

Law and Policy Group

# Global Legislative Update

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# 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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## Americas (continued)

### United States (US)

[President signs law banning mandatory arbitration agreements in sexual assault/harassment claims](#)  
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[Strong warning about cryptocurrency sent to 401\(k\) plan fiduciaries](#)  
[Regulator adjusts 2022 HIPAA; certain ACA and MSP monetary penalties](#)  
[Climate-related disclosure rules proposed](#)  
[House passes bill banning mandatory arbitration agreements in employment claims](#)  
[House passes bill banning hairstyle discrimination](#)  
[White House and OFCCP focus on pay equity and transparency for federal contractors](#)  
[OFCCP proposes strengthening nondiscrimination enforcement for federal contractors](#)  
[Legislation to make daylight saving time permanent passes Senate](#)  
[Department of Labor digs deeper into climate change impact on retirement plans](#)  
[Employer resources on minimum wage increases](#)  
[States, cities tackle COVID-19 paid leave](#)  
[Insulin coverage bill passes Senate in California](#)  
[Abortion coverage bill legislation enacted in California](#)  
[Annual healthcare expenditure report due May 2 in San Francisco, California](#)  
[Fertility coverage mandate passes Senate in Colorado](#)  
[Paid family and medical leave program considered in Delaware](#)  
[Employer contributions to drop, paid family medical leave duration to rise in District of Columbia](#)

<b>Americas (continued)</b>	
<b>US (continued)</b>	<a href="#">Paid family medical leave program considered in Maryland</a> <a href="#">New licensure program for PBMs in Nebraska</a> <a href="#">Paid family medical leave repeal bill advances in New Hampshire</a> <a href="#">Guidance on New York City salary range disclosure law issued, postponement proposed</a> <a href="#">Confidential hotline for sexual harassment complaints established In New York</a> <a href="#">Release of personnel records as a retaliatory action against employees prohibited in New York</a> <a href="#">Midyear drug formulary changes barred in New York</a> <a href="#">Insulin cost-sharing bill enacted in Washington</a> <a href="#">Expansion of pay disclosure requirements proposed in Washington</a> <a href="#">Pharmacy benefit law enacted in West Virginia</a>
<b>Asia Pacific</b>	
<b>Australia</b>	<a href="#">Superannuation regulations at work issued</a> <a href="#">Key superannuation rates and thresholds issued for 2022/23</a> <a href="#">Consultation open on publication of new APRA fund, product data</a> <a href="#">New financial and auditing requirements proposed for super funds</a> <a href="#">New mechanism features in disclosure of superannuation information in family law proceedings</a>
<b>China</b>	<a href="#">Jiang Su province issues regulations on increasing retirement age</a>
<b>Hong Kong</b>	<a href="#">Abolishment of MPF offsetting arrangement considered</a>
<b>India</b>	<a href="#">Top-listed companies face enhanced sustainability reporting</a>
<b>Japan</b>	<a href="#">Childcare leave entitlement expanded</a> <a href="#">More employers required to disclose gender equality plans</a>
<b>Malaysia</b>	<a href="#">Enhanced employment protections pass Senate</a> <a href="#">Minimum wage rate to increase</a>
<b>New Zealand</b>	<a href="#">Minimum wage rate to increase</a> <a href="#">Insurance redundancy compensation scheme proposed</a>
<b>Singapore</b>	<a href="#">Foreign worker permits, CPF contributions revised</a>

<b>Europe, Middle East and Africa (EMEA)</b>	
<b>European Union (EU)</b>	<a href="#">Worker protection from dangerous chemicals strengthened</a> <a href="#">Board gender-equality proposals advance</a> <a href="#">Temporary right to work and other protections offered to Ukrainian refugees</a>
<b>Denmark</b>	<a href="#">Parental leave increased, leave to care for sick family members offered</a>
<b>France</b>	<a href="#">Metallurgy sector agrees on national collective bargaining</a>
<b>Hungary</b>	<a href="#">Employers' social contribution rate decreased</a> <a href="#">Full payment of 13th-month pension made</a>
<b>Ireland</b>	<a href="#">Introduction of gender pay-gap reporting in 2022 announced</a> <a href="#">Automatic-enrolment retirement system progresses</a> <a href="#">Universal social charge guidance issued</a>
<b>Kazakhstan</b>	<a href="#">Minimum wage, contribution rates for 2022</a>
<b>Kenya</b>	<a href="#">Medical coverage expanded, employer contributions required</a>
<b>Mauritius</b>	<a href="#">Minimum wage rate increased</a>
<b>Moldova</b>	<a href="#">Minimum wage rate increased</a>
<b>Netherlands</b>	<a href="#">Parental leave payment increases</a>
<b>Norway</b>	<a href="#">Occupational pension coverage expanded</a>
<b>Qatar</b>	<a href="#">Employers must provide healthcare coverage to expatriate employees</a>
<b>Switzerland</b>	<a href="#">Changes to first and second pillars planned</a>
<b>Ukraine/EU</b>	<a href="#">Temporary right to work and other protections offered to Ukrainian refugees</a>
<b>United Kingdom (UK)</b>	<a href="#">NIC earnings threshold to increase</a> <a href="#">Government will not require ethnicity pay-gap reporting</a> <a href="#">Payroll tax rates and thresholds published</a> <a href="#">Consultation on assumptions for statutory DC pension statements opens</a> <a href="#">Revised living and minimum wage rates announced</a> <a href="#">Employees entitled to parental bereavement leave in Northern Ireland</a>

## Section 2

# Global

### Good practices for pensions (new)

#### Status



Currently effective

#### Development

#### Wealth

##### International pension good practices released

The International Organisation of Pension Supervisors (IOPS) has launched the IOPS Good Practices for designing, presenting and supervising pension projection, which are intended to aid pension supervisory authorities, and to highlight the importance of forecasting transparency and clear communication. In 2018, IOPS released the IOPS Good Practices on the Role of Pension Supervisory Authorities in Consumer Protection Related to Private Pension Systems. The intent was to encourage the provision of meaningful pension projections (preferably containing the retirement income from both public and private pension schemes), and the role of pension supervisory authorities in optimizing the communication of pension projections to members and ensuring there are clear rules for pension projections.


The good practices are voluntary and primarily geared to defined contribution schemes. Since they only serve as a benchmark reference for all jurisdictions, their application should take account of each jurisdiction's conditions and circumstances.

#### Resources

[Launch of the IOPS good practices for designing, presenting and supervising pension projections \(IOPS, 22 March 2022\)](#)

Minimum wage rates (new)	
Status	 Ongoing initiatives
Development	<b>Career</b> <b>Global employer resources on minimum wage increases</b> To help multinational employers address the different minimum wage rates around the world, Mercer provides some information and links to resources from organizations, government websites, third-party resources and news articles.
Resources	<a href="#">Roundup: Global employer resources on minimum wage increases</a>
Coronavirus (COVID-19) pandemic	
Status	 Ongoing initiatives
Development	<b>Career — Health — Wealth</b> <b>Countries address workplace issues resulting from the COVID-19 pandemic</b> Since the World Health Organization declared COVID-19 a pandemic on 12 March 2020, employers continue to address the severe impact on work practices and adjust employment and benefit policies accordingly. Countries have enacted legislation and provided regulatory guidance related to workforce protections, leave and layoff procedures, employment subsidies, and changes to existing enforcement procedures. To help multinational employers address worksite, economic and associated travel issues, Mercer is providing analysis on workforce and investment implications and compiling information from organizations, government websites, news articles, and other resources.
Resources	<a href="#">Roundup: COVID-19 resources for employers</a> , regularly updated; <a href="#">Navigating coronavirus</a> , regularly updated



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

## Section 3

# Americas

### Argentina (upcoming effective date)

Development

**Career**

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

### Canada (new)

Status



**Currently effective**

Development

**Career**

**Minimum wage increased**

On 1 April 2022, the federal minimum wage increased to C\$15.55 — up from C\$15.00 per hour. This change applies to workers and interns in federally regulated private sectors, including banks, postal and courier services, and interprovincial air, rail, road, and marine transportation. For those working in provinces or territories where the general minimum wage rate is higher, the higher rate will continue to apply. The federal minimum wage is adjusted automatically each 1 April, based on the average annual increase of the consumer price index.

Resources

[Press release](#) (Employment and Social Development Canada, 14 March 2022)

### Canada — British Columbia (new)

Status



**1 June 2022**

Development



**Career**




**Minimum wage increased**

The general minimum wage in British Columbia, Canada will increase by 2.8% on 1 June 2022 to C\$15.65 per hour, up from C\$15.20. The increase is the first one tied to British Columbia's average annual inflation rate. Effective 1 January 2023, the minimum piece rates for certain agricultural roles will also increase by 2.8%.



Resources



[Information on minimum wage increase](#) (Government)

Canada — Ontario (new)	
Status	 <b>Currently effective</b>
Development	<p><b>Career</b></p> <p><b>Guidance on prohibition of noncompete agreements issued</b></p> <p>On 18 February 2022, Ontario’s Ministry of Labour, Training and Skills Development issued guidance on prohibiting the use of noncompete agreements. Measures in the Working for Workers Act, 2021 that received Royal Assent on 2 December 2021 prohibit employers from using noncompete agreements in employment contracts or other agreements unless the business is sold, or the employee is an executive. The guidance says that nonsolicitation and nondisclosure agreements are permitted, but their substance must not amount to a noncompete agreement. The prohibition applies to all noncompete agreements entered into on or after 25 October 2021.</p>
Resources	<a href="#">Working for workers act, 2021</a> (Government)
Canada — Ontario (new)	
Status	 <b>2 June 2022</b>
Development	<p><b>Career</b></p> <p><b>Guidance on disconnection from work</b></p> <p>Employers in Ontario with 25 or more employees must provide a written policy on disconnection from the workplace under Bill 27, Working for Workers Act, 2021. Employers have until 2 June 2022 to implement their disconnection policy. Recent guidance on the new policy from the Ministry of Labour, Training and Skills Development addresses how to calculate workforce thresholds and outlines the scope and contents of the disconnection policy. Employers that meet the employee thresholds on 1 January of any calendar year must issue their policy before 1 March of that calendar year.</p>
Resources	<a href="#">Bill 27, Working for Workers Act, 2021</a> (Legislature) and <a href="#">Written policy on disconnecting from work</a> (Government)

Canada — Ontario (new)	
Status	 Proposal
Development	<p><b>Career</b></p> <p><b>Employment bill introduced</b></p> <p>On 28 February 2022, Ontario's Legislative Assembly introduced Bill 88, Working for Workers Act, 2022 that would amend the Employment Standards Act, 2000 (ESA) and the Occupational Health and Safety Act (OHSA), and enact the new Digital Platform Workers' Rights Act. The bill would require certain employers to have a written electronic monitoring policy, create new employment rights for gig workers who accept work through a digital platform, expand military reservists' leave, exclude some business and information technology consultants from employee protections included in the ESA, require employers to provide workplace naloxone kits if there is a risk of a worker having an opioid overdose in the workplace, and increase fines for OHSA violations. If passed, most of the bill's provisions would take effect on the day bill receives Royal Assent.</p>
Resources	<a href="#">Bill 88, Working for Workers Act, 2022</a> (Legislature)
Canada — Prince Edward Island (new)	
Status	 Currently effective
Development	<p><b>Career</b></p> <p><b>Minimum wage increased</b></p> <p>Prince Edward Island's minimum wage increased by 70 cents to CA\$13.70 per hour on 1 April 2022.</p>
Resources	<a href="#">Reminder of minimum wage increase</a> (Government, 28 March 2022)
Canada — Québec (new)	
Status	 14 April 2022
Development	<p><b>Wealth</b></p> <p><b>Target benefit pension plan regulation issued</b></p> <p>The establishment of target benefit pension plans is now allowed under amendments to regulations that impact supplemental pension plans. The measures take into consideration the specific characteristics of this type of plan, the requirements for what should be in actuarial reports, and the statements sent to members and beneficiaries. The draft regulation was issued in September 2021 for comment.</p>
Resources	<a href="#">Publication of a regulation that covers target-benefit pension plans</a> (Retraite Québec, 30 March 2022); <a href="#">Regulation</a> (Official Gazette, 30 March 2022) and <a href="#">GRIST</a> , 27 October 2021

Canada — Yukon (new)	
<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<p><b>Career</b></p> <p><b>Minimum wage increased</b></p> <p>The minimum wage in Yukon, Canada will increase by 3.3% on 1 April 2022 to C\$15.70, up from C\$15.20. The Fair Wage paid to people working on government-tendered construction contracts will also increase by 3.3% on 1 April 2022 across all four wage categories.</p>
<b>Resources</b>	<a href="#">Press release</a> (Government, 1 January 2022)
Canada (previously covered, with upcoming effective dates)	
<b>Development</b>	<p><b>Career</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Revised pay equity transparency measures issued</a> — Key date: 2021 reporting period (1 June 2022)</li> </ul> <p><b>Career — Health</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Right to disconnect policy mandated and other changes in Ontario</a> — Key date: 2 June 2022</li> </ul>
Chile (new)	
<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<p><b>Wealth</b></p> <p><b>New old-age pension introduced for most long-term residents</b></p> <p>A law that will pay an old-age pension to all but the richest top 10% of long-term residents took effect on 1 February 2022, although full implementation will not occur until 1 August 2022. The “PGU” pension replaces the solidarity top-up benefit and solidarity social pension targeted at the poorest 60% of the population, and aims to ensure that retirees’ incomes are above the national poverty line. The PGU is government paid, and administered by the Social Security Institute. To be eligible, individuals must be aged 65, resided in Chile since age 20 for 20 years or more — including a minimum of four years during the five-year period prior to claiming the pension, and have a monthly base pension income below CLP 1 million. In addition, family members of the wealthiest 10% of the population are not eligible. The PGU benefit will be capped at CLP 185,000 per month, and will be reduced for individuals with higher base pension incomes. It will be adjusted annually on 1 July, and every 1 February based on changes to the consumer price index.</p>
<b>Resources</b>	<a href="#">Law 21419</a> (Spanish) (Government, 1 February 2022)

Colombia (previously covered, with upcoming effective dates)	
Development	<p><b>Career — Health</b></p> <ul style="list-style-type: none"> <li><u>Maximum weekly working time reduced</u> — Key date: Beginning in 2023</li> </ul>
Jamaica (new)	
Status	 <b>Currently effective</b>
Development	<p><b>Career</b></p> <p><b>Minimum wage rate increased</b></p> <p>Jamaica announced a significant increase to its 40 hour-weekly minimum wage to JMD\$9,000, up from JMD\$7,000, effective 1 April 2022.</p>
Resources	<p><u>Cabinet approves 28.5 percent national minimum wage increase</u> (Government, 22 February 2022)</p>
US (new)	
Status	 <b>Currently effective</b>
Development	<p><b>Career</b></p> <p><b>Law bans mandatory arbitration agreements in sexual assault/harassment claims</b></p> <p>On 3 March 2022, President Biden signed into law a bill invalidating clauses in employment agreements that require employees to arbitrate claims of sexual assault or sexual harassment. HR 4445 (Ending Forced Arbitration of Sexual Assault and Sexual Harassment Act of 2021), inspired by the #MeToo movement, amends the Federal Arbitration Act and provides that pre-dispute arbitration agreements and pre-dispute waivers of class claims are not enforceable when a person files a sexual assault or sexual harassment case in a federal, state or tribal court. However, these types of agreements may still be valid if the individual chooses arbitration. The law is prospective and applies to a sexual assault or sexual harassment “dispute or claim that arises on or after the date of enactment.” The court has exclusive authority to determine if the dispute is covered by the law. Employers should review their arbitration agreements and consider if any changes should be made. In addition, some states have enacted laws that may affect these types of disputes.</p>
Resources	<p><u>HR 4445</u> (Legislature); <u>Remarks by President Biden at Signing of H.R. 4445, 'Ending Forced Arbitration of Sexual Assault and Sexual Harassment Act of 2021'</u> (The White House, 3 March 2022) and <u>Bills signed: HR4445</u> (The White House, 3 March 2022)</p>

<b>US (new)</b>	
<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<p><b>Career</b></p> <p><b>New equal employment enforcement directive issued for federal contractors</b></p> <p>The Department of Labor’s Office of Federal Contract Compliance Programs (OFCCP) has issued a new directive to promote effective enforcement of its equal employment opportunity laws. The new directive, DIR 2022-02, Effective Compliance Evaluations and Enforcement, provides updated guidance on agency compliance evaluation policies and expectations for federal contractors. The directive also highlights how OFCCP is increasing contractor accountability through the Contractor Portal. Contractors can begin certifying their affirmative action program compliance in the Contractor Portal on 31 March 2022, and OFCCP urges companies to complete the process by 30 June 2022.</p>
<b>Resources</b>	<p><a href="#">OFCCP issues new directive promoting effective enforcement to advance equal employment opportunity</a> (OFCCP, 31 March 2022); <a href="#">Directive 2022-02</a> (OFCCP, 31 March 2022) and <a href="#">Action required: Complete company AAP certification by 30 June 2022</a> (OFCCP, 31 March 2022)</p>
<b>US (new)</b>	
<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<p><b>Career</b></p> <p><b>Gender option added to discrimination charge intake process</b></p> <p>The U.S. Equal Employment Opportunity Commission (EEOC) announced on 31 March 2022 — Transgender Day of Visibility — that it would promote greater equity and inclusion for members of the transgender community by giving individuals the option to select an “X” gender marker during the voluntary self-identification questions that are part of the intake process for filing a charge of discrimination. The EEOC Chair said, “To advance our mission to prevent and remedy employment discrimination, we must serve all workers, including those who do not identify as male or female. Our public-facing forms should make clear that we respect that diversity.” The White House also released a fact sheet that summarizes activities across the federal government to introduce a nonbinary “X” gender marker.</p>
<b>Resources</b>	<p><a href="#">EEOC to add nonbinary gender option to discrimination charge intake process</a> (EEOC, 31 March 2022) and <a href="#">Fact sheet: Biden-Harris administration advances equality and visibility for transgender Americans</a> (White House, 31 March 2022)</p>

## US (new)

### Status



Proposal

### Development

#### Wealth

##### Broad 'Secure 2.0' retirement bill gets overwhelming House approval

Major bipartisan retirement legislation — the Securing a Strong Retirement Act of 2022 (SSRA) (HR 2954) — has passed the House in a 414-5 vote. This sets the stage for Senate action and raises hopes that Congress can build on the 2019 Setting Every Community Up for Retirement Enhancement (SECURE) Act (Div. O of Pub. L. No. 116-94) and approve a final “SECURE 2.0” package this year. The wide-ranging bill contains provisions aimed at expanding plan coverage, boosting savings, increasing lifetime income options and streamlining plan administration. Several revenue-raising proposals would direct more workplace savings into after-tax Roth accounts. In addition, the Department of Labor (DOL) would have to review its fiduciary guidance for defined benefit (DB) pension risk transfers.


The House-passed measure carries over most provisions from an earlier version of the bill approved by the Ways and Means Committee and substantially similar legislation — the Retirement Improvement and Savings Enhancement (RISE) Act (HR 5891) — cleared by the Education and Labor Committee. Action now shifts to the Senate, where the Health, Education, Labor and Pensions (HELP) and Finance committees are working on their own SECURE 2.0 proposals. The committees will need to reconcile those bills, perhaps while negotiating with the House on final legislation that the president could sign later this year. Standalone retirement bills do not often pass the Senate, and finding a larger legislative vehicle this year to include the retirement provisions could be a challenge. However, a post-election lame-duck measure tying up legislative loose ends could carry a SECURE 2.0 package over the finish line.



### Resources



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[GRIST](#), 30 March 2022







<b>US (new)</b>	
<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<p><b>Career</b></p> <p><b>EEOC issues guidance on employment discrimination against caregivers</b></p> <p>On 14 March 2022, The Equal Employment Opportunity Commission (EEOC) released a technical assistance document, “The COVID-19 Pandemic and Caregiver Discrimination Under Federal Employment Discrimination Law,” and an update to its online COVID-19 “What You Should Know” information explaining discrimination against employees and job seekers with family caregiving responsibilities. Based on existing EEOC policy guidance, these documents outline how discrimination against applicants or employees with caregiving responsibilities can violate federal equal employment laws when based on a protected characteristic such as sex (including pregnancy, sexual orientation, or gender identity), race, color, religion, national origin, age (40 or older), disability or genetic information. The technical assistance provides pandemic-related examples of discrimination against caregivers and also addresses situations in which caregivers may encounter illegal harassment, retaliation, or discrimination based on a protected characteristic.</p>
<b>Resources</b>	<p><a href="#">The COVID-19 Pandemic and Caregiver Discrimination Under Federal Employment Discrimination Law</a> (EEOC, 14 March 2022) and <a href="#">What You Should Know About COVID-19 and the ADA, the Rehabilitation Act, and Other EEO Laws</a> (EEOC, 14 March 2022)</p>
<b>US (new)</b>	
<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<p><b>Wealth</b></p> <p><b>Strong warning about cryptocurrency sent to 401(k) plan fiduciaries</b></p> <p>Section 401(k) plan fiduciaries should “exercise extreme care” when considering cryptocurrency as a potential investment option for participants, the Department of Labor (DOL) cautions in Compliance Assistance Release No. 2022-01. Although the guidance stops short of saying cryptocurrency is inherently imprudent, DOL says it has “serious concerns” about the prudence of a fiduciary’s decision to “expose” participants to these assets, whether as a direct investment option or through brokerage windows. The guidance also says DOL intends to investigate plans with cryptocurrency offerings to determine whether fiduciaries complied with their ERISA duties of prudence and loyalty when making the investments available. Although the guidance discusses cryptocurrency in 401(k) plans, fiduciaries of all defined contribution plans should take note.</p>
<b>Resources</b>	<p><a href="#">GRIST</a>, 16 March 2022</p>

<b>US (new)</b>	
<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<b>Health</b> <b>Regulator adjusts 2022 HIPAA, certain ACA and MSP monetary penalties</b> Group health plan sponsors and other entities that violate the privacy, security, breach notification and electronic healthcare transaction rules of the Health Insurance Portability and Accountability Act (HIPAA) now face higher penalties. Inflation adjustments released by the Department of Health and Human Services (HHS) apply to penalties assessed on or after 17 March 2022, for violations occurring on or after 2 November 2015. These penalty increases come on the heels of the last adjustment for penalties assessed on or after 15 November 2021. The adjusted penalties are calculated by multiplying the previous penalties by 1.06222 (the 2022 cost-of-living multiplier), rounded to the nearest dollar.
<b>Resources</b>	<a href="mailto:dorian.smith@mercer.com">dorian.smith@mercer.com</a> and <a href="mailto:katharine.marshall@mercer.com">katharine.marshall@mercer.com</a> <a href="#">GRIST</a> , 23 March 2022

<b>US (new)</b>	
<b>Status</b>	 <b>Comments are due within 30 days of posting to Federal Register or 20 May 2022, whichever is later.</b>
<b>Development</b>	<p><b>Career — Health</b></p> <p><b>Climate-related disclosure rules proposed</b></p> <p>The Securities Exchange Commission (SEC) has proposed rules on climate-related disclosure for registration statements and periodic reports (such as Form 10-K), with phase-in periods for all companies. The proposal requires disclosure on a company's:</p> <ul style="list-style-type: none"> <li>• Climate-related risks and actual or likely material impacts on business, strategy, and outlook</li> <li>• Governance of climate-related risks and risk management processes</li> <li>• Greenhouse gas emissions (GHG) emissions (for accelerated and large accelerated filers with respect to certain emissions would require “assurance,” e.g., verification by an accounting firm)</li> <li>• Certain climate-related financial statement metrics and related disclosures in a note to audited financials</li> <li>• Information about climate-related targets and goals, and transition plan</li> </ul> <p>The proposed disclosures are similar to those that many companies already provide based on broadly accepted disclosure frameworks, such as Task Force on Climate-Related Financial Disclosures (TCFD) and GHG Protocol. Concerns have been raised about whether the rules are outside the SEC's jurisdiction, and they will likely be challenged in court.</p>
<b>Resources</b>	<p><a href="mailto:amy.knieriem@mercer.com">amy.knieriem@mercer.com</a></p> <p><a href="#">SEC proposes rules to enhance and standardize climate-related disclosures for investors</a> (SEC, 21 March 2022) and <a href="#">Fact Sheet: Enhancement and standardization of climate-related disclosures</a> (SEC)</p>
<b>US (new)</b>	
<b>Status</b>	 <b>Proposal</b>
<b>Development</b>	<p><b>Career</b></p> <p><b>House passes bill banning mandatory arbitration agreements in employment claims</b></p> <p>On 17 March 2022, the House passed HR 963 — the Forced Arbitration Injustice Repeal (FAIR Act) — that bans pre-dispute mandatory arbitration in future employment, consumer, antitrust or civil rights disputes. The White House, in a Statement of Administration Policy, has expressed strong support for the legislation. A recently enacted law already bars mandatory arbitration agreements in sexual assault/harassment claims.</p>
<b>Resources</b>	<a href="#">HR 963</a> (Legislature) and <a href="#">Statement of Administration Policy</a> (Executive Office of the President, 15 March, 2022)

<b>US (new)</b>	
<b>Status</b>	 <b>Proposal</b>
<b>Development</b>	<p><b>Career</b></p> <p><b>House passes bill banning hairstyle discrimination</b></p> <p>HR 2116 — The Creating a Respectful and Open World for Natural Hair Act of 2022 (CROWN Act) — passed the House of Representatives by a 235-189 vote on 18 March 2022 and will now be considered by the Senate. The CROWN Act bans discrimination based on hair textures and hairstyles commonly associated with a particular race or national origin. The Biden administration has endorsed the legislation, saying it would “bolster the strength of our economy and advance equal opportunity for all Americans.”</p>
<b>Resources</b>	<a href="#">HR 2116</a> (Legislature) and <a href="#">Roundup: US employer resources on hairstyle nondiscrimination laws</a> , regularly updated
<b>US (new)</b>	
<b>Status</b>	 <b>Proposal</b>
<b>Development</b>	<p><b>Career</b></p> <p><b>White House and OFCCP focus on pay equity and transparency for federal contractors</b></p> <p>On 15 March 2022, President Biden issued the “Executive Order on Advancing Economy, Efficiency and Effectiveness in Federal Contracting by Promoting Pay Equity and Transparency.” The order requires the Federal Acquisition Regulatory Council to consider issuing pay equity and transparency rules, if the rules should “should limit or prohibit federal contractors and subcontractors from seeking and considering information about job applicants’ and employees’ existing or past compensation when making employment decisions,” and “the inclusion of appropriate accountability measures in any such rules.” In addition, on 15 March, the OFCCP issued Directive 2022-01, which provides guidance on how OFCCP will evaluate federal contractors’ compliance with pay equity audit obligations and clarify OFCCP’s authority to assess and review pay equity audits. Additionally, a White House fact sheet highlights other steps that the Administration is taking to advance pay equity and support women’s economic security.</p>
<b>Resources</b>	<a href="#">Executive order on advancing economy, efficiency, and effectiveness in federal contracting by promoting pay equity and transparency</a> (The White House, 15 March 2022) and <a href="#">Directive 2022-01</a> (OFCCP, 15 March 2022)

US (new)	
Status	 Consultation is open until 21 April 2022.
Development	<p><b>Career</b></p> <p><b>OFCCP proposes strengthening nondiscrimination enforcement for federal contractors</b></p> <p>The Office of Federal Contract Compliance Programs (OFCCP) has proposed rules that would “strengthen OFCCP’s ability to investigate and remedy employment discrimination” among federal contractors and subcontractors. The proposals would modify the regulations established in the final rule “Nondiscrimination Obligations of Federal Contractors and Subcontractors: Procedures to Resolve Potential Employment Discrimination,” which took effect on 10 December 2020. “According to the OFCCP, the 2020 rule “unduly constrained OFCCP’s broad enforcement discretion,” and the proposed rules would realign procedures with OFCCP’s mission. Comments on the proposal can be submitted until 21 April 2022.</p>
Resources	<a href="#">OFCCP announces proposed rule for modifying pre-enforcement notice and conciliation procedures</a> (OFCCP, 22 March 2022)
US (new)	
Status	 Proposal
Development	<p><b>Career</b></p> <p><b>Legislation to make daylight saving time permanent</b></p> <p>On 15 March 2022, the Senate unanimously passed the Sunshine Protection Act of 2021, which would make daylight saving time permanent across the US on 5 November 2023. It is reportedly unclear when the House will consider the legislation. The legislation is sponsored by Senator Rubio of Florida, and the National Conference of State Legislatures provides information on which states have already enacted legislation, or passed resolutions, to provide for year-round daylight saving time if Congress were to allow such a change.</p>
Resources	<a href="#">Sunshine Protection Act of 2021</a> (Legislature)

US (new)	
Status	 Request for information is open until 16 May 2022.
Development	<p><b>Wealth</b></p> <p><b>Department of Labor digs deeper into climate change impact on retirement plans</b></p> <p>The Department of Labor (DOL) issued a wide-ranging request for information (RFI) about the impact of climate-related financial risk on ERISA-covered retirement plans and individual retirement accounts (IRAs). The RFI comes in response to President Joe Biden's May 2021 Executive Order 14030 directing DOL to identify actions it could take under existing laws to protect the savings of US workers and families. DOL specifically notes that commenters should not address the agency's October 2021 proposal to clarify when ERISA plan fiduciaries can consider environmental, social and governance factors in investment selection and proxy voting. That proposal arose from the same executive order, but the comment period closed last December.</p>
Resources	<a href="mailto:margaret.berger@mercer.com">margaret.berger@mercer.com</a> and <a href="mailto:matthew.calloway@mercer.com">matthew.calloway@mercer.com</a> <a href="#">GRIST</a> , 17 February 2022
US (updated)	
Status	 Effective dates vary.
Development	<p><b>Career</b></p> <p><b>Roundup: Employer resources on minimum wage increases</b></p> <p>In April 2021, President Biden signed an executive order requiring federal contractors to pay a \$15 hourly minimum wage to workers for new federal contract solicitations starting 30 January 2022. The Department of Labor (DOL) issued final implementation rules on 22 November 2021 and a field assistance bulletin in January 2022. In January 2021, President Biden also issued an executive order asking the director of the Office of Personnel Management to provide recommendations on promoting a \$15/hour minimum wage for federal employees. House and Senate Democrats also introduced the Raise the Wage Act of 2021 to progressively increase the minimum wage to \$15/hour by 2025. Several states have already taken action to gradually increase the minimum wage to \$15/hour for most employees. To help employers prepare and address related issues, this roundup provides links to federal and state resources from organizations, government websites, third-party resources and news articles.</p>
Resources	<a href="#">GRIST</a> , regularly updated

## US — States, cities

**Status**  **Currently effective**


**Development** **Career — Health**

### States, cities tackle COVID-19 paid leave

To alleviate some of the economic strain on employees unable to work due to COVID-19, some state and local authorities have implemented new paid leave requirements. Other jurisdictions modified existing leave laws or benefit programs to accommodate employees' needs during the pandemic. Mercer has provided brief summaries of the new state and local paid leave benefits, as well as guidance addressing how current paid leave benefits apply during the COVID-19 pandemic and recent OSHA ETS requirements.

**Resources** [katharine.marshall@mercer.com](mailto:katharine.marshall@mercer.com) and [rich.glass@mercer.com](mailto:rich.glass@mercer.com)  
[GRIST](#), 16 March 2022

## US — California

**Status**  **Proposal**

**Development** **Health**

### Insulin coverage bill passes Senate

On 24 January 2022, the California Senate approved an insulin cost-sharing bill (SB 473) that would apply to fully insured medical plans situated in California. The bill is now pending with the state Assembly. If enacted, the bill would cap cost sharing for insulin prescriptions to \$35 per dose and prohibit deductibles for services related to managing or treating diabetes, including glucose monitors, insulin pumps and ketone urine test strips. These provisions would take effect for policy years starting in 2023. This coverage mandate does not have an exception for HSA-eligible high-deductible health plans, but IRS guidance from 2019 expanded the definition of “preventive care” to include several diabetes-related services.

**Resources** [rich.glass@mercer.com](mailto:rich.glass@mercer.com)  
[SB 473](#)

US — California (new)	
Status	 Policy years beginning in 2023
Development	<b>Health</b> <b>Abortion coverage legislation enacted</b> The Governor has signed abortion coverage legislation (SB 245) that will apply to fully insured medical plans situated in California. The law will require plans to cover abortion and abortion-related services without cost sharing (deductible, copayment and coinsurance), effective for policy years starting in 2023. Utilization management and review are also prohibited for these services. An HSA-eligible high-deductible plan may impose a deductible in accordance with federal law.
Resources	<a href="mailto:rich.glass@mercer.com">rich.glass@mercer.com</a> <a href="#">SB 245 (Legislature)</a> ; <a href="#">Governor Newsom signs legislation to eliminate out-of-pocket costs for abortion services (Office of Governor, 22 March 2022)</a>
California — San Francisco, California (new)	
Status	 2 May 2022
Development	<b>Career — Health</b> <b>Annual Health Care Expenditure report due 2 May</b> Employers with San Francisco employees must submit annual Healthcare Security Ordinance (HCSO) reports by 2 May 2022. The annual reporting requirement is back after being waived for the 2019 and 2020 reporting years due to the pandemic. The Office of Labor Standards Enforcement (OLSE) has posted the form, related instructions and a webinar. The report includes a section on compliance with the city's Fair Chance Ordinance (FCO). The online form will not be available after 2 May and employers failing to file by that date can face penalties up to \$500 per quarter.
Resources	<a href="mailto:rich.glass@mercer.com">rich.glass@mercer.com</a> <a href="#">GRIST</a> , 31 March 2022



## US — Colorado (new)

### Status



Proposal

### Development

#### Health


##### Senate passes fertility coverage mandate



The Colorado Senate passed the mandated fertility coverage bill (HB 1008) on 28 March 2022 that would require large group market fully insured plans with its situs in the state to cover infertility diagnosis and treatment and fertility preservation services and now goes to the Governor for signature. If enacted, the provision would take effect for plan years starting in 2023. The mandate would apply to small group market and individual insured plans only if the federal Department of Health and Human Services (HHS) determines that the mandate is not an additional benefit that requires Colorado to assume the costs, under ACA exchange rules. In such event, the mandate would take effect for small group market and individual insured plans for plan years starting 12 months after the HHS determination. This mandate would not apply to self-funded plans.

### Resources

[rich.glass@mercer.com](mailto:rich.glass@mercer.com)

[HB 1008](#) (Legislature)

US — Delaware (new)	
Status	 Proposal
Development	<b>Health</b> <b>Paid family and medical leave program considered</b> <p>The Delaware Senate has approved paid family and medical leave legislation (SB 1) now under consideration in the House. In its current form, employees who qualify for leave under the federal Family and Medical Leave Act (FMLA) could take time off under the state program with partial wage replacement for the same purposes. Leave to care for an employee's own serious health condition or that of a family member or leave related to a military qualifying exigency would be available for up to six weeks in a 24-month period. Parental leave would be available for up to 12 weeks in a 12-month period, with an overall cap of 12 weeks per year.</p> <p>Employers with fewer than 10 employees in the state in the prior 12 months would not be subject to the law. Those with 10-24 employees in Delaware would be subject only to the parental leave requirement.</p> <p>Starting on 1 January 2025, employers would have to remit contributions to fund the benefit but could deduct up to 50% of the required contribution from employee wages. A contribution rate of 0.4% of Social Security wages would apply for the employee's own health condition. Contributions for parental leave would be 0.32% and 0.08% for family caregiving. Indexing for the rates would begin in 2027, but could not exceed 125% of the prior year's rate. Employers could opt out of the program with an approved private plan covering one or more types of leave. Waivers from the required contribution would be available for employees not expected to qualify for the leave program.</p> <p>Starting on 1 January 2026, weekly benefits would be 80% of the covered individual's average weekly wages, subject to a minimum of \$100 and a maximum of \$900 in the first two years — 2026 and 2027 — and indexed thereafter. The bill is currently in the House Health &amp; Human Development committee.</p>
Resources	<a href="mailto:rich.glass@mercer.com">rich.glass@mercer.com</a> <a href="#">SB 1 (Legislature)</a>

US — District of Columbia (new)	
Status	 1 July 2022
Development	<p><b>Career — Health</b></p> <p><b>Employer contributions to drop, paid family medical leave duration to rise</b></p> <p>Washington, DC employers will see a reduced tax rate effective 1 July 2022 under the DC universal paid leave (UPL) program, while employees will gain expanded benefits. The move follows the March 1 certification by the city's chief financial officer that "there is sufficient funding to enact the maximum level of benefits authorized by current law (12 weeks for qualifying parental, medical and family leave and two weeks for prenatal leave), and to lower the employer contribution rate to 0.26%, without affecting solvency" of the program's fund. The increase applies for leave that begins on or after 1 July. This will be the second increase to UPL benefits in the past year. In October 2021, the medical leave expanded from two weeks to six weeks, and two weeks of leave for prenatal care was added.</p> <p>Legislation enacted in 2021 (Act 24-176) authorized an annual adjustment for the maximum duration of each category of leave and the employer contribution. The fluctuation reflects the UPL fund balance and projected spending. The employer contribution rate will be reevaluated in March 2023.</p>
Resources	<p><a href="mailto:rich.glass@mercer.com">rich.glass@mercer.com</a></p> <p><a href="#">Information on the DC Paid Family Leave (District of Columbia) and Projected annual revenues and expenditures for the universal paid leave fund (Office of the Chief Financial Officer, 1 March 2022)</a></p>
US — Maine (new)	
Status	 Currently effective
Development	<p><b>Health</b></p> <p><b>Disabled dependent coverage expanded</b></p> <p>A new Maine law (Ch. 520, LD 1798) expands the definition of a dependent to include any disabled child — regardless of age — for purposes of health insurance coverage with within the state. The term "disability" is defined as a "physical, mental, intellectual or developmental disability that renders a person incapable of self-sustaining employment." A parent must provide proof of disability within 31 days of the child turning age 26. An insurer may not require additional proof more frequently than every two years. The law appears to take immediate effect.</p>
Resources	<p><a href="mailto:rich.glass@mercer.com">rich.glass@mercer.com</a></p> <p><a href="#">Ch. 520, LD 1798 (Legislature)</a></p>

## US — Maryland (new)

### Status



Proposal

### Development

#### Career — Health

##### **Paid family medical leave program advances**

SB 0275, which will establish a paid family and medical leave (PFML) benefit in the state, passed the Senate on 31 March 2022, and is now with the Governor to sign or veto. Both houses passed the bill with sufficient majorities to override a potential veto. If enacted, employees could qualify for partially paid wages after working at least 680 hours over a 12-month period. Benefits would begin 1 January 2025 and would be payable for an employee's own serious health condition, to care for a family member with a serious health condition, to bond with a new child, to care for a service member who is next of kin, or for a qualifying military exigency.

Funding for the program would come from employee and employer contributions, including self-employed individuals electing to participate. A contribution rate of up to 75% of employees' covered wages up to the annual Social Security maximum would be set annually by the state's Department of Labor. Beginning 1 October 2023, employees would contribute 75% of the total contribution; employers would contribute 25%.

Leave would be available for up to 12 weeks in a rolling year and an additional 12 weeks if the combined purpose is to bond with a new child and for the employee's own serious health condition. Benefits would be payable at 90% of the employee's average weekly wage up to 65% of the state average weekly wage (SAWW) and 50% for wages exceeding the SAWW. The 2025 maximum benefit would be set at \$1,000 and indexed annually in later years.

### Resources

[rich.glass@mercer.com](mailto:rich.glass@mercer.com)

[SB 0275](#) (Legislature)

## US — Nebraska (new)

### Status



The law applies to any contract or health benefit plan issued, renewed, recredentialed, amended or extended on or after 1 January 2023.

### Development

#### Health

##### New licensure program for PBMs



The newly enacted Pharmacy Benefit Manager (PBM) Licensure and Regulation Act (LB 767) creates a new licensure program affecting PBMs that provide services to health benefit plans in the state. The law regulates these PBM activities within the state:

- PBMs cannot prevent pharmacy disclosure of certain information (including total costs) to covered persons
- PBMs cannot require a covered person to pay more than the lesser of the cost-sharing amount or the cash price for a drug
- PBMs must comply with specified rules related to pharmacy audits
- PBMs must update and disclose the maximum allowable cost price list provided to pharmacies
- Reimbursement standards for Sec. 340B contract pharmacies will apply
- PBMs must include any Nebraska pharmacy in a specialty network as long as the pharmacy meets a specialty pharmacy accreditation from a nationally recognized independent accrediting organization and accepts the PBM's contractual terms

The law's scope focuses on PBMs that contract with health benefit plans, including "a policy, contract, certificate, or agreement entered into, offered, or issued by a health carrier to provide, deliver, arrange for, pay for, or reimburse" healthcare costs. Its impact on self-funded plan sponsors whose PBMs work on both fully insured and self-funded plans is unclear.

### Resources

[rich.glass@mercer.com](mailto:rich.glass@mercer.com)  
[LB 767](#) (Legislature)

US — New Hampshire (new)	
<b>Status</b>	 <b>Proposal</b>
<b>Development</b>	<p><b>Career — Health</b></p> <p><b>Paid family medical leave repeal bill advances</b></p> <p>HB 1165 recently passed the House. If enacted, the bill would repeal the voluntary paid family medical leave insurance program for private employers passed last year in the Granite State Paid Family Leave Act. The state's legislative session is scheduled to end on 30 June.</p>
<b>Resources</b>	<p><a href="mailto:rich.glass@mercer.com">rich.glass@mercer.com</a></p> <p><a href="#">HB 1165</a></p>
US — New York City (new)	
<b>Status</b>	 <b>15 May 2022, but there is a proposal to postpone until 1 November 2022</b>
<b>Development</b>	<p><b>Career</b></p> <p><b>Salary information will be required in New York City job postings, postponement proposed</b></p> <p>Beginning 15 May 2022, it will be an unlawful discriminatory practice for an employment agency, employer, employee or agent thereof to advertise a job, promotion, or transfer opportunity in New York City (NYC) without including the minimum and maximum salary for the position — under a new law (Int. No. 1208-B) that amends the NYC Human Rights Law. The NYC Council initially passed this mandate on 15 December 2021, and it became law on 15 January 2022 after it was returned unsigned by the mayor. On 22 March 2022, the NYC Commission on Human Rights issued a fact sheet on the new law. On 24 March 2022, a bill that would push back the effective date to 1 November 2022 and make other changes was introduced before the NYC Council.</p>
<b>Resources</b>	<a href="#">GRIST</a> , 31 March 2022

<b>US — New York (new)</b>	
<b>Status</b>	 <b>14 July 2022</b>
<b>Development</b>	<b>Career</b> <b>Confidential hotline for sexual harassment complaints established</b> On 16 March 2022, the Governor signed legislation (S0812b/A2035b) that will require the New York State Division of Human Rights (NYSDHR) to establish a toll-free, confidential hotline to provide counsel and assistance to individuals with workplace sexual harassment complaints. Employees who call this hotline will be assisted by pro bono attorneys experienced in sexual harassment matters. The NYSDHR will work with the Department of Labor to ensure that hotline information is included in the required materials employers must post,
<b>Resources</b>	<a href="#">Video, audio, photos &amp; rush transcript: Governor Hochul signs package of legislation to address workplace harassment and discrimination</a> (Governor's office, 16 March 2022) and <a href="#">S0812b/A2035b (Government, 14 January 2022)</a>
<b>US — New York (new)</b>	
<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<b>Career</b> <b>Release of personnel records as a retaliatory action against employees prohibited</b> The Governor signed legislation (S5870/A7101) on 16 March 2022 that makes it an unlawful discriminatory practice under the New York State Human Rights Law for any person to retaliate by disclosing an employee's personnel files because he or she has opposed unlawful workplace harassment or discrimination, or initiated or participated in complaint procedures. An exception is if the information is released in response to a complaint in any civil or criminal action or other judicial or administrative proceeding. The law became effective immediately.
<b>Resources</b>	<a href="#">Video, audio, photos &amp; rush transcript: Governor Hochul signs package of legislation to address workplace harassment and discrimination</a> (Governor's office, 16 March 2022) and <a href="#">S5870/A7101 (Government)</a>

## US — New York (new)

**Status**  **Plan years starting on or after 1 January 2023**

**Development**

**Health**

**Midyear drug formulary changes barred**

A new law (Arts. 32, 43, SB 7767) related to prescription drug formularies in fully insured plans was enacted in New York. Specifically, plans are prohibited from making the following changes during a plan year:

- Removal of a drug, unless the FDA recommends removal
- Moving a drug to a higher cost-sharing tier for a person already taking the drug or who has a condition that existed on or before the plan year started and that would be treated by the drug, unless a generic equivalent or interchangeable biological product is added at the same time
- Adding utilization management restrictions

The plan must provide participants at least 90 days' notice before the start of a plan year in order to remove a drug from the formulary or change the cost sharing for the drug.

**Resources**

[rich.glass@mercer.com](mailto:rich.glass@mercer.com)

[SB 7767](#) (Legislature)

## US — Washington (new)

**Status**  **Policy years starting on or after 1 January 2023**

**Development**

**Health**

**Insulin cost-sharing bill enacted**

Legislation (Ch. 48.43, SB 5546) that will reduce the cost sharing that fully insured plans within the state can impose on participants for insulin has been signed by the governor. The decrease will be from \$100 to \$35 for a 30-day supply.

**Resources**

[rich.glass@mercer.com](mailto:rich.glass@mercer.com)

[SB 5546](#) (Legislature)



**US — Washington (new)****Status**  **Proposal****Development** **Career**  
**Expansion of pay disclosure requirements proposed**

Washington employers with 15 or more employees would be required to disclose — in each job posting — the wage scale or salary range, and a general description of all the benefits and other compensation to be offered under legislation (SB 5761) approved by the Senate and sent to the governor for signature. "Posting" means any solicitation intended to recruit job applicants for a specific available position, including recruitment done directly by an employer or indirectly through a third party, and any printed or electronic postings that sets out qualifications for desired applicants. Colorado and New York City have already enacted similar laws requiring wage range transparency.

**Resources** [SB 5761](#) (Legislature) and [Roundup: US employers resources on states recent equal pay laws](#) (regularly updated)**US — West Virginia (new)****Status**  **Effective 10 June 2022 and applies to plan years starting in 2023****Development** **Health**  
**Pharmacy benefit management law enacted**

West Virginia passed HB 4112, which amends the Pharmacy Audit Integrity Act to include pharmacy benefit managers (PBM) activities on behalf of self-funded plans operating in the state. Last year, HB 2263 provided freedom of consumer choice for pharmacy. At the time, it was unclear whether the law applied to self-funded plans. HB 2263 requires health plans to accept any willing pharmacy, and participants are not required to purchase prescription drugs exclusively through a mail-order pharmacy or pay greater cost sharing than for mail-order drugs. By including self-funded plan payors within those provisions, HB 4112 extends those protections to self-funded plans with West Virginia participants. In addition, HB 4112 adds new provisions to existing law:

- Prohibition against certain restrictions related to specialty drugs
- Prohibition against requiring additional pharmacy credentialing for network participation beyond what is already required by the state
- Requirement to disclose specialty drug sub networks to the state insurance commission

The new law takes effect on 10 June 2022 and applies to plan years starting in 2023.

**Resources** [rich.glass@mercer.com](mailto:rich.glass@mercer.com)  
[HB 4112](#) (Legislature)

## US (previously covered with upcoming effective dates)

### Development

#### Career

- [Nasdaq board diversity rule approved](#) — Key date: 8 August 2022
- [Extensive pay equity law enacted in Rhode Island](#) — Key date: 1 January 2023

#### Career — Health

- [Paid sick leave legislation enacted in New Mexico](#) — Key date: 1 July 2022
- [2023 EHB benchmark with gender-affirming care approved in Colorado](#) — Key date: 1 January 2023
- [Colorado voters approve paid family and medical leave](#) — Key date: 1 January 2023
- [New Hampshire enacts voluntary paid family leave program](#) — Key date: 1 January 2023
- [Oregon's paid family and medical leave contributions delayed to 2023](#) — Key date: 1 January 2023

#### Health

- [Employers required to notify employees about electronic monitoring in New York](#) — Key date: 7 May 2022
- [Large group health policies to cover basic healthcare services in California](#) — Key date: 1 July 2022
- [Mental health parity law updated in Illinois](#) — Key date: 1 January 2023
- [Contraceptive coverage mandate in New Jersey](#) — Key date: 1 January 2023
- [Consumer privacy law enacted in Virginia](#) — Key date: 1 January 2023
- [Implementation of the state's long-term care program delayed in Washington](#) — Key date: 1 January 2023
- [Pharmacy benefit manager legislation enacted in Michigan](#) — Key date: 1 January 2024

## Section 4

# Asia Pacific

### Australia (new)

#### Status



1 July 2022

#### Development

#### Wealth

##### Superannuation regulations at work issued



Recently issued amended superannuation regulations address removal of the work test for voluntary nonconcessional, salary sacrificed, and employer super contributions for individuals aged 67 to 74, and a reduced minimum age for downsizer contributions. Announced in the 2021 Federal Budget, the measures will allow superannuation funds to accept voluntary employer contributions and personal nonconcessional contributions for members aged 67 to 74 without them having to meet the work test, and downsizer contributions in respect of individuals aged 60 and older (down from 65). The changes commence on 1 July 2022 and were partly implemented by the Treasury Laws Amendment (Enhancing Superannuation Outcomes For Australians and Helping Australian Businesses Invest) Bill 2021.

#### Resources

[paul.shallue@mercero.com](mailto:paul.shallue@mercero.com)

[Treasury Laws Amendment \(Enhancing Superannuation Outcomes For Australians and Helping Australian Businesses Invest\) Bill 2021](#) (Government)

<b>Australia (new)</b>	
<b>Status</b>	 <b>1 July 2022</b>
<b>Development</b>	<p><b>Wealth</b></p> <p><b>Key superannuation rates and thresholds for 2022/23 published</b></p> <p>The Australian Taxation Office published updated key superannuation rates and thresholds with 2022/2023 numbers, which allow for indexation (where applicable) from 1 July 2022. The Pension Transfer Balance Cap and superannuation contribution caps (except for the Capital Gains Tax Cap) are unchanged. However, the maximum super guarantee (SG) Maximum Contribution Base will increase to AU\$60,220 per quarter, up from AU\$58,920 per quarter. Individuals with income up to AU\$42,016 (up from AU\$41,112) will be eligible for payment of the maximum government super co-contribution of AU\$500. In addition, employers should note that the SG rate will increase to 10.5%, up from 10%, calculated as a percentage of each eligible employee's earnings to a complying super fund or retirement savings account. The minimum earnings threshold of AU\$450 for SG eligibility will be removed.</p>
<b>Resources</b>	<p><a href="mailto:paul.shallue@mercer.com">paul.shallue@mercer.com</a></p> <p><a href="#">Key super rates and thresholds</a> (Australian Taxation Office, 17 March 2022)</p>
<b>Australia (new)</b>	
<b>Status</b>	 <b>Consultation is open until 15 April 2022</b>
<b>Development</b>	<p><b>Wealth</b></p> <p><b>Consultation open on publication of new APRA fund, product data</b></p> <p>The Australian Prudential Regulatory Authority (APRA) has proposed that most of the data collected under Phase 1 of its Superannuation Data Transformation project should be classified as nonconfidential and therefore could be published in an initiative to help stakeholders make more informed decisions. The proposals — which include the discussion paper, draft metrics, seven draft publications and confidentiality proposals — feature in a consultation paper, with comments invited through 15 April 2022.</p> <p>APRA proposes to publish data at the following levels — aggregate industry, fund, and product (including associated investment menus and options). APRA currently only publishes product-level data for MySuper products. Data that would not be published includes information about individual service providers and custom fee arrangements for members. Expenses data would be aggregated at fund level.</p>
<b>Resources</b>	<p><a href="mailto:paul.shallue@mercer.com">paul.shallue@mercer.com</a></p> <p><a href="#">Press release</a> (APRA, 18 February 2022)</p>

Australia (new)	
<b>Status</b>	 <b>Proposal</b>
<b>Development</b>	<p><b>Wealth</b></p> <p><b>New financial and auditing requirements proposed for super funds</b></p> <p>A bill that would impose new financial reporting and auditing obligations on super funds was introduced into Parliament following a 2021 public consultation on a draft bill. The Treasury Laws Amendment (Streamlining and Improving Economic Outcomes for Australians) Bill would require super trustees to prepare a financial report and a directors' report annually, make the reports publicly available on the fund's website, and include access details in Annual Member Meeting notices; appoint an auditor, lodge reports with the Australian Securities and Investments Commission within three months of the year-end; and provide members with copies of reports upon request. The proposed start date will be the fiscal year beginning on or after 1 July 2023.</p>
<b>Resources</b>	<p><a href="mailto:paul.shallue@mercer.com">paul.shallue@mercer.com</a></p> <p><a href="#">Treasury Laws Amendment (Streamlining and Improving Economic Outcomes for Australians) Bill 2022</a> (Legislature)</p>
Australia (previously covered, now effective)	
<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<p><b>Wealth</b></p> <p><b>New mechanism allows sharing superannuation information in family law proceedings</b></p> <p>A new mechanism for sharing superannuation information in permitted family law proceedings features in Treasury Laws Amendment (2021 Measures No. 6) Bill 2021 that received Royal Assent on 13 September 2021. The measures became effective on 1 April 2022, and will allow Family Court Registries to obtain this information from the Australian Taxation Office.</p>
<b>Resources</b>	<p><a href="mailto:paul.shallue@mercer.com">paul.shallue@mercer.com</a></p> <p><a href="#">Treasury Laws Amendment (2021 Measures No. 6) Bill 2021</a> (Government)</p>

## Australia (previously covered with upcoming effective dates)

### Development

#### Career

- [Revised remuneration standard finalized](#) — Key date: 1 January 2023

#### Wealth

- [Super Retirement Income Strategy, CCIV required](#) — Key date: 1 July 2022
- [2021 budget super changes enacted](#) — Key date: 1 July 2022
- [Reduced minimum pension payment drawdown extended](#) — Key date: 30 June 2022
- [Superannuation insurance standard and guidance issued](#) — Key date: 1 July 2022
- [FSC bans occupational exclusions in default insurance in superannuation](#) — Key date: 1 January 2023

## China (new)

### Status



Currently effective

### Development

#### Wealth

##### Jiang Su province issues regulations on increasing retirement age

Jiang Su has published measures for increasing the retirement age by allowing individuals to postpone their retirement for periods of one year or more. The province's "Implementation Measures for the Basic Endowment Insurance" took effect on 1 March 2022 and aims to give effect to increased retirement age commitments included in the 14th Five Year Plan. Shandong has also published a measure to allow senior blue-collar professionals to postpone their retirement age, and other provinces are expected to publish retirement measures soon.

Jiang Su has opted to allow individuals to voluntarily postpone their retirement for periods of one year or more, and has chosen not to impose increased retirement ages. Individuals wanting to postpone their retirement would have to seek their employer's consent, and postponements must be reported to the administrative department of human resources and social security. Individuals who defer their retirement would receive higher monthly pension payments in retirement. Currently, most men in white-collar roles can retire at age 60, women in white-collar roles at age 55, and women in blue-collar roles at age 50.

An estimated 40 million workers are expected to retire in China between 2021 and 2025, and the working age will reduce by 35 million.

### Resources

[angela.li@mercer.com](mailto:angela.li@mercer.com)

[Guideline of Jiang Su on Retirement Social Insurance](#) (Chinese) (Government)

## Hong Kong (new)

### Status



Proposal

### Development

#### Wealth


##### Abolishment of MPF offsetting arrangement considered

Hong Kong employers could be prohibited from using their accrued mandatory pension contributions to the Mandatory Provident Fund (MPF) to offset employees' severance and long service payments under proposals that aim to strengthen employees' retirement outcomes. The Employment and Retirement Schemes Legislation (Offsetting Arrangement) (Amendment) Bill 2022, published on 11 February 2022, also would apply to occupational retirement schemes under the Occupational Retirement Schemes Ordinance, and overseas occupational retirement schemes of employees from outside Hong Kong who are exempt from the MPF system. Under the bill, employers could continue offsetting severance and long-service payments against employers' voluntary MPF contributions, and apply the offset during the period of employment preceding the law's transition date. The change would not apply retrospectively, and employers can continue to use accrued benefits to offset prior to the abolishment date. The Hong Kong Special Administration Region Government plans a HK\$33.2 billion subsidy for abolition of the offsetting arrangement over a 25-year period.

### Resources

[mandy.chan@mercer.com](mailto:mandy.chan@mercer.com)

[The Employment and Retirement Schemes Legislation \(Offsetting Arrangement\) \(Amendment\) Bill 2022 \(Legislature\)](#)

Hong Kong (previously covered with upcoming effective dates)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Five more statutory holidays to be phased in</a> — Key date: May 2022</li> <li>• <a href="#">Gender board diversity, corporate governance required</a> — Key date: 31 December 2024</li> </ul>
India (previously covered, now effective)	
Status	<p> <b>Currently effective</b></p>
Development	<p><b>Career</b></p> <p><b>Top-listed companies face enhanced sustainability reporting</b></p> <p>India's top 1,000 listed companies by market capitalization will have to report against certain sustainability indicators and on a mandatory basis for financial year 2022-2023. Reporting was voluntary for the 2021-2022 year. The Security and Exchange Board of India (SEBI) announced the requirement on 25 March 2021 following a consultation in August 2020, and aims to increase the transparency of environmental, social and governance (ESG) information and enable the identification and assessment of sustainability risks and opportunities. Companies will have to prepare a new report — the Business Responsibility and Sustainability Report (BRSR) — that will replace the current Business Responsibility Report introduced in 2012 for the top 100 listed companies and later expanded to the top 1,000 companies in 2019-2020. Companies will have to report against nine ESG factors, provide disclosures on mandatory and voluntary indicators, and include quantifiable metrics. Companies that already use recognized international ESG reporting frameworks (for example, The Global Reporting Initiative) will be allowed to cross-reference these disclosures in the BRSR.</p>
Resources	<p><a href="#">Chairman's speech dated November 10, 2021 at FICCI's event on 'Driving Climate Action through Disclosures: BRSR as Bedrock for ESG Action in India'</a> (SEBI, 10 November 2021) and <a href="#">Press release No. 15/2021 (SEBI)</a></p>
India (previously covered with upcoming effective dates)	
Development	<p><b>Career — Health — Wealth</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Labor and employment laws reformed</a> — Key date: Effective date unknown</li> </ul> <p><b>Wealth</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Guidance addresses taxation of certain employee provident fund contributions</a> — Key date: April 2022</li> </ul>



## Japan (previously covered, now effective)

### Status



Phased-in from April 2022

### Development

#### Career — Health

##### Childcare leave entitlement expanded



Measures aimed at increasing parental use of childcare leave and other leave entitlements passed parliament and will be phased-in from April 2022. The measures feature in an amended Act on Child and Family Care Leave. Highlights include:

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

### Resources

[yukiko.sanjo@mercer.com](mailto:yukiko.sanjo@mercer.com)

[GRIST](#), 13 October 2021

Japan (previously covered, now effective)	
Status	 Currently effective
Development	<p><b>Career</b></p> <p><b>More employers required to disclose gender equality plans</b></p> <p>From 1 Apr 2022, employers in Japan with 100 or more employees must formulate action plans that include objectives and measures to improve gender equality, and disclose implementation information — under changes to the Act on the Promotion of Female Participation and Career Advancement in the Workplace. Employers must also submit the action plan to the regional labor office, and they must select one diversity issue featured in the act (for example, the number of women in managerial roles), and publish information on it. Previously, the act applied to organizations with 300 or more regular employees.</p>
Resources	<p><a href="mailto:yukiko.sanjo@mercer.com">yukiko.sanjo@mercer.com</a></p> <p><a href="#">Act on the Promotion of Female Participation and Career Advancement in the Workplace (Japanese) (Legislature)</a></p>
Japan (previously covered with upcoming effective dates)	
Development	<p><b>Wealth</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Defined contribution reforms enacted</a> — Key date: 1 December 2024</li> </ul>
Malaysia (new)	
Status	 1 May 2022
Development	<p><b>Career</b></p> <p><b>Minimum wage rate to increase</b></p> <p>The national minimum wage will increase on 1 May 2022 to RM 1,500 per month. However, implementation of the new rate could be delayed for smaller employers, according to the prime minister's announcement on 19 March 2022. The human resources minister confirmed that the mechanism for implementing the increased wage would be announced soon. Currently, Malaysia has a two-tier minimum wage structure, with a higher rate (RM 1,200) paid for jobs located in city council or minimum council areas, and a lower rate (RM1,100) paid for jobs in other locations.</p>
Resources	<a href="#">Prime Minister's Announcement</a> (YouTube, March 2022)

## Malaysia (new)

### Status



Awaiting Royal Assent

### Development

#### Career — Health

##### Enhanced employment protections pass Senate

Measures featured in the Employment (Amendment) Bill that would allow flexible work arrangements and enhance maternity and paternity leave and gender equality passed the Senate on 30 March 2022 and await Royal Assent.



Highlights of the bill include:


- Employees would be allowed to apply for flexible working arrangements depending on the suitability of their working hours, working days, or workplace.
- Paid maternity leave would be expanded to 98 days, up from 60 days. Currently, women earning MYR 2000 or more per month would not be entitled to the increased leave, but the Ministry of Human Resources later confirmed that a Minister's Order would be issued to expand the Employment Act (EA) to all employees. It is unclear if this will include all aspects of the EA, or would be restricted to increased maternity leave.
- The dismissal of female employees who are pregnant or suffering from illness arising from pregnancy would be prohibited, except on grounds of misconduct, willful breach of the employment contract or closure of the business.
- Married fathers would be entitled to seven days of paid paternity leave for each confinement (up to a total of five), and regardless of the number of spouses.
- Measures to prevent forced labor would be introduced, including sanctions of up to RM100, 000 and/or criminal penalties.
- Certain measures, which currently prevent women from working at night or underground, would be repealed.
- Increased penalties would apply for breaches of the act.

### Resources

[imran.aljahsyi@mercer.com](mailto:imran.aljahsyi@mercer.com)

[Employment Amendment Bill](#) (Legislature)



New Zealand (previously covered, now effective)	
Status	 <b>Currently effective</b>
Development	<p><b>Career</b></p> <p><b>Minimum wage rate increased</b></p> <p>As of 1 April 2022, the minimum hourly wage rate increased to NZ\$21.20 — up from NZ\$20. The starting-out and training minimum hourly wage rate also increased to NZ\$16.96, up from NZ\$16.</p>
Resources	<a href="#">Government increasing wages for lowest paid workers</a> (Workplace Relations and Safety Minister, 11 February 2022)
New Zealand	
Status	 <b>Consultation is open until 26 April 2022</b>
Development	<p><b>Career</b></p> <p><b>Insurance redundancy compensation scheme proposed</b></p> <p>Proposals to introduce the New Zealand Income Insurance Scheme to fund redundancy compensation have been announced by the government, Business New Zealand and the New Zealand Council of Trade Unions, and are open for consultation through 26 April 2022. The scheme would be funded by levies on wages and salaries (estimated at 1.39% each, payable by the employer and employee). Employees would be eligible after six months of levy contributions during the previous 18-month period, and would be paid 80% of their normal salary (capped at NZD\$130,191 per year) for up to seven months if they are laid off through no fault of their own</p>
Resources	<a href="#">A New Zealand Income Insurance Scheme Consultation</a> (Ministry of Business, Innovation and Employment, 28 February 2022)
New Zealand (previously covered with upcoming effective dates)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li><a href="#">Date for new public holiday announced</a> — Key date: 24 June 2022</li> </ul>
South Korea (previously covered with upcoming effective dates)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li><a href="#">Protections against gender discrimination and sexual harassment to expand</a> — Key date: 19 May 2022</li> </ul>

<b>Singapore (new)</b>	
<b>Status</b>	 <b>Effective dates vary</b>
<b>Development</b>	<b>Career — Wealth</b> <b>Foreign worker permits, CPF contributions revised</b> Several changes to foreign workforce policies, featured in the 2022 budget announced on 18 February 2022, aim to boost the employment rate of Singaporean nationals and reduce the number of foreign workers. Employer and employee contribution rates to the Central Provident Fund (CPF) will progressively increase on 1 January 2023 for employees aged between 55 and 70.
<b>Resources</b>	<a href="mailto:dimitris.efthyvoulou@mercermarshbenefits.com">dimitris.efthyvoulou@mercermarshbenefits.com</a> <a href="#">GRIST</a> , 23 March 2022

## Section 5


# Europe, Middle East and Africa (EMEA)

<b>EU (new)</b>	
<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<b>Career — Health</b> <b>Worker protection from dangerous chemicals strengthened</b> On 3 March 2022, the European Council approved changes to the European Union (EU) directive protecting workers from exposure to dangerous chemicals, including carcinogenic and mutagenic substances such as benzene. Member states must implement the measures into national laws within two years — the directive will be renamed the Carcinogens, Mutagens and Reprotoxic Substances Directive, or “CMRD.” The measures include revised exposure limits, increased protection against 12 reprotoxic substances that can interfere with human reproduction, and improved employee training on handling such substances (the European Commission will issue guidance on training, surveillance and monitoring of these products). Additionally, the European Commission will publish an action plan on new or revised occupational exposure limit values for “at least” 25 substances no later than 31 December 2022, and will issue legislative proposals.
<b>Resources</b>	<a href="#">Press release</a> (European Council, 3 March 2022) and <a href="#">Beating cancer: Commission proposes improved protection for workers</a> (European Commission, 22 September 2020)



<b>EU (new)</b>	
<b>Status</b>	 <b>Proposal</b>
<b>Development</b>	<p><b>Career</b></p> <p><b>Board gender-equality proposals advance</b></p> <p>A proposed European Union (EU) directive that would require companies by 2027 to have 40% of nonexecutive directors of the under-represented gender, or 33% of all board members, is finally advancing — the directive was first published in 2012. The Council of Ministers agreed to a “general approach” on 14 March 2022, and the proposal will be discussed with the European Parliament with the goal of reaching a “common agreement.” EU member states would be allowed to choose which of the two proposed gender targets to apply, and companies would have to give priority to candidates of the under-represented gender when appointing equally qualified individuals. Companies that do not achieve these targets would have to apply clear, unambiguous and neutrally formulated criteria when appointing or electing directors. EU member states that already have implemented national measures to achieve gender-balanced representation would be allowed to suspend the directive’s targets. As of October 2021, 30.6% of board members and 8.5% of board chairs in the EU are women, although there are significant differences between member states.</p>
<b>Resources</b>	<a href="#">Press release</a> (European Council, 14 March 2022) and <a href="#">Proposed directive</a> (Eur-Lex, 14 June 2012)
<b>EU/Ukraine (new)</b>	
<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<p><b>Career — Health — Wealth</b></p> <p><b>Temporary right to work and other protections offered to Ukrainian refugees</b></p> <p>Refugees from Ukraine are entitled to temporary protection in European Union (EU) member states under measures agreed to by the European Council, which give eligible individuals the right to work, access to medical care, education for minors, housing and social welfare. Under the EU Decision, temporary protection is for up to one year, extendable by six-monthly periods for a further year (two years in total). Ukraine is not an EU member state. To be eligible, individuals must be Ukrainian nationals living in Ukraine prior to 24 February 2022 (member states are encouraged to extend protection to individuals who left not long before) and their family members, and to stateless persons and nationals from other countries who had international or national protection in Ukraine. Member states also can extend protection to nationals from other countries who were legal residents in the Ukraine and who are unable to return safely to their own country. Individuals do not have to apply for temporary protection in the member state of arrival and can move to another country in the EU, but once issued a resident’s permit for that country, they cannot later claim temporary protection in another. Ukrainian men aged 18 to 60 currently are prohibited from leaving Ukraine, so protection is effectively available for women, children, and men older than 60 years.</p>
<b>Resources</b>	<a href="#">Council Implementing Decision (EU) 2022/382 of 4 March 2022</a> (European Council)



EU (previously covered with upcoming effective dates)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Law strengthens rights of 'nonstandard workers'</a> — Key date: 1 August 2022</li> </ul> <p><b>Career — Health</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Measures on work-life balance, including leave, finalized</a> — Key date: 2 August 2022</li> </ul> <p><b>Wealth</b></p> <ul style="list-style-type: none"> <li>• <a href="#">ESG disclosures published by European Banking Authority</a> — Key date: June 2022</li> </ul>
Belgium (upcoming effective date)	
Development	<p><b>Wealth</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Blue- and white-collar pension harmonization postponed</a> — Key date: 1 January 2027</li> </ul>
Denmark (new)	
Status	 <b>August 2022</b>
Development	<p><b>Career — Health</b></p> <p><b>Parental leave increased, leave to care for sick family members offered</b></p> <p>From August 2022, employed parents in Denmark will each be entitled to 24 weeks of parental leave (the so-called 24/24 model), and mothers will still be entitled to four weeks of maternity leave prior to the birth or adoption of their child. Eleven out of the 24 weeks will be reserved for each parent, of which two weeks must be taken in connection with the birth or adoption, and nine weeks within the first year. The reserved leave cannot be transferred between each parent, and it will be lost if untaken. Employed parents will be entitled to maternity benefit payments. Parents can transfer the remaining 13 weeks of parental leave up until their child is nine years of age. Single parents also can benefit from the 24/24 model, and will be allowed to transfer leave to a close family member. Additionally, parents will be allowed to transfer leave to LGBT+ “social parents,” including the legal parent’s spouse, cohabitant, a donor, and the donor’s spouse or cohabitant if they have a parent-like relationship with the child.</p> <p>Other measures will allow employees to take a leave of absence to care for a family member or person living in the same household who requires substantial care or support due to a serious health condition. Carers' leave is unpaid and capped at five days per year.</p> <p>The measures feature in a law that passed parliament on 3 March 2022 that aims to implement the European Union’s directive on work-life balance.</p>
Resources	<p><a href="mailto:katrine.toftgaard@mercer.com">katrine.toftgaard@mercer.com</a></p> <p><a href="#">Legislation</a> (Danish) (Legislature)</p>





Finland (upcoming effective date)	
Development	<p><b>Career — Health</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Paid paternity leave, maternity allowance expanded</a> — Key date: 31 July 2022</li> </ul>
France (new)	
Status	<p> <b>Phased-in starting 1 January 2023 for the new social protections and 1 January 2024 for other provisions.</b></p>
Development	<p><b>Career — Health</b></p> <p><b>Metallurgy sector agrees on national CBA</b></p> <p>A new single national collective bargaining agreement (CBA) for the metallurgy sector was signed on 7 February 2022 by four labor unions and the Union of Industries and Trades in Metallurgy (UIMM) on employers' behalf. The CBA follows negotiations that started in 2016 and aims to modernize the sector. Highlights include:</p> <ul style="list-style-type: none"> <li>• Each job will have to be evaluated using six criteria, including complexity of the activity, required skills, autonomy, contribution, supervision, cooperation and communication. Each of the six criteria will have its required level assessed on a scale of one to 10, resulting in the classification of each job into a new grid with 18 coefficients (from A1 to I18). Cadres will fall into grade F11 or higher.</li> <li>• Minimum guaranteed salaries will apply to each of the 18 coefficients and result in improved guaranteed income for more than 75% of employees. The system of guaranteed bonuses and allowances is streamlined to 10 categories.</li> <li>• To prepare for 1 January 2024, employers with 50 or more employees will have to consult with employee representatives about the CBA's job evaluation provisions and application to the organization.</li> <li>• Guaranteed minimum medical insurance will cover different categories (such as medicine, ophthalmology, dental and hospitalization).</li> <li>• The CBA provides minimum coverage for life insurance, paid sick leave, long-term disability and other benefits, with differences for cadres and noncadres.</li> <li>• Employers must pay a minimum contribution for coverage — 50% for medical and 43% for life and disability — with no differentiation between cadres and noncadres.</li> <li>• A minimum schedule of benefits will apply to the indemnity paid on an employee's retirement, with no distinction between cadres and noncadres.</li> </ul> <p>Local unions and employer organizations must negotiate issues specific to certain localities (which the CBA did not address) by 30 June 2022.</p>
Resources	<p><a href="mailto:charlesantoine.roger@mercer.com">charlesantoine.roger@mercer.com</a>  <a href="#">GRIST</a>, 18 March 2022</p>

France (upcoming effective date)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li>• <a href="#">New gender quotas for senior execs, management teams imposed</a> — Key date: 1 March 2026</li> </ul>
Germany (upcoming effective date)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Larger companies face human rights mandates</a> — Key date: 1 January 2023</li> </ul>
Hungary (new)	
Status	<p> <b>Currently effective</b></p>
Development	<p><b>Health — Wealth</b></p> <p><b>Employers' social contribution rate decreased</b></p> <p>From 1 January 2022, employers' social security contribution rate, calculated on employees' gross wages, are reduced to 13%, down from 15.5%. Employees' social security contributions are 18.5%. In addition, the employers' vocational training contribution of 1.5% was abolished.</p>
Resources	<p><a href="#">Press release</a> (Hungarian) (Government, 1 January 2022)</p>
Hungary (new)	
Status	<p> <b>Currently effective</b></p>
Development	<p><b>Wealth</b></p> <p><b>Full payment of 13th-month pension made</b></p> <p>Hungary paid an extra month's pension ("13th-month pension") in full to eligible individuals in February 2022. Payment of the 13th-month pension was abolished in 2019, but a decision in 2021 to phase-in its reintroduction over a three-year period (2021 to 2024) was brought forward to make the full payment from February 2022.</p>
Resources	<p><a href="mailto:janos.varga@MercerMarshBenefits.com">janos.varga@MercerMarshBenefits.com</a></p> <p><a href="#">Legislation</a> (Hungarian)</p>

Ireland (new)	
<b>Status</b>	 <b>Later in 2022</b>
<b>Development</b>	<p><b>Career</b></p> <p><b>Introduction of gender pay-gap reporting in 2022 announced</b></p> <p>The government confirmed it will publish regulations “in the coming weeks” that are required to help organisations with more than 250 employees report on their gender pay gap later in 2022. Under measures passed in 2021, employers will have to choose a “snapshot” date of their employees in June 2022 and then report on the hourly gender pay gap for those employees on the same date in December 2022. The reporting requirement will extend to organisations with more than 150 employees in 2024 and more than 50 employees in 2025.</p>
<b>Resources</b>	<a href="#">Minister O’Gorman announces introduction of gender pay-gap reporting in 2022</a> (Department of Children, Equality, Disability, Integration and Youth, 9 March 2022) and <a href="#">GRIST</a> , 15 July 2021
Ireland (new)	
<b>Status</b>	 <b>Proposal</b>
<b>Development</b>	<p><b>Wealth</b></p> <p><b>Automatic-enrolment system progresses</b></p> <p>The design principles for Ireland’s Automatic Enrolment (AE) Retirement Savings system, announced on 29 March 2022, confirm that Ireland would have an automatic enrolment retirement savings system implemented by Q1 2024, if the enabling legislation passes. The main elements of the Cabinet-approved final system remain broadly similar to the original “strawman” proposals presented for public consultation in 2018 and adopted, with revisions, as Government policy in 2019. As expected, the AE system would be a “soft mandatory” system that would automatically enroll eligible employees but allow them to opt out. AE would operate alongside, and complement, the existing occupational pension scheme system, and the government estimates that approximately 750,000 employees would be eligible and automatically enrolled in the first phase. Employers should ensure that their payroll processes could support AE instructions and contribution remittance, but several details have to be finalized in upcoming legislation before the targeted first auto enrolments in 2024.</p>
<b>Resources</b>	<a href="mailto:james.p.campbell@mercer.com">james.p.campbell@mercer.com</a> <a href="#">GRIST</a> , 31 March 2022

Ireland (new)	
Status	 <b>Currently effective</b>
Development	<p><b>Career</b></p> <p><b>Universal social charge guidance issued</b></p> <p>Ireland's Revenue Commissioners issued guidance on 25 February on the income thresholds used to calculate Ireland's Universal Social Charge (USC) for 2022. The rates are as follows: 0.5% on the first €12,012 (unchanged from 2021); 2% on the next €9,283 (up from €8,675); 4.5% on the next €48,749 (down from €49,357); and 8% on the balance (unchanged).</p>
Resources	<a href="#">USC information</a> (Revenue)
Israel (upcoming effective date)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Gender pay-gap reporting expanded</a> — Key date: 1 June 2022</li> </ul>
Kazakhstan (new)	
Status	 <b>Currently effective</b>
Development	<p><b>Career</b></p> <p><b>Minimum wage, contribution rates for 2022</b></p> <p>Effective 1 January 2022, Kazakhstan's monthly minimum wage is KZT 60,000 (up from KZT 42,500) and the monthly subsistence minimum for calculating basic social payments is KZT 36,018. The compulsory social health insurance contribution is 1.7%, and the age-related pension benefits increased by 7%. The measures feature in the budget law 2022-2024.</p>
Resources	<a href="#">Budget law 2022-2024</a> (Kazakh) (Government)

Kenya (new)	
Status	 <b>Currently effective</b>
Development	<p><b>Health</b></p> <p><b>Medical coverage expanded, employer contributions required</b></p> <p>Kenya's National Health Insurance Fund (Amendment) Act, 2022 (NHIF), effective 22 January 2022, expands healthcare coverage and requires employers to pay matching NHIF contributions for their employees, unless they offer equal or better private medical coverage. Previously, employers were only required to deduct the employee's contribution from their salary and pay it into the fund.</p> <p>All residents aged 18 or older must participate in the fund (the contribution amount depends on their salary band), and all employers must pay matching contributions for all employees with whom they have a "contract of service." Employers do not have to pay additional contributions for employees who elect enhanced medical benefits. The Cabinet Secretary for Health is expected to issue regulations on employers' matching contributions.</p> <p>Employers offering private medical coverage to their employees that is equal or better than the NHIF are exempt from paying matching NHIF contributions. Employers must apply to the NHIF Management Board for an exemption and include a certificate from the Insurance Regulatory Authority certifying their workforce has private medical insurance, showing the benefits provided, and the validity period. The NHIF will only pay medical costs for individuals with private health insurance once the coverage is exhausted (treatment costs will be capped at the applicable NHIF limit). Significantly increased financial and criminal penalties now apply to employers' NHIF breaches.</p>
Resources	<p><a href="mailto:elie.jawhar1@mercer.com">elie.jawhar1@mercer.com</a></p> <p><a href="#">GRIST</a>, 22 March 2022</p>
Mauritius (new)	
Status	 <b>Currently effective</b>
Development	<p><b>Career</b></p> <p><b>Minimum wage increased</b></p> <p>Mauritius published on 29 January increased minimum wage rates effective from 1 January 2022. The new monthly minimum wage is MUR 10,575 (up from MUR 10,075) for non-export enterprise employees, and to MUR 9,875 (up from MUR 9,375) for export enterprise employees.</p>
Resources	<a href="#">National minimum wage (amendment) regulations 2022</a> (Supreme Court, 29 January 2022)

Moldova (new)	
Status	 <b>Currently effective</b>
Development	<p><b>Career</b></p> <p><b>Minimum wage increased</b></p> <p>The minimum wage in Moldova increased on 1 April 2022 to MDL 3,500 per month (up from MDL 2,935) calculated on an average 169 hours per month, and to MDL 20.71 per hour.</p>
Resources	<a href="#">Press release</a> (Romanian) (Government, 11 March 2022)
Netherlands (new)	
Status	 <b>August 2022</b>
Development	<p><b>Career — Health</b></p> <p><b>Parental leave payment increases</b></p> <p>From August 2022, parents will be allowed to take nine weeks of parental leave paid at 70% of their daily rate capped at €160 per day (calculated on a daily rate of €228.76) instead of 50% as had been previously agreed on. The Senate voted in favor of a higher payment to increase fathers' uptake of parental leave, forcing the government to reconsider the rate.</p>
Resources	<a href="#">Legislation</a> (Dutch) (Government)
Netherlands (upcoming effective date)	
Development	<p><b>Career — Health</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Paid parental leave enacted</a> — Key date: 2 August 2022</li> </ul> <p><b>Wealth</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Pension plan reforms delayed</a> — Key date: Expected to be enacted in 2023</li> </ul>

**Norway (new)****Status**  **30 June 2022****Development****Wealth****Occupational pension coverage expanded**

Employers have until 30 June 2022 to comply with changes to Norway’s mandatory occupational pension (“OTP”) that took effect on 1 January 2022, and existing OTP rules apply until then. Nearly all Norwegian employers are subject to OTP requirements, and should consider their approach to implementing the legislation, as well as informing the steering groups of pension schemes with 15 or more members, before final decisions are made. Highlights include:

- The minimum age for OTP enrollment is now 13 years. Seasonal workers are no longer subject to separate pension regulations and must be enrolled in a pension scheme.
- Employers must contribute a minimum 2% of employees’ income for employees earning NOK 1,000 or more. Contributions are calculated on all salary from NOK 1 up to NOK 1,276,788 (as of 1 May 2021). Scheme rules can also allow for employee contributions, but they cannot replace the employer’s mandatory minimum contribution.
- Contributions are not payable on one-time assignments valued at less than NOK 1,000. Employees in nongovernmental organizations are entitled to OTP membership if their salary is NOK 10,000 or more.
- Employers that do not comply will be subject to financial and criminal penalties. A daily enforcement fine of NOK 250 per employee will be levied until the employer establishes a pension scheme.
- Part-time workers will no longer have to fulfill a minimum requirement of 20% of full-time employment to be enrolled in a pension scheme, and now all employees must register for the scheme.

**Resources**

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GRIST, 14 March 2022

**Norway (upcoming effective date)****Development****Career**

- [Companies face new human rights due diligence, reporting](#) — Key date: 1 January 2024

**Oman (upcoming effective date)****Development****Health**

- [Oman issues implementation rules for new health insurance scheme](#) — Key date: Effective date unknown

Portugal (upcoming effective date)	
Development	<p><b>Wealth</b></p> <ul style="list-style-type: none"> <li><a href="#">Retirement pension age to decrease</a> — Key date: 1 January 2023</li> </ul>
Qatar (new)	
Status	<p> <b>Currently effective</b></p>
Development	<p><b>Career — Health</b></p> <p><b>Employers must provide healthcare coverage to expatriate employees</b></p> <p>From April 2022, expatriate workers and visitors to Qatar must be enrolled in a mandatory health insurance system that provides basic healthcare through public and private providers. Employers and recruiters must enroll and pay for basic health insurance coverage for their non-Qatari employees and family members in policies offered by insurance companies registered with the Ministry of Public Health. Employers can offer enhanced healthcare coverage. The issuance or renewal of entry visas and residence permits will be subject to proof of health insurance coverage. A Hamad Health Card will be issued to Qatari nationals, entitling them to healthcare permitted under the scheme.</p>
Resources	<p><a href="mailto:soukeine.saleh@mercer.com">soukeine.saleh@mercer.com</a> and <a href="mailto:farah.haikal@marsh.com">farah.haikal@marsh.com</a>  <a href="#">Law No. [22] of 2021</a> (Government)</p>
Saudi Arabia (upcoming effective date)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li><a href="#">Contracting with companies with regional headquarters outside of the kingdom to cease</a> — Key date: 1 January 2024</li> </ul>



## Switzerland (new)

### Status



### Proposal

### Development

#### Wealth

##### Changes to first and second pillars planned

Reforms to Switzerland's AHV first pillar pension that comprises old age and survivors' insurance were agreed to by parliament in 2021, but will be subject to a referendum vote in September 2022 due to a proposed value-added tax (VAT) rate adjustment. In addition, the Swiss National Council is considering proposed reforms of the BVG second pillar scheme.

Highlights of AHV first pillar scheme include:

- The female retirement age of 64 would gradually increase by three months each year to age 65, and women in the first nine age cohorts impacted, and who retire at age 65, would receive a lifetime pension supplement.
- The reforms would be funded by a permanent increase to the standard VAT rate to 8.1%, up from 7.7%. The reduced VAT rate would increase by 0.1%.
- Individuals could retire flexibly from age 63 to 70, and take their pension early or defer it. Women in the nine age cohorts impacted by the retirement age increase could still retire early at age 62.

Highlights of BVG second pillar scheme include:



- The BVG conversion rate would be reduced from 6.8% to 6% for retirement assets insured under the compulsory scheme. Impacted individuals in the first 15 age cohorts would be paid a pension supplement.
- Individuals could enroll in the BVG from age 20, down from age 25.
- The minimum salary threshold for BVG enrollment would be reduced to CHF 12,548, down from CHF 21,510.
- The deduction amount from an individual's salary already insured under old age and survivors insurance (OASI) would be halved to CHF 12,548; the reduction would boost the pension savings of lower-paid individuals.
- The contribution amounts calculated on an individual's salary would be simplified across the different age cohorts, and could boost the employment rate of older workers in particular. The new rates would be 9% for individuals aged 20 to 44 years, and 14% for those aged 45 or older.



### Resources


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[GRIST](#), 21 March 2022

Ukraine/EU (new)	
Status	 <b>Currently effective</b>
Development	<p><b>Career — Health — Wealth</b></p> <p><b>Temporary right to work and other protections offered to Ukrainian refugees</b></p> <p>Refugees from Ukraine are entitled to temporary protection in European Union (EU) member states under measures agreed to by the European Council, which give eligible individuals the right to work, access to medical care, education for minors, housing and social welfare. Under the EU Decision, temporary protection is for up to one year, extendable by six-monthly periods for a further year (two years in total). Ukraine is not an EU member state. To be eligible, individuals must be Ukrainian nationals living in Ukraine prior to 24 February 2022 (member states are encouraged to extend protection to individuals who left not long before) and their family members, and to stateless persons and nationals from other countries who had international or national protection in Ukraine. Member states also can extend protection to nationals from other countries who were legal residents in the Ukraine and who are unable to return safely to their own country. Individuals do not have to apply for temporary protection in the member state of arrival and can move to another country in the EU, but once issued a resident's permit for that country, they cannot later claim temporary protection in another. Ukrainian men aged 18 to 60 currently are prohibited from leaving Ukraine, so protection is effectively available for women, children, and men older than 60 years.</p>
Resources	<a href="#">Council Implementing Decision (EU) 2022/382 of 4 March 2022</a> (European Council)
UK (new)	
Status	 <b>6 July 2022</b>
Development	<p><b>Career</b></p> <p><b>NIC earnings threshold to increase</b></p> <p>Employers will have to update their payroll systems by 6 July 2022, when the earnings threshold for individuals to start paying National Insurance Contributions (NIC) will increase to £12,570, up from £9,880. Announced in the chancellor of the exchequer's Spring Statement 2022, the increase aligns the NIC threshold with the basic income tax threshold (personal allowance). In addition, before the end of the current parliament in 2024, the basic income tax rate will be reduced to 19% (down from 20%) — this measure applies in England and Wales but Scotland sets its own rates. The government previously announced that the NIC rate will increase by 1.25% from April 2022 for one year.</p>
Resources	<a href="#">Spring Statement 2022</a> (Government, 23 March 2022)

UK (new)	
Status	 <b>Currently effective</b>
Development	<p><b>Career</b></p> <p><b>Government will not require ethnicity pay-gap reporting</b></p> <p>The UK government confirmed that it will not require ethnicity pay-gap reporting, but will issue guidance to employers on voluntary reporting this summer. The guidance will include case studies of companies already reporting, and will include tools to help employers understand and address pay gaps. In addition, the enforcement activities of the Equality and Human Rights Commission will be strengthened with regard to investigating race discrimination, and supporting individual cases. The announcements feature in a policy paper, “Inclusive Britain, government response to the Commission on Race and Ethnic Disparities,” published on 17 March 2022.</p>
Resources	<a href="#">Inclusive Britain: Government response to the Commission on Race and Ethnic Disparities</a> (Government, 17 March 2022)
UK (previously covered, now effective)	
Status	 <b>Currently effective</b>
Development	<p><b>Career</b></p> <p><b>Payroll tax rates and thresholds published</b></p> <p>The UK government has published payroll tax rates and thresholds for benefits and expenses paid to employees, applicable from 6 April 2022 to 5 April 2023. The National Insurance (NI) contribution rate will increase by 1.25% for one year, and will be spent on the National Health Service and social care. The UK’s tax authority, HMRC, has asked employers to notify employees, via their payslips, about increased NI contributions that will be levied.</p>
Resources	<a href="#">Rates and thresholds for employers 2022 to 2023</a> (Government) and <a href="#">Prepare for the Health and Social Care Levy</a> (Government, updated 7 February 2022)

UK	
<b>Status</b>	 Consultation is open until 6 May 2022.
<b>Development</b>	<p><b>Wealth</b></p> <p><b>Consultation on assumptions for statutory DC pension statements opens</b></p> <p>The Financial Reporting Council (FRC) is consulting about how Statutory Money Purchase Illustrations (“SMPI”s) are calculated. SMPIs are benefit illustrations that all defined contribution (DC) schemes must produce annually. The FRC plans to improve consistency between providers by prescribing accumulation rates based on five-year fund volatility, and requiring SMPIs to use a single life nonincreasing annuity without a lump sum. The FRC also is proposing to extend the requirements to cover people within two years of retirement and update the mortality tables. Changes would apply to SMPIs issued on or after 1 October 2023. This would coincide with the launch of online pensions dashboards that will show users information for all their state and occupational pensions.</p>
<b>Resources</b>	<p><a href="mailto:sebastian.bleasdale@mercer.com">sebastian.bleasdale@mercer.com</a></p> <p><a href="#">Consultation paper</a> (FRC, February 2022)</p>
UK (previously covered, now effective)	
<b>Status</b>	 Currently effective
<b>Development</b>	<p><b>Career</b></p> <p><b>Revised living and minimum wage rates announced</b></p> <p>From 1 April 2022, the UK’s National Living Wage for individuals aged 23 or older will increase to £9.50/ hour — 6.6% higher than the 2021 rate. The National Minimum Wage (NMW) for individuals and apprentices of at least school age — also will increase from April 2022. The new NMW rates will be £9.18 for individuals aged 21 to 22; £6.83 for those aged 18 to 20; £4.81 for those aged 16 to 17, and apprentices. The permitted offset for accommodation will be £8.70.</p>
<b>Resources</b>	<a href="#">Minimum wage rates for 2022</a> (Government, 27 October 2021)

UK — Northern Ireland (previously covered, now effective)	
Status	 Currently effective
Development	<p><b>Wealth</b></p> <p><b>Employees will be entitled to parental bereavement leave</b></p> <p>From April 2022, Northern Ireland is offering the same bereavement leave to employees as Great Britain — two weeks of leave after the loss of a child younger than 18. The measures feature in the Parental Bereavement (Leave and Pay) Bill that passed parliament on 7 February 2022, and implementation regulations will be published soon. Employees will be entitled to take leave from day one of their employment, subject to prior notification, within a minimum 56 days after the child’s death. Parental bereavement leave will be paid at the minimum statutory rate to parents continuously employed at least 26 weeks by the end of the week of the child’s death (the minimum service requirement will be removed by April 2026, and the regulations will be expanded to include miscarriage). The leave can be taken in a single period or in seven-day blocks. In Great Britain, parents have been entitled to bereavement leave since 6 April 2020, and the leave must be taken within 56 weeks of the child’s birth or stillbirth.</p>
Resources	<a href="#">Parental Bereavement (Leave and Pay) Bill (Government)</a>
UK (previously covered with upcoming effective date)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li><a href="#">Digital right to work checks delayed</a> — Key date: 30 September 2022</li> </ul>



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