in New Mexico](#) — key date: Plan years starting January 1, 2027

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

- [Telehealth reimbursement parity extended in Hawaii](#) — key date: December 31, 2027

Wealth

- [Employers can contribute to Trump accounts starting next July](#) — 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	 Effective July 1, 2026
Development	Wealth Superannuation bills receive Royal Assent Two bills that will impact superannuation have received Royal Assent: <ul style="list-style-type: none">• The Treasury Laws Amendment (Supporting Choice in Superannuation and Other Measures) Act 2026 received Royal Assent. The Act will support transition to Payday Super, including amendments to help employers streamline the process for choosing funds during employee onboarding, and will prohibit the advertising of certain superannuation products during employee onboarding. The key changes will take effect from July 1, 2026.• The Treasury Laws Amendment (Building a Stronger and Fairer Super System) Act 2026, along with the Superannuation (Building a Stronger and Fairer Super System) Imposition Bill 2026, received Royal Assent. These laws implement the “Division 296 tax” on total superannuation balances exceeding AU\$3 million, effective from July 1, 2026.
Resources	tasnima.bhuiyan@mercer.com Treasury Laws Amendment (Supporting Choice in Superannuation and Other Measures) Act 2026 (Legislature, March 26, 2026); Treasury Laws Amendment (Building a Stronger and Fairer Super System) Act 2026 (Legislature, March 13, 2026) and Superannuation (Building a Stronger and Fairer Super System) Imposition Bill 2026 (Legislature, March 13, 2026)


Australia (new)	
Status	 Consultation is open through June 3, 2026.
Development	<p>Wealth</p> <p>Retirement framework open for consultation</p> <p>The Australian Prudential Regulation Authority (APRA) launched consultation on the Retirement Reporting Framework (RRF), and comments are invited through June 3, 2026. The RRF is designed to monitor superannuation member outcomes during the retirement phase. The collected data will help trustees develop retirement income strategies, as required by the Retirement Income Covenant.</p> <p>Superannuation funds will have to report data on member cohorts, including approximate balances, income levels drawn, and the proportion of members using lifetime income streams. APRA will compile this data and publish it to inform discussions about the suitability of the superannuation system for retired Australians. The RRF's implementation phase starts in 2026, with the first data reports due in 2027. APRA plans to publish the first data in 2028.</p>
Resources	<p>anthony.williams@mercer.com</p> <p>Implementation of government's retirement reporting framework — APRA's proposals (APRA, March 2026)</p>
Australia (new)	
Status	 Consultation is open through May 22, 2026.
Development	<p>Wealth</p> <p>Consultation on enhancing member protections in the superannuation system released</p> <p>Australia's Treasury has released a consultation presenting options to enhance governance requirements for superannuation platforms, strengthen the superannuation switching framework, and improve members' access to compensation. The consultation includes 46 questions and outlines five key proposals with various implementation options. Highlights of these proposals include:</p> <ul style="list-style-type: none"> • Strengthened governance requirements for Platform Trustees through four proposed options: setting and enforcing holding limits for investment options; codifying due diligence requirements; limiting certain conflicted arrangements and payments; and restricting certain trustee operating models. • Increased penalties under the SIS Act 1993 (SIS Act), including options to double the maximum penalties to AU\$1,584,000, align penalties with the Corporations Act 2001, and introduce a waiting period for inter-fund superannuation switching. • Restricting fee deductions for financial advice related to switching. • Requirement for Platform Trustees to compensate members for eligible losses.
Resources	<p>ante.cugura@mercer.com</p> <p>Enhancing member protections in the superannuation system (The Treasury, April 6, 2026)</p>

Australia (new)	
Status	 Proposal
Development	<p>Wealth</p> <p>Draft regulations to ban Superannuation advertising issued</p> <p>A consultation on the Corporations Amendment (Ban on Advertising Superannuation Funds During Onboarding) Regulations 2026, which aims to restrict superannuation advertising to employees during their onboarding process, closed on April 17, 2026. The proposals aim to reduce the risk of employees choosing inappropriate products and prevent the unintentional creation of duplicate accounts. The draft regulations follow the Treasury's 2023 review of "Your Future, Your Super" legislation that found evidence that some software providers directed employees towards products they were paid to advertise, undermining the principle of superannuation stapling.</p> <p>Under the proposed regulations, My Super products would have to meet the following conditions and disclosure requirements:</p> <ul style="list-style-type: none">• The advertised product would have to be clearly distinguished from other funds shown to the employee.• Advertisers must not give greater prominence to the advertised product than to any stapled or default fund for the employee.• Advertisements must clearly state that they are advertisements.• Advertisers must disclose any benefits or payments received for promoting the product, such as fees, payments, or profits.• Advertisements must inform employees that they can search for their existing super funds, consolidate their accounts via MyGov, and compare superannuation products using ATO tools.
Resources	<p>ante.cugura@mercer.com</p> <p>Superannuation advertising ban — Draft regulations (The Treasury, March 27, 2026)</p>

Australia (new)	
Status	 Proposals
Development	<p>Career</p> <p>Superannuation bills introduced</p> <p>Two bills that will impact superannuation have been introduced:</p> <ul style="list-style-type: none"> • The Treasury Laws Amendment (Delivering an Efficient and Trusted Tax System) Bill 2026 was introduced into Parliament and includes minor amendments to the trustee rules for self-managed superannuation funds. • The Treasury Laws Amendment (The Survivors Law) Bill 2026 was introduced into Parliament and would prevent convicted child sexual abusers from hiding assets in superannuation to avoid paying court-ordered compensation to their victims. It would allow victims and survivors of child sexual abuse to apply for a court order to access an offender’s additional superannuation contributions where a court order for compensation remains unpaid after a 12-month period. Additionally, survivors would also be able to apply to the Australian Taxation Office to identify any eligible superannuation before seeking court access.
Resources	<p>tasnima.bhuiyan@mercer.com</p> <p>Treasury Laws Amendment (Delivering an Efficient and Trusted Tax System) Bill 2026 (Legislature, March 25, 2026) and Treasury Laws Amendment (The Survivors Law) Bill 2026 (Legislature, March 25, 2026)</p>
Australia (previously covered, with upcoming effective dates)	
Development	<p>Wealth</p> <ul style="list-style-type: none"> • 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
China (previously covered, with upcoming effective date)	
Development	<p>Career</p> <ul style="list-style-type: none"> • 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

China (new)	
Status	 Effective date unknown
Development	<p>Health</p> <p>Long-term care insurance scheme introduced</p> <p>On March 26, 2026, China's National Healthcare Security Administration, along with other government ministries, released the Implementation Plan for Accelerating the Establishment of the Long-Term Care Insurance System (the "plan"), which will begin the prefectural-municipal level and is set to roll out over the next three years. Highlights include:</p> <ul style="list-style-type: none"> • The scheme will eventually cover employees, retirees, flexible workers, and unemployed urban and rural residents. • Contributions will be made jointly by employers and individuals, collected alongside basic medical insurance premiums. • Employee contributions will be based on wage income, approximately 0.3% for employees and retirees. Employers will contribute based on total payroll but will not pay for retirees. Unemployed urban and rural residents will be covered through a mix of government subsidies and individual contributions. • Employees may use their basic medical insurance personal accounts to pay for long-term care insurance contributions for themselves and certain close relatives. Flexible workers can choose to participate, either under the employee contribution rules or those applicable to nonemployed urban and rural residents. • Initially, coverage will focus on individuals with severe disabilities, with benefits primarily covering eligible long-term care services. • The plan will cover 20 daily living care services and 16 medical care services. • Reimbursement will be about 70% of eligible costs for employees, subject to local adjustments, with an annual reimbursement cap set at 50% of the previous year's regional per-capita disposable income.
Resources	Announcement (Chinese) (Government, March 25, 2026)
Hong Kong (previously covered, now effective)	
Status	 Currently effective
Development	<p>Career</p> <p>Minimum wage increased</p> <p>On May 1, 2026, the minimum wage increased to HK\$43.10/hour, up from HK\$42.10/hour.</p>
Resources	Chief executive in Council adopts recommendation on statutory minimum wage rate (Government, February 10, 2026)

India (new)	
Status	 Currently effective
Development	<p>Career — Health</p> <p>Supreme court strikes down age-based restriction on maternity benefits for adoptive mothers</p> <p>India's Supreme Court struck down the age-based restriction on maternity benefits for adoptive mothers in the case of <i>Hamsaanandini Nanduri v. Union of India</i> on March 17, 2026. The Court ruled that the provision in the Code of Social Security 2020, which limited 12 weeks of maternity leave to adoptive mothers of children under three months old, was unconstitutional.</p> <p>The judgment emphasized that caregiving responsibilities for women adopting children older than three months are the same as for those adopting younger children. It also noted that the age limit failed to consider the emotional, psychological, and practical adjustments required by both adoptive parents and the child. The petitioner had challenged the age restriction, pointing out that the statutory adoption process often takes longer than three months.</p>
Resources	Ruling (Supreme Court, March 17, 2026)
India (previously covered, with upcoming effective date)	
Development	<p>Career — Health — Wealth</p> <ul style="list-style-type: none"> • Labor codes implemented — Partially effective, but rules need to be issued for some measures
Indonesia (previously covered, with upcoming effective date)	
Development	<p>Career</p> <ul style="list-style-type: none"> • Details of public housing savings program, contributions and registration issued — key date: May 20, 2027 <p>Health</p> <ul style="list-style-type: none"> • New insurance regulation for health insurance products issued — key date: Delayed from January 1, 2026
Malaysia (previously covered, with upcoming effective date)	
Development	<p>Career</p> <ul style="list-style-type: none"> • Expatriate permit changes to boost local employment rate introduced — key date: June 1, 2026 <p>Health — Wealth</p> <ul style="list-style-type: none"> • Expanded social security coverage (LINDUNG 24/7 Scheme) to be introduced — key date: Mid 2026

Singapore (new)	
Status	 Effective July 1, 2026
Development	<p>Career</p> <p>Local Qualifying Salary increased, Progressive Wage Credit Scheme expanded</p> <p>Effective July 1, 2026, Singapore will increase the Local Qualifying Salary (LQS) to SG\$1,800, up from SG\$1,600, to reflect wage growth. The LQS is the minimum monthly or hourly wage that employers must pay Singaporean or Permanent Resident employees for these workers to count towards the employer's Work Permit or S Pass quota required to hire foreign workers.</p> <p>To help businesses manage this increase, the government will expand the Progressive Wage Credit Scheme (PWCS), which assists employers in offsetting wage increases for lower-wage Singaporean and Permanent Resident workers. In 2026, the government will increase the PWCS cofunding support to 30%, up from 20% and extend the scheme through 2028. Starting in 2027, the minimum wage increase required to qualify for PWCS support will increase to SG\$200, up from SG\$100.</p> <p>These measures were announced in the Budget presented to Parliament on February 12, 2026.</p>
Resources	Budget statement: Build a resilient and skilled workforce (Government, February 12, 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
South Korea (new)	
Status	 Currently effective
Development	<p>Career</p> <p>May 1 designated as national holiday</p> <p>The government has designated May 1 (Labor Day) as a statutory national holiday for the first time since the law was enacted 63 years ago. Previously, people not covered by the Labor Standards Act were required to work on that day. The change now allows all citizens — including public officials, teachers, and specially employed workers such as delivery drivers — to take the day off.</p>
Resources	Announcement (Korean) (Government, April 6, 2026)

Taiwan (previously covered, with upcoming effective date)

Development

Career — Wealth

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

Thailand (previously covered, with upcoming effective date)

Development

Health

- [Start date of Employee Welfare Fund postponed](#) — key date: October 1, 2026

Vietnam (previously covered, with upcoming effective date)


Development

Career — Health

- [Maternity, paternity leaves to increase](#) — key date: July 1, 2026

Section 5

Europe, Middle East and Africa (EMEA)

European Union (EU) (new)	
Status	 Effective date unknown
Development	<p>Health — Wealth</p> <p>Social security coordination rules revised</p> <p>The European Parliament and the Council of Ministers have provisionally agreed on revised rules to coordinate national social security systems across the European Union (EU). These changes, soon to be finalized, focus on five key areas: applicable legislation for posted workers and those working in multiple member states; unemployment benefits; long-term care benefits; access to welfare benefits for economically inactive persons; and family benefits. Highlights include:</p> <ul style="list-style-type: none">• Applicable legislation for multi-state workers. The agreement clarifies how to determine which country's social security legislation applies to individuals working in two or more member states. It provides guidance on identifying the registered office or place of business of the employer to establish the applicable legislation.• Prior notification requirement. Authorities in a worker's home member state must be notified in advance if the individual works in another member state. Exceptions apply for business trips and short-term activities lasting up to three consecutive days within a 30-day period, but construction workers are excluded from exemption.• Unemployment benefits. EU nationals seeking work in another member state can continue to claim unemployment benefits from their previous country for up to six months, with possible extensions. Additionally, workers employed continuously for at least 22 weeks in a member state other than their own may claim unemployment benefits from the country of their last employment, subject to certain conditions. <p>Other revisions address the coordination of long-term care benefits, payment of family benefits to workers whose families reside in a different EU country, and provisions for economically inactive persons. These revised regulations will automatically bind member states, though national law adjustments will be necessary. While social security systems remain under member state control and are not harmonized, these coordination rules ensure that free movement within the EU does not result in loss of social security protection.</p>
Resources	Regulations (Council of the EU, April 23, 2026)

EU (previously covered, with upcoming effective dates)

Development

Career

- [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.

Career — Health

- [Platform Worker’s Directive moves forward](#) — key date: December 2, 2026

Career — Wealth — Wealth

- [Pay transparency law must be transposed into national law](#) — key date: June 7, 2026

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	 Currently effective
Development	<p>Health</p> <p>Participation fee for major medical procedures increased</p> <p>Starting April 1, 2026, the flat-rate participation for high-cost (major) medical procedures in France increased to €32 (up from €24) under measures included in Decree 2026-228 of 20 March 2026. This flat-rate replaces the previous copayment (ticket modérateur) for certain major procedures—specifically, those with a coefficient of €60 or more, or that cost €120 or more. The €32 fee is payable under and reimbursed by “responsible” health insurance contracts.</p>
Resources	Decree 2026-228 of 30 March 2026 (French) (Government)
France (new)	
Status	 First increase to take effect in November 2026.
Development	<p>Health</p> <p>Health insurance system investment and changes to “key letter AMI” announced</p> <p>An amendment to the national agreement, signed on March 31, 2026, includes increases to the “key letter AMI” (Medical Nursing Act), which determines fees for medical and paramedical services covered by the French national health insurance system. This amendment is part of a €500 million multi-year investment in the health insurance system from 2026 to 2029, with contributions required from health insurance providers.</p> <p>The first increase to the key letter AMI — 20 cents — will take effect in November 2026, followed by a second increase of 10 cents in 2027. Additionally, new nursing consultations will be introduced for patients with Type I diabetes at the start of their insulin treatment, as well as follow-up consultations for key age groups after preventive assessments. These consultations “valued at €20 and covered at 40% by supplementary health insurance under the “responsible contract.” The new consultations are expected to be implemented by 2028.</p> <p>The agreement was finalized after intense negotiations between the National Union of Health Insurance Funds, the National Union of Supplementary Health Insurance Organizations, and three representative organizations of self-employed nurses.</p>
Resources	National agreement (French) (Health insurance department, April 1, 2026)

France (new)	
Status	 Effective January 1, 2027
Development	<p>Career — Health — Wealth</p> <p>Social security contributions to be payable on long service awards</p> <p>From January 1, 2027, cash bonuses or gifts given to employees as part of long service awards (médailles d'honneur du travail) in France subject to social charges and taxes.</p> <p>These long service medals are awarded based on years of employment: the Silver Award for 20 years, the Gilded Silver Award for 30 years, the Gold Award for 35 years, and the Great Gold Award for 40 years. Some companies, by agreement or custom and practice, provide bonuses or gifts to employees when presenting these medals. Currently, payments up to one monthly basic salary related to these awards are exempt from social charges and taxes. However, companies which follow most internationally recognized accounting standards should perform actuarial valuations of this benefit, unless it is immaterial.</p> <p>From January 1, 2027, companies conducting actuarial valuations of long service awards must include an allowance for company social charges when calculating liabilities. Additionally, this change will likely result in a "past service cost" that must be accounted for in the 2026 expenses under many accounting standards, including International Financial Reporting Standards (IFRS) and French Generally Accepted Accounting Principles (GAAP).</p>
Resources	Information on social charges and taxes (French) (Government)
France (previously covered, with upcoming effective date)	
Development	<p>Career</p> <ul style="list-style-type: none"> • Gender quotas for senior executives, management teams imposed — key date: March 1, 2029 <p>Career — Health</p> <ul style="list-style-type: none"> • New paid birth leave to be introduced — key date: July 1, 2026
Germany (previously covered, with upcoming effective date)	
Development	<p>Wealth</p> <ul style="list-style-type: none"> • Corporate tax reductions that will impact company pension schemes introduced — key date: January 1, 2028
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
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


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
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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
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Poland (previously covered, now effective)

Status	 Currently effective
Development	<p>Career — Health</p> <p>New method for determining length of service expanded for private sector</p> <p>The government has broadened how an employee’s length of service is calculated. For public sector employees, the change took effect on January 1, 2026, and for public sector employees it started on May 1, 2026. The new calculation counts work for the same employer performed outside of traditional employment contracts, such as self-employment, service contracts or work under “mandate contracts.” This amendment to the labor code aims to recognize years of professional experience previously excluded from service-based benefits.</p> <p>The measure affects entitlements linked to length of service, such as additional holiday leave, long service awards, and eligibility for roles requiring documented work history. However, these entitlements only apply if the individual is actively employed when claiming them, and if social security contributions were paid for the periods being counted.</p> <p>The Social Insurance Institution (ZUS) issues certificates confirming these periods of service. If ZUS cannot provide a certificate, employees may submit their own evidence to verify their length of service.</p>
Resources	<p>Announcement (Polish) (Government, Oct. 16, 2025)</p>

Portugal (new)	
Status	 Currently effective
Development	<p>Career — Health</p> <p>Leave for employees who are informal caregivers enhanced</p> <p>On January 21, 2026, the government introduced Ordinance No. 21/2026 which grants employees who provide informal care up to 30 days of leave per calendar year. This leave can be taken consecutively or intermittently, based on the employee's Individual Intervention Plan. The ordinance updates the rules regarding rest periods and temporary absences for informal caregivers.</p> <p>While the right to caregiver leave was previously recognized by law, this ordinance clarifies the rules and introduces additional support mechanisms. Under the new framework, the leave period can be extended up to 120 days per year if the employee's caregiving duties are supported by certain social care services, such as homecare. In principle, the ordinance also allows for both residential and nonresidential care options to facilitate rest for caregivers.</p>
Resources	Ordinance No. 21/2026 (Portuguese) (Official Diary, January 21, 2026)
Romania (new)	
Status	 Currently effective
Development	<p>Career — Health</p> <p>Sick leave payment rules changed</p> <p>Starting February 1, 2026, through December 31, 2027, employers are now responsible for paying sick leave from the second to the sixth day of an employee's absence under measures included in Emergency Ordinance 91/2025. The government covers the payment for the seventh day. Previously, employers paid from the first to the fifth day, and the government paid for the sixth day. Employers will be reimbursed by the government for their payments. The change requires employers to adjust their internal sick leave policies and payroll.</p>
Resources	Emergency Ordinance 91/2025 (Romanian) (Government)
Romania (previously covered, with upcoming effective date)	
Development	<p>Career</p> <ul style="list-style-type: none"> • Minimum wage to increase — key date: July 1, 2026 <p>Wealth</p> <ul style="list-style-type: none"> • Private pension framework from 2027 revised — key date: January 5, 2027
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 (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
Ukraine (new)	
Status	 Currently effective
Development	<p>Career</p> <p>New method for calculating employment quotas for persons with disabilities in effect</p> <p>Effective January 1, 2026, Ukraine's Law No. 4219-IX requires employers to calculate their total workforce quarterly (up from annually) to determine the applicable quotas for employing individuals with disabilities. Highlights include:</p> <ul style="list-style-type: none"> The quota is now based on the average workforce size calculated quarterly. Companies with eight to 25 employees must employ at least one person with a disability. For companies with more than 25 employees, at least 4% of jobs must be held by persons with disabilities. Healthcare institutions, rehabilitation centers, educational, and care organizations have a reduced quota of 2%. Significantly, an employee with a disability only counts toward the quota if their salary exceeds the statutory minimum wage for a full calendar month, even if they work part-time. Certain employees with disabilities, specifically those classified as Group I or II, count as two persons towards meeting the quota. Employers are required to provide reasonable workplace accommodations, such as special equipment or adjusted duties. Employers must cover the cost of such accommodations or seek reimbursement from the State Fund for Social Protection of Persons with Disabilities. Employers who fail to meet their quota must pay a quarterly contribution to a special fund — previously, they were subject to administrative sanctions. The amount payable depends on the number of unfilled positions designated for persons with disabilities. During the current period of martial law, this contribution is reduced by 50%. Employers must submit quarterly electronic reports to the Pension Fund of Ukraine detailing their average employee count, number of employees with disabilities, and quota compliance. If noncompliant, employers must calculate and pay their contribution within 10 calendar days of submitting the report.
Resources	<p>Law No. 4219-IX (Ukrainian) (Government)</p>

United Arab Emirates (new)	
Status	 Currently effective
Development	<p>Career</p> <p>Nafis program extended to 2040 to boost Emirati private-sector employment</p> <p>The UAE cabinet has approved an extension of the Nafis program until 2040 and introduced new measures aimed at further increasing Emirati participation in the private sector. The changes — effective for new beneficiaries from September 2026 and phased in over three years for existing beneficiaries — include:</p> <ul style="list-style-type: none"> • Removal of the cap on the number of children eligible for child allowance, which remains a maximum of AED 3,000 per month. • Expanded salary support may be available to Emirati women working in the private sector, with payments of up to AED 3,000 per month. The exact amount will depend on salary level, educational attainment, and family circumstances. • The children of Emirati mothers employed in the private sector may also be eligible for salary-related support, depending on their parent’s educational qualifications. <p>The Nafis program was launched in 2021 with an Emiratisation target of 10% for 2025. As of March 31, 2026, more than 176,000 Emiratis have been employed, with about 152,000 active beneficiaries working across roughly 32,000 private sector firms. The program also offers pension subsidies, unemployment benefits, and on-the-job training.</p>
Resources	<p>Under directives of UAE President, Mansour bin Zayed announces extension of Nafis Programme until 2040 (Government, April 6, 2026)</p>

United Kingdom (UK) (new)

Status  **Most effective dates unknown**

Development

Wealth


Significant pension scheme changes enacted

The Pension Schemes Act 2026 received Royal Assent on April 29, 2026, and affects both defined benefit (DB) and defined contribution (DC) schemes. Most of the changes, except for allowing DB scheme trustees to seek retrospective actuarial confirmation for past rule alterations impacted by the *Virgin Media* legal judgment, do not take immediate impact. Instead, they set the stage for upcoming consultations on draft regulations and guidance. For DC schemes, trustees and sponsors should note the clear trend towards fewer, larger schemes and improved member outcomes. They should act promptly as the Pensions Regulator expects schemes will take steps to comply with these changes or consider consolidation. For DB schemes, attention should focus on planning for future changes regarding surplus payments and its influence on a scheme's long-term strategy and objectives. Additionally, schemes should consider any necessary actions arising from the *Virgin Media* legal judgment and the immediate introduction of legislation providing a statutory "fix," subject to meeting certain conditions.

Resources

richard.wyatt@mercer.com

[Information on Pension Schemes Act 2026](#) (Government, April 29, 2026)

UK (new)	
Status	 Regime starts on September 1, 2026.
Development	<p>Career</p> <p>Regulator to apply new rules and guidance on nonfinancial misconduct</p> <p>The UK Financial Conduct Authority (FCA) has published final guidance on how serious nonfinancial misconduct (NFM) will be assessed under the Code of Conduct and Fit and Proper regime starting on September 1, 2026. These changes will apply to firms regulated under the Senior Managers and Certification Regime and they aim to create consistent conduct standards for serious NFM across both banks and non-banks in the financial services sector. Therefore, work-related NFM incidents in non-bank firms will fall under the FCA's Code of Conduct if the individual works in the financial services part of the business. Firms should review and update their staff policies, reporting procedures, fit and proper assessments, and regulatory references before the September 2026 implementation. Highlights include:</p> <ul style="list-style-type: none"> • NFM covers serious breaches of regulatory responsibilities related to behavior at work, such as integrity and due care, even if not directly linked to financial services activities. This will include serious bullying, harassment, violence, and conduct that undermines dignity or creates a hostile or offensive work environment. • The FCA's Policy Statement PS25/23 provides guidance to help firms apply the Code of Conduct and the Fit and Proper (FIT) test. • The FIT guidance will consider certain serious nonfinancial misconduct in an individual's private life if it poses a material risk to regulatory standards. • The new rules will not apply to incidents occurring before September 1, 2026 —those will be handled under existing rules. <p>In addition, various measures in the Employment Rights Act 2025 (ERA 2025) will be relevant to the new FCA's framework. Under the ERA 2025, the time allowed to bring tribunal claims will be expanded (this could be introduced as early as October 2026) and the duty on employers to prevent sexual harassment strengthened (from October 1, 2026). From January 2027, individuals who are unfairly dismissed (for example due to incorrect disciplinary decisions related to NFM) will be entitled to unlimited compensation —currently, unfair dismissal compensation is capped at the lower of one year's pay or £118,223.</p>
Resources	Non-financial misconduct in financial services (FCA, March 23, 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
- [Finance Act 2026 includes framework for inheritance tax on pensions](#) — April 6, 2027

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Mercer LLC

1166 Avenue of the Americas
New York, NY 10036
www.mercer.com

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