



Law & 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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## Highlights

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[Department of Labor and other agencies call for fairness, equality, justice and compliance in use of AI](#)

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[Input sought for SECURE 2.0 lost-and-found database](#)

[Employer resources on DOL's final independent contractor rule](#)

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[Transportation plans offer valued benefits, but pose compliance issues](#)

[Employer resources on noncompete restrictions](#)

[Employer Diversity, Equity and Inclusion \(DEI\) resources after SCOTUS' ruling on affirmative action](#)

[Resources for tracking state and local retirement initiatives](#)

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## Americas (continued)

### United States

- [Employer resources on states' recreational marijuana laws](#)
- [Employer resources on minimum wage increases](#)
- [Employer resources on hairstyle nondiscrimination laws](#)
- [Employer resources on DOL's expansion of overtime protections](#)
- [Law allows Arizona to join a multistate counseling compact](#)
- [Minor changes to paid family medical leave law made in Colorado](#)
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- [Prescription drug rebate law enacted in Indiana](#)
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- [Optional paid family medical leave law enacted in Kentucky](#)
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- [Paid sick leave ordinance repealed in Duluth, Minnesota](#)
- [Telehealth law enacted in Mississippi](#)
- [Budget creates paid prenatal leave, extends paid COVID-19 leave, requires paid lactation breaks In New York](#)
- [Pharmacy benefit manager regulations repropsoed in New York](#)
- [Obligations imposed on employers who use freelancers in New York](#)
- [Minimum wage increased for app-based delivery workers in New York City](#)
- [Paid leave guidance issued in Oregon](#)
- [Pharmacy benefit manager rules confirm self-funded ERISA plans are in scope in Tennessee](#)
- [Noncompete restrictions expanded in Washington](#)

## Asia Pacific

### Australia

- [Key superannuation rates and thresholds for 2023/24 updated](#)
- [Paid parental leave scheme expanded](#)
- [Financial advisers' levy for Compensation Scheme of Last Resort set](#)
- [Consultation issued on noncompete clauses and other restraints](#)
- [Successor fund transfer and actuary/auditor reporting changes proposed](#)
- [Financial advice reforms proposed](#)
- [Climate-related financial disclosures for superannuation funds proposed](#)
- [Proposed changes to operational risk financial requirement](#)

### China

- [Four provinces expand social medical insurance coverage to reimburse fertility treatments](#)
- [Minimum wage increased in Jiangxi and Ningxia Hui Autonomous Region](#)

<b>Asia Pacific (continued)</b>	
<b>India</b>	<a href="#"><u>Minimum wage to increase in Central sphere</u></a>
<b>Japan</b>	<a href="#"><u>Social insurance enrollment expanded to smaller employers</u></a>
<b>Singapore</b>	<a href="#"><u>Guidelines for flexible work arrangements issued</u></a>
<b>Thailand</b>	<a href="#"><u>Minimum wage increased in tourism sector</u></a>
<b>Europe, Middle East and Africa (EMEA)</b>	
<b>Belgium</b>	<a href="#"><u>Dismissal protections for employees undergoing fertility treatment enacted</u></a>
<b>Bulgaria</b>	<a href="#"><u>Labor code amended to include remote working and artificial intelligence measures</u></a>
<b>Denmark</b>	<a href="#"><u>Employers required to record employees' working time</u></a> <a href="#"><u>Leave for parents of twins expanded</u></a>
<b>Ireland</b>	<a href="#"><u>Auto-enrollment retirement savings bill proposed</u></a>
<b>Kenya</b>	<a href="#"><u>Health insurance contributions to start in July</u></a>
<b>Poland</b>	<a href="#"><u>Contribution base amount for Company Social Benefit Fund increased</u></a>
<b>South Africa</b>	<a href="#"><u>May 29 public holiday for elections added</u></a>
<b>United Arab Emirates</b>	<a href="#"><u>Compulsory health insurance expands to Northern Emirates</u></a>
<b>United Kingdom</b>	<a href="#"><u>Guidance sets staging data for schemes to connect to new Pensions Dashboards</u></a>

## Section 2

# Global

### Artificial Intelligence

Status  Ongoing initiatives

Development

#### Health

##### Roundup: Global employer resources on artificial intelligence

Artificial Intelligence (AI) has become more of a permanent feature of the workplace for many employees and employers around the world and poses many challenges and considerations as it reshapes work.

To help employers consider the issues associated with AI, the roundup cited below provides links to general information about ongoing legislative and governance initiatives and trends. Sources include Marsh McLennan, organizations, government websites, third-party analysis, news articles and viewpoints.

Resources [Roundup](#), regularly updated

### Reproductive rights

Status  Ongoing initiatives

Development

#### Health

##### Roundup: Global employer resources on reproductive rights post *Dobbs* ruling

In June 2022, the US Supreme Court's *Dobbs v. Jackson Women's Health Organization* decision overturned *Roe v. Wade*, finding no federal constitutional right to abortion and allowing states to regulate and ban abortions at all stages of pregnancy. To provide multinational employers some information on countries' positions on reproductive rights and the varying employee health benefit plan issues involved, the roundup cited below provides links to organizations, government websites, third-party analysis, news articles and viewpoints.

Resources [Roundup](#), regularly updated

### Minimum wage rates

Status  Ongoing initiatives

Development

#### Career

##### Roundup: Global employer resources on minimum wage increases

To help multinational employers address the different minimum wage rates around the world, the roundup cited below provides links to resources from organizations, government websites, third-party resources, and news articles.

Resources [Roundup](#), regularly updated

## Remote working

### Status



### Ongoing initiatives

### Development

#### Career — Health — Wealth

##### Roundup: Countries address remote-working issues

Remote working has become a more of permanent feature for many employees and employers after various countries introduced COVID-19 measures. Remote working poses challenges and considerations for employers devising or adjusting policies. Issues to consider include the definition of remote work, eligibility criteria, hybrid working arrangements, employee engagement and performance, cybersecurity, health and safety, the right to disconnect, the impact of employees relocating to a different country or state, and the post-pandemic return to the workplace. Several jurisdictions have introduced remote-working legislation that clarifies post-pandemic employer and employee requirements, and others are expected to follow suit. To help employers consider the issues associated with remote working, the roundup cited below provides links to resources from Marsh McLennan, organizations, government websites, third-party analysis, news articles and viewpoints.


### Resources

[Roundup](#), regularly updated



## Section 3

# Americas

<b>Brazil (new)</b>	
<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<b>Health — Wealth</b> <b>Rules for survival benefits in pension and life insurance plans issued</b> Circulars SUSEP No. 698 (PGBL) and No. 699 (VGBL), published in the Official Gazette of the Union on April 15, 2024, establish additional rules and criteria for the operation and coverage of survival benefits offered by open supplementary pension plans and life insurance plans, respectively. These Circulars became effective upon publication and regulate Resolutions CNSP No. 463 (PGBL) and No. 464 (VGBL), which improved and modernized open supplementary pension products.
<b>Resources</b>	<a href="mailto:regina.recchia@mercer.com">regina.recchia@mercer.com</a> Circulars SUSEP <a href="#">No. 698 (PGBL) (Portuguese)</a> and <a href="#">No. 699 (VGBL) (Portuguese)</a> (Government, April 15, 2024)

## Canada (new)

### Status



Effective dates vary.

### Development

#### Career — Health — Wealth

##### Federal budget 2024 released

On April 16, 2024, the federal government tabled its budget entitled “Fairness for Every Generation.” Benefit and employment highlights include:

- Few additional details on the Pharmacare initiative other than reinforcing that the intent is not to replace, but enhance, existing provincial and territorial supports. Although the 2024 budget takes one step towards the promised single payer system, with an allocation of C\$1.5 billion to support phase one of implementation over five years, many steps remain.
- Support for diversity and inclusion with initiatives for women’s health and caregivers, as well as increased mental health support for youth, people with disabilities and Indigenous peoples.
- \$C2.4 billion earmarked by the government to invest in Canada’s artificial intelligence (AI) sector — to bolster startups, help companies access computational power, and help existing businesses deploy AI solutions to make their enterprises more efficient.
- Reiteration of the announcement made in the 2023 Fall Economic Statement that the federal government wants to encourage Canadian pension funds to invest more in Canada. A working group will be created to identify priority investment opportunities for pension funds in various areas, including infrastructure and airport facilities.
- Measures that will make the asset allocations of large, federally regulated pension plans publicly available.
- Technical measures related to the Canada Pension Plan — providing a top-up to the death benefit for certain individuals, improving children’s benefits and ending entitlement to a survivor’s benefit following a CPP credit split.

### Resources

[Budget 2024: Fairness for every generation](#) (Government, April 16, 2024) and [Federal budget 2024: Mercer’s response](#), April 2024)

## Canada — Ontario (new)

### Status



**Effective dates vary.**

### Development

#### Career

##### **Workplace protections, including required disclosures regarding pay and AI use in hiring, enacted**

Employers in Ontario will be subject to disclosures on pay transparency and their use of artificial intelligence (AI) in the hiring process under changes to several workplace law statutes.

Currently effective:

- The definition of “employee” is amended, and employers must pay individuals during trial periods for an employer.
- Employers are now prohibited from deducting money from employees’ wages due to theft by customers.

Effective June 21, 2024:

- Measures impacting the hospitality sector, such as the payment of tips and gratuities.
- Employees will have to provide written consent to any variation to how their vacation pay is paid.
- If payment is made by direct deposit, in addition to being in the employee’s name and being accessible only to the employee or a person authorized by the employee, the account must be one selected by the employee.

Effective upon proclamation:

- Employers will have to disclose the expected compensation or range of expected compensation for all roles that are publicly advertised. Regulations may prescribe criteria for exceptions.
- Employer will have to disclose, in publicly advertised roles, if AI will be used to screen, assess or select applicants. Regulations may prescribe criteria for exceptions.
- Employers will no longer be allowed to include a requirement for “Canadian experience” in job postings and application forms. Regulations may prescribe criteria for exceptions.
- Employers will also be required to retain copies of their publicly advertised job postings for three years after access to the posting by the general public is removed. Regulations will determine the scope of these new rules.

In addition:

- The Digital Platform Workers’ Rights Act, 2022 (DPWRA) is amended with regard to the length of a recurring pay period, and the time between a pay day and the end of a pay period. This measure takes effect when the minimum wage provisions of the DPWRA are brought into force.
- The Ontario government is permitted to “super index” increases to Workplace Safety and Insurance Board (WSIB) benefits above the annual rate of inflation through regulation.

### Resources

[Working for Workers Four Act, 2024](#) (Government) and [Ontario Passes Fourth Working for Workers Act](#) (Government, March 21, 2024)

## Canada — Prince Edward Island (new)

**Status**  **Effective Oct. 1, 2024**

### Development

#### Career — Health

##### **Paid sick leave expanded**

From Oct. 1, 2024, employees in Prince Edward Island will be able to take up to three days of paid sick leave per year depending on their length of employment under amendments to the Employment Standards Act. Employees will be able to take one day of paid sick leave in a year after 12 continuous months with an employer, two days after 24 continuous months, and three days after 36 continuous months. Unused days do not carry over to the next year, and employees must use the paid leave before they use unpaid leave. The number of days of paid sick leave entitlement must be shown on pay statements, and the number of days of paid sick leave accrued and used must be included in payroll records. Currently, employees can take one day of paid sick leave per year after five continuous years with the employer.

### Resources

[Province proclaims paid sick leave](#) (Government, March 22, 2024) and [An act to amend the Employment Standards Act, SPEI 2023, c. 41](#) (Government, Nov. 29, 2023)

**Canada — Quebec (new)****Status****Effective dates vary.****Development****Career — Health****Law enhances protection against workplace psychological harassment and sexual violence**

Quebec-based employees (including workplace trainees) now have stronger protection from workplace harassment and violence under measures included in Bill 42, an act that was given assent on March 27, 2024. The law expands the protection previously afforded under occupational safety and health, and employment standards legislation in Quebec, and is similar to provisions in other provinces. Highlights include:

- Clarification that employers must protect employees from psychological harassment from “any person” such as customers and suppliers and not just coworkers.
- Sexual violence includes “any form of violence targeting sexuality or any other misconduct, including unwanted gestures, practices, comment, behaviors or attitudes with sexual connotations, whether they occur once or repeatedly, including violence relating to sexual and gender diversity.”
- From Sept. 27, 2024, employers’ policy statements on psychological harassment prevention and complaint processing must include methods for identifying, controlling and eliminating the risks of psychological harassment; information and complaint procedures; directives for the employer’s internal investigation process; measures to ensure confidentiality of complaints and documents; the protection of individuals affected by the situation, or who have cooperated in handling complaints or reports; recommendations on participating in work-related social activities; the names of persons appointed to manage complaints; and the procedures for filing complaints with the employer. Employers must also specify the training programs on psychological harassment that are offered to employees. Fines will apply for failure to meet these requirements.
- Arbitrators will have to complete mandatory training on sexual violence — the content and duration will be determined by the labor minister.
- Employers’ health and safety prevention programs and action plans will have to include their psychological harassment policy.
- Employers can take into account previous employee discipline for physical or psychological violence when disciplining misconduct concerning these forms of violence. The act prevents the use of “amnesty clauses” that would allow previous disciplinary measures to be expunged.
- From Sept. 27, 2024, workers’ injury or disease due to workplace sexual violence will be presumed to be work-related, and a disease to be an employment injury if it occurs within three months of experiencing workplace violence. Workers must file claims within two years of the injury, or of becoming aware of it (up from six months).
- Employers that dispute an employee’s claim will not be allowed to access their medical records held by Quebec’s compensation benefits administrator (CNESST).

The labor minister announced that the Administrative Labour Tribunal (ALT) will have the power to order employers to pay punitive damages.

**Resources**

[Bill 42](#) (National Assembly, March 27, 2024)

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

- [Minimum wage to increase in Ontario](#) — key date: Oct. 1, 2024

**Wealth**

- [Pension super priority federal legislation enacted](#) — key date: April 27, 2027

**Chile (previously covered, partially effective)****Status**
 **Currently effective**
**Development****Career — Health****First phase of reduction of weekly work week begins**

Starting April 26, 2024, companies faced the first phase of reducing the workweek to 40 hours by 2028 — the workweek was reduced from 45 to 44 hours. This legislation not only adjusts working hours but also introduces measures for labor adaptability, such as compensating overtime with additional holidays. It also allows for a four-day workweek for companies already complying with the 40-hour requirement. It is important for organizations to clarify how this law will be implemented to their employees.

**Resources**

[joaquin.ramirez@mercer.com](mailto:joaquin.ramirez@mercer.com)

[Information on 40 hour law](#) (Spanish) (Ministry of Labor)

**El Salvador (previously covered, with upcoming effective date)****Development****Career — Health**

- [Large employers will be required to provide day care facilities](#) — key date: June 2024

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

- [New national holiday honors air force heroes](#) — key date: July 23, 2024

**United States (US)****Status**
 **Currently effective**
**Development****Career****Standard for job transfer discrimination clarified by Supreme Court**

The Supreme Court recently held in a unanimous ruling that an employee challenging a job transfer under Title VII of the Civil Rights Act of 1964 must show that the transfer brought about some harm with respect to an identifiable term or condition of employment, but that harm need not be significant. Title VII makes it unlawful for an employer “to fail or refuse to hire or to discharge any individual, or otherwise to discriminate against any individual with respect to his compensation, terms, conditions, or privileges of employment, because of such individual’s ... sex.” The court said that to demand “significance” is to add words to the statute Congress enacted. The decision resolves a split among federal Circuit Courts and will likely apply to other employment decisions and opportunities — and not just job transfers.

**Resources**

[Decision](#) (Supreme Court, April 17, 2024)

**US (new)****Status****Effective July 1, 2024****Development****Career****Final rule to expand overtime protections issued**

On April 23, 2024, the Department of Labor (DOL) issued a final rule for determining if certain salaried employees are exempt from minimum wage and overtime requirements under the Fair Labor Standards Act. The rule will expand overtime protections beginning July 1, 2024 — guaranteeing overtime pay for most salaried workers earning less than \$844/week or \$43,888/year (up from \$684/week or \$35,568 per year). This amount is down from the proposed rule, announced on Aug. 30, 2023, which would have guaranteed overtime pay for most salaried workers earning less than \$1,059/week, or about \$55,000/year. Highlights of the final rule include:

- Restore and extend overtime protections to low-paid salaried workers. The final rule will increase the salary threshold to \$844/week or \$43,888/year on July 1, 2024 (up from \$684/week or \$35,568/year) and then to \$1,128/week or \$58,656/year on Jan. 1, 2025. The 2025 amount uses a new salary methodology, setting the standard level at the 35th percentile of full-time salaried workers in the lowest-wage census region (currently the South).
- Increase the minimum salary level for an employee to qualify as exempt under the “highly compensated employee” exemption to \$132,964/year as of July 1, 2024 (up from \$107,432/year) and then to \$151,164/year on Jan. 1, 2025. The 2025 amount uses a new methodology, which is equivalent to the annualized weekly earnings of the 85th percentile of full-time salaried workers nationally.
- Beginning July 1, 2027, and every three years thereafter, updates will be automatically made to the above amounts to reflect current earnings. The rule does include a provision allowing the DOL to temporarily delay a scheduled update where unforeseen economic or other conditions warrant.
- Clarify which employees are executive, administrative or professional employees who should be overtime exempt. By doing so, DOL says the rule will better ensure that those who are not exempt will gain more time with their families or receive additional compensation when working more than 40 hours a week.

There are no changes to the duties test “at this time.” Also, the proposed changes to the special salary levels for US territories were not included in this final rule. DOL says it “will address this special base rate in a future final rule.”

**Resources**

[Final rule: Restoring and extending overtime protections](#) (DOL, April 23, 2024)

**US (new)**

**Status**  **Effective 120 days after publication in the federal register.**

**Development**

**Career**

**Federal Trade Commission bans noncompete provisions**

On April 23, 2024, the Federal Trade Commission (FTC) issued a final rule to promote competition by banning noncompetes with the aim of “protecting the fundamental freedom of workers to change jobs, increasing innovation, and fostering new business formation.” The FTC determined that noncompetes are an unfair method of competition, and therefore a violation of Section 5 of the FTC Act. Highlights of the rule include:

- A noncompete clause is defined as a term or condition of employment that prohibits a worker from, penalizes a worker for, or functions to prevent a worker from seeking or accepting work in the US with a different person where such work would begin after the conclusion of the employment that includes the term or condition; or operating a business in the US after the conclusion of the employment that includes the term or condition.
- Existing noncompetes for the vast majority of workers will no longer be enforceable after the rule’s effective date — 120 days after publication in the federal register.
- Existing noncompetes for senior executives can remain in force, but employers are banned from entering into or attempting to enforce any new noncompetes. Senior executives are defined as workers earning more than \$151,164 annually and who are in policy-making positions — less than 1% of workers according to FTC.
- Employers will be required to provide notice to workers — other than senior executives — who are bound by an existing noncompete that they will not be enforcing any noncompetes against them. The FTC has included model language in the final rule that employers can use to notify workers.
- There is an exception that allows noncompetes between the seller and buyer of a business.

The FTC found that employers have several alternatives to noncompetes that still enable firms to protect their investments without having to enforce a noncompete — such as trade secret laws and nondisclosure agreements.

The FTC received more than 26,000 comments on the proposed rule that was issued in January 2023, with more than 25,000 comments in support of the noncompete ban.

**Resources**

[FTC announces rule banning noncompetes](#) (FTC, April 23, 2024) and [Federal Trade Commission bans most noncompete clauses](#) (Mercer, May 6, 2024)



**US (new)**

**Status**



**Currently effective**

**Development**

**Health**

**Agencies rescind 2018 association health plan (AHP) rule**

Regulators at the Department of Labor (DOL) recently released a final regulation fully rescinding the final AHP rule issued in 2018 by the Trump administration, while confirming that AHPs are still permitted under pre-rule guidance. The 2018 AHP rule would have allowed working owners and unrelated employers to participate in a "Pathway 2" AHP but was challenged almost immediately in court. While that litigation played out in the courts, the Biden administration required any AHPs established under the new pathway to wind down.

Regulators apparently are not planning to engage in additional rulemaking, or even ask for comments on AHPs. They said that comments suggesting future rulemaking will be taken "under advisement."

The key takeaway is that the final rule confirms that AHPs formed under pre-rule guidance are still permitted. These were known as Pathway 1 AHPs under the 2018 AHP rule. Generally, under this "facts and circumstances" approach, participating employers must:

- Have business or organizational purposes and functions unrelated to the provision of benefits
- Share a commonality and genuine organizational relationship unrelated to the provision of benefits and
- Exercise control over the program, both in form and substance, either directly or indirectly.

**Resources**

[cheryl.hughes@mercer.com](mailto:cheryl.hughes@mercer.com)

[Final regulation](#) (Federal Register, April 30, 2024); [GRIST](#), Nov. 8, 2018 and [GRIST](#), May 2, 2019

## US (new)

## Status



Effective June 18, 2024

## Development

## Career — Health

**Final rule to implement the Pregnant Workers Fairness Act issued**

The Equal Employment Opportunity Commission (EEOC) issued the final rule to implement the Pregnant Workers Fairness Act (PWFA) on April 15, 2024. The proposed rule was issued in August 2023.

The PWFA is bipartisan legislation that was signed into law by President Biden on Dec. 29, 2022. It requires employers to provide “reasonable accommodations” for workers with limitations relating to “pregnancy, childbirth or related medical conditions” unless the accommodation would result in an undue hardship for the employer. The rules only apply to employers with at least 15 employees. The EEOC enforces the PWFA and began accepting charges on June 27, 2023, the day the law became effective. Highlights of the regulations include:

- Numerous examples of reasonable accommodations are provided — such as additional breaks to drink water, eat, or use the restroom; a stool to sit on while working; time off for healthcare appointments; temporary reassignment; temporary suspension of certain job duties; telework; or time off to recover from childbirth or a miscarriage, among others. The EEOC seeks input on whether there should be more examples and for what additional different situations. Also, the EEOC asks for information and comment on particular issues, including existing data quantifying the proportion of pregnant workers who need workplace accommodations and on the average cost of pregnancy-related accommodations.
- Guidance regarding limitations and medical conditions for which employees or applicants may seek reasonable accommodation, including termination of pregnancy (via miscarriage, stillbirth, or abortion); migraines; lactation; and pregnancy-related conditions that are episodic, such as morning sickness. EEOC says this guidance is based on Congress’s PWFA statutory language, the EEOC’s longstanding definition of “pregnancy, childbirth, and related medical conditions” from Title VII of the Civil Rights Act of 1964, and court decisions interpreting the term “pregnancy, childbirth, or related medical conditions from Title VII. The physical or mental condition can be a PWFA limitation whether or not it meets the definition of “disability” under the American with Disabilities Act.
- Guidance encouraging early and frequent communication between employers and workers to raise and resolve requests for reasonable accommodation in a timely manner.
- Clarification that an employer is not required to seek supporting documentation when an employee asks for a reasonable accommodation and should only do so when it is reasonable under the circumstances.
- Explanation of when an accommodation would impose an undue hardship on an employer and its business.
- Information on how employers may assert defenses or exemptions, including those based on religion, as early as possible in charge processing.
- Explanation of how the EEOC proposes to interpret the PWFA and certain terms in the law, such as “temporary,” “essential functions,” and “communicated to the employer.”

## Resources

[EEOC issues final regulation on Pregnant Workers Fairness Act \(EEOC, April 15, 2024\)](#)

**US (new)**

**Status**  **Currently effective**

**Development** **Career — Health**

**Final guidance on workplace harassment published**

On April 29, 2024, the Equal Employment Opportunity Commission (EEOC) published final guidance on workplace harassment.


The new guidance updates, consolidates, and replaces EEOC’s five guidance documents issued between 1987 and 1999, and serves as a single, unified agency resource on EEOC-enforced workplace harassment law. It reflects EEOC’s consideration of the input that it received after the guidance was posted for public comment in fall 2023. Although the guidance will not have the force of law, it provides insight on how the EEOC will interpret and seek to enforce the federal anti-harassment laws. Highlights:

- Updates recent notable law changes, including the Supreme Court’s decision in *Bostock v. Clayton County*, the #MeToo movement and emerging issues, such as virtual or online harassment.
- Explains the legal standards and employer liability applicable to harassment claims under the federal employment discrimination laws enforced by the EEOC. These laws protect covered employees from harassment based on race, color, religion, sex (including sexual orientation, transgender status and pregnancy), national origin, disability, age (40 and older) or genetic information.
- Provides more than 70 examples illustrating unlawful harassment, including situations involving older workers, immigrant workers, and survivors of gender-based violence.
- Addresses the growth of virtual work environments and the increasing impact of digital technology and social media on how harassment occurs in the work environment.

The EEOC also issued a “Summary of Key Provisions,” Q+As for employees and a fact sheet for small businesses.

**Resources** [EEOC releases workplace guidance to prevent harassment](#) (EEOC, April 29, 2024); [GRIST](#), June 15, 2020 and Summary of key provisions: [EEOC enforcement guidance on harassment in the workplace](#) (EEOC)

**US (new)**

**Status**  **Effective in 2025**

**Development** **Wealth**

**IRS sets 2025 for final required minimum distribution rules, extends 10-year rule relief**

IRS Notice 2024-35 announces that final regulations on required minimum distributions (RMDs) under Internal Revenue Code (IRC) Section 401(a)(9) will apply starting in 2025. The notice also extends for a fourth year the relief available to defined contribution (DC) plans and beneficiaries for post-death distributions subject to the “10-year rule” under the Setting Every Community Up for Retirement Enhancement Act of 2019 (Div. O of Pub. L. 116-94) (SECURE 1.0).

**Resources** [margaret.berger@mercer.com](mailto:margaret.berger@mercer.com) and [brian.kearney@mercer.com](mailto:brian.kearney@mercer.com)  
[GRIST](#), April 19, 2024

**US (new)****Status****Currently effective****Development****Wealth****IRS fine-tunes auto-enrollment exemption, explains new correction**

IRS's grab bag of guidance on the SECURE 2.0 Act of 2022 (Div. T of Pub. L. No. 117-328) provides reassurance for 401(k) and 403(b) plan sponsors exempt from the law's automatic enrollment mandate for new plans. Notice 2024-2 explains how the exemption for existing plans applies after plan mergers and spinoffs, including those involving multiple-employer plans (MEPs) and pooled employer plans (PEPs). The notice also provides clarity on the act's new self-correction for auto-enrollment errors. However, sponsors of plans subject to the auto-enrollment mandate still need guidance on other implementation issues before the mandate takes effect with the 2025 plan year.

**Resources**

[matthew.calloway@mercer.com](mailto:matthew.calloway@mercer.com), [brian.kearney@mercer.com](mailto:brian.kearney@mercer.com) and [margaret.berger@mercer.com](mailto:margaret.berger@mercer.com)  
GRIST, April 15, 2024

**US (new)****Status****Currently effective****Development****Career****Department of Labor and other agencies call for fairness, equality, justice and compliance in use of AI**

The Department of Labor (DOL) has joined other federal departments and agencies calling for fairness, equality, justice and compliance as automated systems — including artificial intelligence (AI) — become more commonly used. The DOL also emphasized that existing legal authorities apply to the use of automated systems and new technologies as they apply to other practices.

The joint statement on enforcement efforts, originally issued in April 2023, has been updated and includes a FAQ on the Validation of Employee Selection Procedures. The Equal Employment Opportunity Commission has also issued guidance, and the White House has issued an Executive Order.

**Resources**

[Department of Labor joins other departments, agencies to call for fairness, equality, justice, compliance in use of AI, automated systems](#) (DOL, April 5, 2024); [Joint statement on enforcement efforts against discrimination and bias in automated systems](#) (Federal Trade Commission, April 2024) and [Validation of employee selection procedures](#) (Department of Labor)

## US (new)

### Status

 **Currently effective**

### Development

#### Career

##### **Federal contractors subject to new guidance on the use of AI in employment process**

The Office of Federal Contract Compliance Programs (OFCCP) released an artificial intelligence (AI) landing page with new guidance and information about the use of AI in federal contractors' employment process.

While some federal contractors may use AI systems to increase productivity and efficiency in their employment decision-making, OFCCP says the use of AI systems has “the potential to perpetuate unlawful bias and automate unlawful discrimination, among other harmful outcomes.” The guidance seeks to help federal contractors navigate these emerging technologies in employment.

OFCCP also signed the Joint Statement On Enforcement Of Civil Rights, Fair Competition, Consumer Protection, And Equal Opportunity Laws In Automated Systems.

Finally, OFCCP has updated its Combined Scheduling Letter and Itemized Listing to clarify the documentation contractors must provide of systems used to recruit, screen, and hire, including the use of AI, algorithms, automated systems or other technology-based selection procedures.

In October 2023, President Biden issued an Executive Order on AI.

### Resources

[Artificial intelligence: Federal contractor compliance obligations \(OFCCP\)](#) and [Roundup: Global employer resources on artificial intelligence.](#)

## US (new)

### Status

 **Comments due June 17, 2024.**

### Development

#### Wealth

##### **Input sought for SECURE 2.0 lost-and-found database**

In a new proposed information collection request (ICR), the Department of Labor (DOL) specifies the information regulators seek to collect from retirement plan administrators to establish the Retirement Savings Lost and Found database required by the SECURE 2.0 Act of 2022 (Div. T. of Pub. L. No. 117-328). Terminated participants will be able to use this online database to locate their lost retirement benefits. DOL hopes plan administrators will voluntarily provide extensive historical information — much of which goes beyond what the act requires — to help the agency meet its Dec. 29 deadline for setting up the database. If the ICR is approved substantively intact, sponsors will need to carefully consider whether to provide the requested data, including discussing with legal counsel any potential risks under applicable privacy laws.

### Resources

[margaret.berger@mercer.com](mailto:margaret.berger@mercer.com) and [matthew.calloway@mercer.com](mailto:matthew.calloway@mercer.com)  
[GRIST](#), April 30, 2024

## US

## Status



Currently effective

## Development

## Career — Health

**Roundup: Employer resources on DOL’s final independent contractor rule**

On Jan. 9, 2024, the DOL announced a final rule that revises how to determine if an individual is an independent contractor or an employee entitled to minimum wage, overtime and other protections under the federal Fair Labor Standards Act. The controversial rule took effect on March 11, 2024.

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

## Resources

[Roundup: Employer resources on DOL’s final independent contractor rule](#) (Mercer, regularly updated)

## US

## Status



Effective dates vary.

## Development

## Wealth

**User’s guide to SECURE 2.0**

A dizzying array of legislation affecting DC and defined benefit (DB) plans became law on Dec. 29, 2022, as part of a fiscal 2023 government spending package. Capping several years of congressional efforts, the SECURE 2.0 Act of 2022 (Div. T of Pub. L. No. 117-328) is intended to build on changes made by the Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019 (Div. O of Pub. L. No. 116-94).

Navigating SECURE 2.0 is a formidable challenge. The statute consists of 120 pages of text and 90 individual sections — with no table of contents. To help employers and plan sponsors understand the legislation’s implications, this guide provides a high-level summary of SECURE 2.0 provisions grouped topically, including separate treatment of provisions specific to DC and DB plans.


The six tables in this guide describe statutory changes and their effective dates, identify whether the changes are mandatory or optional for employers, and provide initial observations, including implementation challenges for which agency guidance would be helpful. The act also includes several apparent drafting errors for which Congress intends to introduce technical corrections legislation. Those errors are noted in the relevant sections of the guide.

This guide doesn’t address SECURE 2.0’s employee stock ownership plan (ESOP) provisions and a handful of other nonbenefit-related provisions. When referring to the original SECURE Act, this guide uses the term “SECURE 1.0” to avoid any confusion between the laws.



This guide will be updated periodically to reflect additional information and guidance.

## Resources

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[User’s guide to SECURE 2.0](#) (periodically updated)

US	
Status	 <b>Effective dates vary.</b>
Development	<p><b>Career — Health</b></p> <p><b>Transportation plans offer valued benefits, but pose compliance issues</b></p> <p>Since 1998, employees have been able to pay for qualified transportation fringe benefits through pretax salary reductions under Internal Revenue Code (IRC) § 132(f), and these benefits have become quite popular. (Employers could provide this benefit on a tax-advantaged basis as early as 1992.) The tax exemption extends to commuting expenses for transit passes, qualified parking, van pools, and in certain years, bicycles.</p> <p>While these benefits are not subject to cafeteria plan or ERISA rules, compliance difficulties exist, and a 2018 tax law that will expire at the end of 2025 added complexities. The federal monthly limits are adjusted every year, most recently for 2024. Some state and local jurisdictions have imposed employer mandates — including one that applies to Chicago-area employers starting in 2024 — leveraging the tax advantage of commuter benefits; other jurisdictions provide tax-related incentives.</p>
Resources	<p><a href="mailto:rich.glass@mercer.com">rich.glass@mercer.com</a> and <a href="mailto:cheryl.hughes@mercer.com">cheryl.hughes@mercer.com</a></p> <p><a href="#">GRIST</a>, regularly updated</p>

US	
Status	 <b>Effective dates vary.</b>
Development	<p><b>Career</b></p> <p><b>Roundup: Employer resources on noncompete restrictions</b></p> <p>Noncompete agreements prevent former employees from working for a competing employer or starting a competing business for a certain time period after their employment ends. At the federal level, President Biden, the FTC, the NLRB and Congress have recently attempted to ban or limit the use of noncompete agreements. At the state level, four states — California, Minnesota, North Dakota and Oklahoma — have generally banned noncompete agreements, and New York is poised to do so if the governor signs approved legislation. Numerous other states have enacted restrictions, such as only allowing noncompete agreements for employees above a certain salary threshold. This roundup focuses on recent federal and state actions to restrict noncompete provisions and provides links to federal and state resources from organizations, government websites, third-party resources and news articles.</p>
Resources	<p><a href="#">Roundup</a>, regularly updated</p>

US	
<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<p><b>Career</b></p> <p><b>Roundup: Employer DEI resources after SCOTUS’ ruling on affirmative action</b></p> <p>On June 29, 2023, the US Supreme Court, in <i>Students for Fair Admissions, Inc. v. President and Fellows of Harvard College</i>, ruled colleges' use of race as a factor in student admissions is unconstitutional under the Fourteenth Amendment's Equal Protection Clause.</p> <p>Since the decision, there have been various viewpoints on the effect of this ruling on companies' DEI programs. For example, the EEOC announced that the decision “does not address employer efforts to foster diverse and inclusive workforces or to engage the talents of all qualified workers, regardless of their background.” The EEOC said “[i]t remains lawful for employers to implement diversity, equity, inclusion, and accessibility programs that seek to ensure workers of all backgrounds are afforded equal opportunity in the workplace.” In July, state attorneys general wrote to Fortune 100 CEOs about the decision and took different positions based on political affiliation.</p> <p>To provide employers with some information about the decision and the varying aspects and issues to consider with respect to employers' DEI programs, this roundup provides links to government information, third-party analyses, news articles and viewpoints. The aggregated content in each section is organized in reverse chronological order and is by no means comprehensive. The content also does not necessarily reflect Mercer’s or the authors’ point of view on the subject.</p>
<b>Resources</b>	<a href="#">Roundup</a> , regularly updated
US — States	
<b>Status</b>	 <b>Effective dates vary.</b>
<b>Development</b>	<p><b>Wealth</b></p> <p><b>Resources for tracking state and local retirement initiatives</b></p> <p>This article summarizes state and local retirement initiatives for private-sector workers and rounds up relevant Mercer and third-party resources. This listing is updated periodically and may not always reflect the latest development in every locality.</p>
<b>Resources</b>	<a href="mailto:margaret.berger@mercer.com">margaret.berger@mercer.com</a> and <a href="mailto:brian.kearney@mercer.com">brian.kearney@mercer.com</a> <a href="#">GRIST</a> , regularly updated



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

The federal Equal Pay Act of 1963 requires that men and women in the same workplace receive equal pay for equal work. In recent years, many states have taken further efforts to address equal pay, such as enacting laws that prohibit employers from asking job applicants about salary history, requiring disclosure of salary ranges and pay data, protecting employees who disclose their pay, expanding equal pay protections for characteristics other than sex, and broadening comparisons of work and pay. In 2023, New Jersey and Illinois expanded equal pay protections to temporary workers. Stronger federal legislation — the Paycheck Fairness Act — was first introduced in 1997 but has failed to pass after numerous attempts — most recently in June 2021. On March 15, 2022, the Biden administration also announced commitments to advance pay equity.


This roundup primarily focuses on recent state legislative initiatives pertaining to salary history bans and salary range disclosure requirements that affect private sector employers, and provides links to state resources from organizations, government websites, third-party resources and news articles. Certain cities have also acted, but they are generally beyond the scope of this roundup.

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


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

**Resources**[Roundup](#), regularly updated

**US — States**

<b>Status</b>	 <b>Effective dates vary.</b>
<b>Development</b>	<p><b>Career</b></p> <p><b>Roundup: Employer resources on minimum wage increases</b></p> <p>On Jan. 1, 2024, the minimum wage rate for federal contracts increased to \$17.20/hour — up from \$16.20/hour in 2023. This minimum wage rate applies to nontipped and tipped employees alike, as this executive order eliminated the lower cash wage that contractors may pay tipped employees. Several states have also acted to gradually increase the minimum wage to at least \$15/hour for most employees. To help employers prepare and address related issues, this roundup provides links to federal and state resources from organizations, government websites, third-party analysis, news articles and viewpoints.</p>
<b>Resources</b>	<a href="#">Roundup</a> , regularly updated

**US — States**

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

**US**

**Status**  **Begins July 1, 2024**

**Development** **Career**  
**Roundup: Employer resources on DOL’s expansion of overtime protections**  
 On April 23, 2024, the Department of Labor (DOL) issued a final rule for determining if certain salaried employees are exempt from minimum wage and overtime requirements under the Fair Labor Standards Act. The rule will expand overtime protections beginning July 1, 2024 — guaranteeing overtime pay for most salaried workers earning less than \$844 week or \$43,888/year (up from \$684/week or \$35,568 per year). This amount is down from the proposed rule, announced on Aug. 30, 2023, which would have guaranteed overtime pay for most salaried workers earning less than \$1,059/week, or about \$55,000/year. To provide employers with some information about the proposed rules and the varying aspects and issues to consider, this roundup provides links to government information, third-party analyses, news articles and viewpoints. The aggregated content in each section is organized in reverse chronological order and is by no means comprehensive. The content also does not necessarily reflect Mercer’s or the authors’ point of view on the subject.

**Resources** [Roundup](#) (Mercer, regularly updated)

**US — Arizona (new)**

**Status**  **Currently effective**

**Development** **Health**  
**Law allows Arizona to join a multistate counseling compact**  
 SB 1173 allows the state to join a multistate counseling compact once the 10th member state joins the compact. The goal is to increase public access to behavioral health services with a particular focus on the spouses of relocating active-duty military personnel. SB 1173 also sets licensing and other standards of interstate counselors. Arizona is already a member of the Psychology Interjurisdictional Compact, an interstate compact between states, facilitating the practice of mental health services across state boundaries.

**Resources** [rich.glass@mercer.com](mailto:rich.glass@mercer.com)  
[SB 1173](#) (Legislature)

## US — Colorado (new)

**Status**  **Effective on or about May 8, 2024.**

### Development

#### Career — Health

##### Minor changes made to paid family medical leave law

A Colorado law (SB 24-155) addresses technical issues related to overpayments under the state's paid family and medical leave (PFML) law. Specifically, the law:

- Allows judgment for a debt for PFML overpayments to be assigned, released or commuted and confirms that it is not exempt from creditors' claims or similar legal actions
- Authorizes the Family and Medical Leave Insurance (FAMLI) Division to obtain reimbursement from a workers' compensation insurer or employer that self-insured workplace injuries if an employee received both PFML benefits and temporary workers' comp benefits for the same injury or illness; the reimbursement may not exceed 100% of workers' comp benefits
- Grants the FAMLI Division access to workers' comp records and Department of Revenue tax information for the purpose of PFML coordination

The law will take effect 90 days after the legislature adjourns on or about May 8.

### Resources

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

[SB 24-155](#) (Legislature, April 11, 2024) and Part 5: [Paid family and medical leave insurance](#) (Government)

## US — Idaho (new)

**Status**  **Effective Jan. 1, 2025**

### Development

#### Health

##### Pharmacy benefit manager law enacted

HB 596 is a comprehensive pharmacy benefit manager (PBM) bill that:

- Requires 100% of all manufacturer rebates to the plan for the sole purpose of offsetting cost sharing or reducing participant premiums
- Bans spread pricing
- Prohibits a PBM from charging a plan a dispensing fee that exceeds the amount the pharmacy receives
- Sets network adequacy standards that meet or exceed the Medicare Part D standard
- Limits a PBM's ability to set up a specific network with additional accreditation requirements (not applicable to specialty drugs), unless it is designed to meet US Food and Drug Administration limited distribution requirements
- Bars PBMs from taking adverse actions against a pharmacy when it discloses information to a participant
- Imposes various disclosure and reporting requirements on PBMs

The law will take effect on Jan. 1, 2025. The application of HB 596 to self-funded ERISA plans is unclear, given that the statute broadly defines PBMs to include those that work on behalf of third-party administrators. Idaho applies its insurance laws on an extraterritorial basis to state residents covered by fully insured plans issued in another state.

### Resources

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

[HB 596](#) (Legislature, April 1, 2024)

## US — Illinois (new)

### Status



### Proposal

### Development

#### Health

##### **Insurance bill would make significant changes to fully insured plans**

Employers with fully insured plans subject to Illinois law should be aware of an Illinois bill (the Health Care Protection Act, HB 5395), which has passed the House and is backed by Governor JB Pritzker. If enacted in its present form, the bill would ban step therapy, limit prior authorizations and prohibit short-term, limited duration insurance (STLDI), among other things. Here is a summary:

- Total ban on step therapy for prescription drugs and treatment of mental and emotional disorders
- Authorization of alternative covered medications disallowed if it would effectively create a step-therapy requirement
- No prior authorization for admission to a facility for mental and emotional disorders and concurrent review for the first 72 hours after admission (effective Jan. 1, 2026)
- Prohibition on STLDI plans
- Network adequacy standards equal to or better than those applicable to qualified health plans on the public exchange or otherwise set by the Centers for Medicare and Medicaid Services; plans with inadequate networks must cover out-of-network claims at in-network rates
- \$5,000-per-month penalty for an insurer's failure to maintain accurate network directories
- Required posting of the treatments and therapies subject to prior authorization
- Required posting of a plan's drug formulary (effective Oct. 1, 2025)
- Student health insurance subject to the same standards applicable to individual policies

The bill generally would take effect on Jan. 1, 2025. The legislature is scheduled to adjourn on May 24. Illinois generally does not apply its insurance laws on an extraterritorial basis to fully insured plans issued in another state. The law does not affect self-funded ERISA plans.

### Resources

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

[Health Care Protection Act, HB 5395](#) (Legislature, Feb. 9, 2024)

**US — Indiana (new)****Status**  **Effective July 1, 2024****Development****Health****Prescription drug rebate law enacted**

Indiana passed HB 1332, which imposes prescription drug (Rx) rebate requirements on fully insured plans. The new law changes the state's Insurance Code, which previously allowed fully insured plans the option to reduce defined cost sharing at the point of sale by the amount of rebates received by the insurer. Now, under HB 1332, insured plans are restricted to two options:

- 100% of rebates applied to reduce premiums for all participants equally
- 85% of rebates applied to reduce participant cost sharing at the point of sale.

The law will take effect July 1. Indiana generally does not apply its insurance laws on an extraterritorial basis to fully insured plans issued in another state. The law does not affect self-funded ERISA plans.

**Resources**

[rich.glass@mercer.com](mailto:rich.glass@mercer.com)  
[HB 1332](#) (Legislature, March 13, 2024)

**US — Kentucky (new)****Status**  **Currently effective****Development****Health****Pharmacy benefit manager legislation enacted**

Among other things, the law (SB 188) restricts use of preferred networks (including ones steering participants to PBM-affiliated pharmacies), forbids use of mandatory or incentivized mail-order programs, imposes network adequacy standards and requires an initial \$10.64 minimum dispensing fee per drug fill (which will be adjusted in 2027 and beyond by the state board of pharmacy). The major portions of the law will take effect for renewals occurring on or after Jan. 1, 2025. Kentucky generally does not apply its insurance laws on an extraterritorial basis to fully insured plans issued in another state. The law's application to self-funded ERISA plans is not entirely clear.

**Resources**

[SB 188](#) (Legislature, April 5, 2024)

**US — Kentucky (new)****Status**  **Currently effective****Development****Career — Health****Optional paid family medical leave law enacted**

Kentucky enacted a law that permits paid family leave (PFL) to be offered as an optional insurance policy. Insurers can offer disability income and paid family leave insurance. The insurance may be offered as a part of or a rider to a disability income policy or as a separate policy. The law took effect on April 5, 2024. These types of policies are now available in several states. The take-up rate has been low.

**Resources**

[rich.glass@mercer.com](mailto:rich.glass@mercer.com)  
[HB 179](#) (Legislature, April 5, 2024)

**US — Maryland (new)****Status**  **Delayed until July 1, 2025 for contributions and July 1, 2026 for benefits.****Development****Career — Health****Paid family medical leave effective dates delayed**

A Maryland law delays the state's paid family medical leave (PFML) mandate, extending the start dates for contributions (July 1, 2025) and benefits (July 1, 2026).

Before 2024 Ch. 266/267 (SB 485/HB 571) was enacted, the start dates were Oct. 1, 2024, and Jan. 1, 2026, respectively, as a result of a 2023 law, which pushed the start dates back from those in the original Time to Care Act.

In addition, the law enacted these relatively minor changes:


- Modified definitions of employee “wages” (now aligned with the unemployment insurance law), “covered employee” and “compensation” (self-funded individuals)
- Authorization of Maryland Department of Labor (MDL) to establish reasonable fees for private plans
- Calculation of the average weekly wage, now based on the highest of the prior four completed calendar quarters for which quarterly reports were required, instead of total wages received over the last 680 hours for which a covered individual was paid
- MDL's right to assess appeal costs against an employer or insurer if a covered individual wins an appeal.

MDL intends to update its draft regulations in the coming weeks and host a public engagement session before initiating formal regulatory review.

**Resources**

[2024 Ch. 266/267 \(SB 485/HB 571\)](#) (Legislature, April 25, 2024)

**US — Minnesota — Duluth (new)**

**Status**  **Currently effective**

**Development** **Career — Health**  
**Paid sick leave ordinance repealed**  
The city of Duluth has repealed its earned sick and safe time (ESST) ordinance, effective Jan. 17, 2024. The apparent rationale was that the local ordinance was largely duplicative of the state’s ESST law, which took effect on Jan. 1, 2024. Other local ESST ordinances in the state — namely, in Bloomington, Minneapolis and St. Paul — remain in effect. Bloomington and St. Paul amended their ordinances last year to align with state law.

**Resources** [rich.glass@mercer.com](mailto:rich.glass@mercer.com)  
[Ordinance](#) (City Register, Dec. 18, 2024)

**US — Mississippi (new)**

**Status**  **Currently effective**

**Development** **Health**  
**Telehealth law enacted**  
SB 2157 enables Mississippi to become the 40th state (plus Washington, DC) to join the Psychology Interjurisdictional Compact (PSYPACT), an interstate compact between states, facilitating the practice of mental health services across state boundaries. The law took immediate effect on April 9, 2024.

**Resources** [rich.glass@mercer.com](mailto:rich.glass@mercer.com)  
[SB 2157](#) (Legislature, April 8, 2024) and [Psychology Interjurisdictional Compact](#)



## US — New York (new)

## Status



**Prenatal leave takes effect on Jan. 1, 2025; COVID-19 leave extended until July 31, 2025; Paid lactation breaks take effect on June 19, 2024**

## Development

**Career — Health****Budget creates paid prenatal leave, extends paid COVID-19 leave, requires paid lactation breaks**

New York passed a series of budget bills with wide-ranging impact, including paid sick leaves for prenatal and COVID-19-related reasons.

**Paid personal prenatal sick leave.** Under 2024 Ch. 55 (AB 8805), employees eligible for paid sick leave under current state law will have an additional annual allotment of up to 20 hours of paid leave for prenatal care. The leave is available for pregnancy-related healthcare services received by an employee. This includes physical exams, medical procedures, monitoring and testing and pregnancy-related discussions with a healthcare provider. As with current paid sick leave, employers need not pay out unused leave upon employment separation. This provision will take effect on Jan. 1, 2025. An earlier version of the bill included an increase of the weekly benefit under the state's Disability Benefits Law, but that provision (Part N) was omitted from the final law.

**Paid COVID-19 sick leave.** Under 2024 Ch. 56 (SB 8306), the required paid leave mandate will expire on July 31, 2025. Current law requires paid leave when an employee is subject to a mandatory or precautionary order of quarantine or isolation due to COVID-19. Duration varies based on employer size:

- Large. Employers with 100 or more employees and all public employers must provide at least 14 days of paid leave.
- Medium. Employers in the 11-99 range must provide at least five days of paid leave, plus unpaid leave through the end of the quarantine or isolation period.
- Small. Employers with 10 or fewer employees and a net income greater than \$1 million are subject to the same requirements applicable to medium employers. Employers with 10 or fewer 10 employees and net income up to \$1 million must provide unpaid leave for the entire period of quarantine or isolation.


**Paid lactation breaks.** An additional provision in SB 8306 amends Sec. 206-C of the Labor Code (addressing the right of nursing employees to express breast milk) to allow up to 30 minutes of break time for lactation purposes. This is in addition to any other paid break or meal time the employee might already have. Previously, the law only required reasonable unpaid break time to express milk. The law continues to allow employees this lactation right for up to three years following childbirth.

## Resources


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[2024 Ch. 55 \(AB 8805\)](#) (Legislature, April 20 2024); [2024 Ch. 56 \(SB 8306\)](#) (Legislature, April 20, 2024) and [Paid leave for COVID-19](#) (Government)


**US — New York**

<b>Status</b>	 <b>Comment period is open until May 27, 2024.</b>
<b>Development</b>	<p><b>Health</b></p> <p><b>Pharmacy benefit manager regulations repropoed</b></p> <p>New York's Department of Financial Services (DFS) has repropoed regulations that affect Pharmacy Benefit Managers (PBMs). The DFS rules, if finalized in current form, would set contract standards between PBMs and pharmacies, impose various consumer protections and restrict PBMs' ability to audit pharmacies.</p>
<b>Resources</b>	<p><a href="mailto:rich.glass@mercer.com">rich.glass@mercer.com</a></p> <p><a href="#">Regulations</a> (Department of Financial Services, March 2024) and <a href="#">Regulatory activity — Insurance law</a> (Department of Financial Services)</p>


**US — New York (previously covered, soon to be effective)**

<b>Status</b>	 <b>Applies prospectively to contracts entered into on or after May 20, 2024.</b>
<b>Development</b>	<p><b>Career</b></p> <p><b>Obligations imposed on employers who use freelancers</b></p> <p>The “Freelance Isn’t Free” Act amends the labor law to provide protections, rights and opportunities for recourse to freelance workers experiencing nonpayment for their services. Highlights include:</p> <ul style="list-style-type: none"> <li>• Establishment of a right to a written contract with certain terms, timely and full payment, and protection from retaliation and discrimination for exercising these rights.</li> <li>• The Attorney General can bring actions to obtain remedies, including damages and civil penalties, on behalf of impacted freelance workers.</li> <li>• Freelance workers will have the right to pursue a private lawsuit to protect their rights.</li> <li>• These rights and protections apply to covered freelancers being paid at least \$800 for services, but certain professions are excluded, such as licensed medical professionals, certain sales representatives, lawyers and construction contractors.</li> <li>• The Department of Labor will provide model contracts on its website for freelancers and hiring parties to use with terms that comply with this new law.</li> </ul> <p>The law applies prospectively to contracts entered into on or after May 20, 2024 — 180 days after the governor signed the legislation.</p>
<b>Resources</b>	<p><a href="#">Governor Hochul signs legislation to protect the rights of freelance workers</a> (Governor's office, Nov. 22, 2023) and <a href="#">S.5026/A.6040</a> (Legislature, Nov. 21, 2023)</p>

**US — New York — New York City (new)**

<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<p><b>Career</b></p> <p><b>Minimum wage increased for app-based delivery workers</b></p> <p>New York city’s mayor and the New York City Department of Consumer and Worker Protection announced on April 1, 2024, that the city’s minimum pay rate for app-based restaurant delivery workers increased to at least \$19.56/hour before tips — up from \$17.96/hour. This rate reflects the 2024 phase-in rate of \$18.96 and an inflation adjustment of 3.15% — up from an average of just \$5.39/hour before enforcement began in July 2023. When the rate is fully phased-in on April 1, 2025, workers will earn at least \$19.96 per hour with an adjustment for inflation.</p>
<b>Resources</b>	<a href="#">Mayor Adams announces first annual increase in minimum pay rate for app-based restaurant delivery workers</a> (Department of Consumer and Work Protection, April 1, 2024)

**US — Oregon (new)**

<b>Status</b>	 <b>Currently effective but expires on Sept. 10, 2024.</b>
<b>Development</b>	<p><b>Health</b></p> <p><b>Paid leave guidance issued</b></p> <p>Oregon’s Employment Department issued temporary rules related to its Paid Leave Oregon (PLO) program. A temporary order clarifies allowable documents and information needed to verify PLO claims for leaves related to child bonding, serious health conditions and safety reasons. The rule also describes a process for assigning legal representatives for incapacitated claimants, including situations where there is a power of attorney or court appointment. The rule is now in effect and will expire on Sept. 10, 2024.</p>
<b>Resources</b>	<p><a href="mailto:rich.glass@mercer.com">rich.glass@mercer.com</a></p> <p><a href="#">Temporary order</a> (Secretary of State, March 11, 2024)</p>

**US — Tennessee (new)****Status****Currently effective****Development****Health****Pharmacy benefit manager rules confirm self-funded ERISA plans are in scope**

Tennessee's Department of Commerce and Insurance amended its 2023 regulations related to Pharmacy Benefit Managers (PBMs). The regulations address a range of topics, including appeals, licensing, recordkeeping and annual reporting. Most notably, the regulations articulate the Department's position on ERISA preemption and the impact of the state's PBM laws and regulations on self-funded ERISA plans.

The Department's position was in response to comments made at a February hearing. Consistent with a 2021 bulletin, the Department concluded that the amended regulations apply to PBMs administering self-funded ERISA plans:

Both the definition of covered entity and of pharmacy benefits manager, found in Tenn. Code Ann. § 56-7-3102(1) and (5), respectively, clearly and unambiguously apply to self-insured entities and plans governed by ERISA. Further, Tenn. Code Ann. §§ 56-7-3122 and -3209 make self-insured ERISA plans subject to Tenn. Code Ann. Title 56, Chapter 7, Parts 31 and 32, respectively.

The Department distinguished an earlier Attorney General opinion, holding that the state's all-payer claims database law was ERISA preempted.

In addition, the Department rejected concerns that these additional requirements would impose unreasonable burdens on PBMs and increase plan costs. Instead, the Department saw these regulations as "a necessary consequence of the obligations placed on PBMs and covered entities."

**Resources**[rich.glass@mercer.com](mailto:rich.glass@mercer.com)[Rule](#) (Department of State, March 28, 2024) and [Rules](#) (Department of Commerce, June 2023)**US — Washington (new)****Status****Effective June 6, 2024****Development****Career****Noncompete restrictions expanded**

In March 2024, Washington's governor signed SB 5935 into law. The law expands the definition of a noncompetition covenant, clarifies employer notice requirements and restricts choice of law provisions. Additionally, it states that "provisions in this chapter facilitating workforce mobility and protecting employees and independent contractors need to be liberally construed and exceptions narrowly construed."

**Resources**[SB 5935](#) (Government, March 13, 2024)

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

### Development

### Career

- [Minimum hourly wage for healthcare workers will gradually increase to \\$25/hour in California](#) — key date: June 2024
- [Pay range disclosure required in job ads, salary history inquiries banned in Washington, DC](#) — key date: June 30, 2024
- [Law bans age-related inquiries during hiring process in Colorado](#) — key date: July 1, 2024
- [Two-tier minimum wage system to be eliminated in Nevada](#) — key date: July 1, 2024
- [Employers will need to provide notice of workers' bill of rights in New York City](#) — July 1, 2024
- [Law requiring pay transparency in job postings enacted in Illinois](#) — key date: Jan. 1, 2025
- [Hourly minimum wage to increase to \\$18 in Hawaii](#) — key date: Jan. 1, 2026

### Career — Health

- [New unpaid child bereavement leave law enacted in Illinois](#) — key date: June 1, 2024
- [Employers need to develop workplace violence prevention plans in California](#) — key date: July 1, 2024
- [Effective date of paid sick and safe leave law delayed in Chicago, Illinois](#) — key date: July 1, 2024
- [Paid family medical leave program aligned with state family leave law in Oregon](#) — key date: July 1, 2024
- [Paid family medical leave contribution rate announced in Maryland](#) — key date: October 2024
- [Paid family and medical leave mandated in Minnesota](#) — key date: Jan. 1, 2026

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

**Development**

**Health**

- [Law defines disclosure requirements for healthcare providers under paid family or medical leave law in Washington](#) — key date: June 6, 2024
- [Prescription rebate law enacted in Indiana](#) — July 1, 2024
- [Health insurance restrictions enacted in Connecticut](#) — July 1, 2024
- [Sweeping pharmacy benefit manager law passed in Florida](#) — key date: July 1, 2024
- [Telehealth law enacted in South Dakota](#) — key date: July 1, 2024
- [Telehealth law extended in Washington](#) — key date: July 1, 2024
- [Prescription drug law enacted in Virginia](#) — key date: July 1, 2024
- [Fertility coverage mandate expanded in New Jersey](#) — key date: Aug. 1, 2024
- [Telehealth parity requirement extended in New Jersey](#) — key date: Dec. 31, 2024
- [High-deductible health plan COVID-19 testing preeductible flexibility ends](#) — key date: Jan 1, 2025
- [Maternal and infant health equity program required in California](#) — key date: Jan. 1, 2025
- [Paid family medical leave program legislation enacted in Delaware](#) — key date: 2025
- [Law requires a unified healthcare financing system study in California](#) — key date: Jan. 1, 2025
- [New law to require dental plan disclosures in California](#) — key date: Jan. 1, 2025
- [Third-party prescription drug payment law enacted in Colorado](#) — key date: 2025 plan year
- [Health coverage mandates enacted in Colorado](#) — key date: Jan. 1, 2025
- [Telehealth law effective for existing plans in Louisiana](#) — key date: Jan. 1, 2025
- [Medically necessary fertility preservation law effective in Louisiana](#) — earlier of renewal or Jan. 1, 2025
- [Prescription cost-sharing limits law enacted in Minnesota](#) — key date: Jan. 1, 2025
- [Ancillary plan exception finalized in New Mexico](#) — key date: Jan. 1, 2025
- [Insurance law restricting prior authorization enacted in Mississippi](#) — key date: Jan. 1, 2025
- [Prescription benefit law enacted in North Dakota](#) — key date: Jan. 1, 2025
- [Prescription drug law enacted in Oregon](#) — key date: Jan. 1, 2025
- [Cost-sharing caps imposed on specialty drugs and EpiPens in Rhode Island](#) — key date: 2025 plan year
- [Prescription drug requirements enacted in Texas](#) — key date: Jan. 1, 2025
- [Benefit law enacted in Washington](#) — key date: Jan 1, 2025
- [Fertility treatment law enacted in Washington, DC](#) — key date: Jan. 1, 2025
- [Insulin cost-sharing law enacted in Illinois](#) — key date: July 1, 2025
- [Data protection law enacted in Tennessee](#) — key date: July 1, 2025
- [Law applies balance billing restrictions to ground ambulance providers in Texas](#) — key date: Expires Sept. 1, 2025
- [Telehealth law to expire in Hawaii](#) — key date: Dec. 31, 2025
- [Paid family and medical leave law enacted in Minnesota](#) — key date: Jan. 1, 2026
- [Telehealth laws enacted in Washington](#) — key date: Jan. 1, 2026
- [Pharmacy benefit manager law enacted in Washington](#) — key date: Jan. 1, 2026
- [Prior authorization insurance law enacted in Wyoming](#) — key date: July 1, 2026
- [State-based exchange delivery to change in Oregon](#) — key date: Nov. 1, 2026

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


### Development

### Wealth

- [Final regulations on minimum present values issued](#) — key date: Oct. 1, 2024
- [Eagerly awaited defined benefit mortality tables issued](#) — key date: 2025
- [IRS delays SECURE 2.0's Roth catch-up mandate](#) — key date: 2026

## Section 4

# Asia Pacific

<b>Australia (new)</b>	
<b>Status</b>	 <b>Effective July 1, 2024</b>
<b>Development</b>	<p><b>Wealth</b></p> <p><b>Key superannuation rates and thresholds for 2023/24 updated</b></p> <p>The Australian Taxation Office (ATO) has updated its key superannuation rates and thresholds pages to include 2024/25 numbers, allowing for indexation (where applicable) from July 1, 2024. Highlights include:</p> <ul style="list-style-type: none"><li>• The ATO tables confirm that the general pension transfer balance cap will remain at AU\$1.9m for 2024/25.</li><li>• The general concessional contributions cap will increase to AU\$30,000 in 2024/25 (up from AU\$27,500 in 2023/24).</li><li>• The general nonconcessional cap will increase to AU\$120,000 in 2024/25 (up from AU\$110,000 in 2023/24).</li><li>• The Super Guarantee (SG) Maximum Contribution Base will increase to AU\$65,070 per quarter (equivalent to AU\$260,280 per year), up from AU\$62,270 per quarter (equivalent to AU\$249,080 per year) in 2023/24.</li><li>• The annual SG contributions on the maximum contributions base for 2024/25 will be AU\$29,932, only marginally below the 2024/25 general concessional contributions cap of AU\$30,000 due to the increased SG rate (to 11.5%, up from 11.0%) on July 1, 2024.</li></ul>
<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, March 19, 2024)</p>



**Australia (new)****Status****Beginning July 1, 2024****Development****Career — Health — Wealth****Paid parental leave scheme expanded**

Australia's paid parental leave (PPL) scheme will progressively expand from 20 weeks to 22 weeks (July 1, 2024); 24 weeks (July 2025), and 26 weeks (July 2026). Parents will be entitled to the expanded leave for children who were born, or placed for adoption, after July 2023; benefit payment will be subject to an earnings cap. The government estimates that 180,000 families will benefit from the expanded PPL scheme.

The measures are included in the Paid Parental Leave Amendment (More Support for Working Families) Bill 2023, first announced in the October 2022-2023 Budget. Highlights include:



- Working parents are eligible for PPL if they meet a work test that requires parents to have been working for at least one day per week in 10 of the 13 months before the birth or adoption of their child.
- Starting July 1, 2024, new parents of children either born or adopted after July 1, 2024, will be entitled to expanded PPL — up to 26 weeks by July 2026.
- Each parent will be entitled to a reserved period of two weeks of PPL, increasing to three weeks in 2025, and four weeks in 2026. This reserved period of PPL is granted on a "use it or lose it" basis, and it is nontransferable. Single parents will be entitled to claim the full entitlement.
- Parents can take up to two weeks of PPL at the same time in 2024, increasing to four weeks in 2025. The distinction between primary and secondary parents is removed to allow parents to decide how they want to share the remaining weeks of PPL.
- The rate of pay during PPL remains unchanged and is equivalent to the national minimum wage (AU\$882.75 per week), based on the 2023-2024 financial year period.
- The full period of PPL from July 2024 will be paid to parents whose combined income is less than AU\$350,000, based on the 2023-2024 financial year period. For couples whose combined income exceeds AU\$350,000, the majority of PPL can be given to one parent if they earn less than AU\$168,865. Single parents are entitled to paid leave if their annual earnings are less than AU\$350,000.

Separately, the government announced it intends to make superannuation contributions on government-paid parental leave payments from July 1, 2025, with the aim of enhancing gender equality in the workforce, and normalizing time-off for caring responsibilities. Further details on the measure, including costs, will be released in the May 14, 2024 budget.


**Resources**

[don.barrera@mercer.com](mailto:don.barrera@mercer.com)

[New laws expand paid parental leave — more support for working families with biggest expansion since 2011](#) (Prime Minister's office, March 18, 2024) and [Paid parental leave amendment \(more support for working families\) Bill 2023](#) (Parliament, March 20, 2024)

Australia (new)	
<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<p><b>Wealth</b></p> <p><b>Financial advisors' levy for Compensation Scheme of Last Resort set</b></p> <p>The Compensation Scheme of Last Resort (CSLR) operator announced that the estimated cost of the CSLR for 2024/25 is AU\$24.1m, of which AU\$18.5m relates to financial advice. As a consequence, the Australian Securities and Investments Commission (ASIC) has determined that the 2024/25 CSLR levy for firms licensed to provide personal financial advice will be AU\$100 plus AU\$1,186 per relevant advisor.</p> <p>The recently-legislated CSLR will compensate eligible consumers (up to AU\$150,000) who have an unpaid determination from the Australian Financial Complaints Authority (AFCA) relating to the provision of personal financial advice, credit intermediation, securities dealing and credit provision. Superannuation products and services do not fall within the scheme's scope.</p> <p>Relevant firms will pay levies to meet the cost of the CSLR from July 1, 2024. The government is meeting the cost of the CSLR for its establishment and first three months of operation (to June 30, 2024) and the 10 largest banking and insurance groups are paying a special levy to cover historic unpaid AFCA determinations that had accumulated since the start of the AFCA scheme on Nov. 1, 2018 up to the CSLR commencement date.</p> <p>The CSLR must estimate the amount that it reasonably believes to be the cost of the compensation scheme in each year. ASIC will issue the levy for each financial firm and collect the levy payments. It expects to issue notices for the 2024-25 annual levy in early August 2024.</p>
<b>Resources</b>	<p><a href="mailto:paul.shallue@mercer.com">paul.shallue@mercer.com</a></p> <p><a href="#">Compensation scheme of last resort; CSLR announces 1st and 2nd levy period estimates (CSLR, March 18, 2024)</a> and <a href="#">Compensation scheme of last resort (ASIC)</a></p>
Australia (new)	
<b>Status</b>	 <b>Consultation is open until May 31, 2024.</b>
<b>Development</b>	<p><b>Career</b></p> <p><b>Consultation issued on noncompete clauses and other restraints</b></p> <p>The Australian government has recently opened up a consultation on its issue paper, "Worker noncompete clauses and other restraints," that covers emerging concerns relating to:</p> <ul style="list-style-type: none"> <li>• Noncompetes and other restraint of trade agreements between businesses and workers</li> <li>• No-poach and wage-fixing agreements between businesses.</li> </ul> <p>The Government's 2023 Employment White Paper identified noncompete and related clauses as potentially hampering job mobility, innovation, and wages growth in industries where they are prevalent.</p>
<b>Resources</b>	<p><a href="#">Worker noncompete clauses and other restraints (Treasury)</a> and <a href="#">Working Future: The Australian Government's white paper on jobs and opportunities (Treasury, Sept. 25, 2023)</a></p>

## Australia (new)

**Status**  **Proposal**

### Development

#### Wealth

##### **Successor fund transfer and actuary/auditor reporting changes proposed**

The Treasury Laws Amendment (Delivering Better Financial Outcomes and Other Measures) Bill 2024 proposes several miscellaneous and technical amendments to Treasury portfolio legislation to repeal inoperative provisions, simplify provisions and reduce red tape.

From a superannuation viewpoint, Part 1 of Schedule 5 includes amendments to the Superannuation Industry Supervision (SIS) Act that would change the default insurance conditions to ensure all members' insurance can be automatically maintained following a successor fund transfer (SFT); clarify section 130 provisions that require actuaries and auditors to report to the Australian Prudential Regulation Authority (APRA) if a fund is in an unsatisfactory financial position; and clarify the information that trustees of a new superannuation fund must give to APRA or the Australian Taxation Office.

The bill would impose reporting obligations where an unsatisfactory financial position opinion is formed when an actuary (auditor) is carrying out legislative functions other than actuarial (audit) functions and clarify (arguably expand) what legislative functions are covered. A fund is in an unsatisfactory financial position if assets are less than vested benefits.

### Resources

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[Treasury Laws Amendment \(Delivering Better Financial Outcomes and Other Measures\) Bill 2024](#) (Parliament, March 27, 2024)

## Australia (new)

### Status



### Proposal

### Development

#### Wealth

##### Financial advice reforms proposed

The government introduced the Treasury Laws Amendment (Delivering Better Financial Outcomes and Other Measures) Bill 2024 to Parliament on March 27, 2024. Schedule 1 includes provisions to deliver the first tranche of the Delivering Better Financial Outcomes (DBFO) package of reforms announced by the Government in its June 2023 initial response to the Quality of Advice Review (QAR) recommendations.

The amendments in Schedule 1 aim to provide legal certainty for the payment of adviser fees from super accounts and remove red tape that currently adds to the cost of financial advice with no benefit to consumers. According to the bill's Explanatory Memorandum, the amendments will increase access to affordable financial advice, and especially for individuals at, or approaching and planning for, their retirement.

The bill addresses several QAR recommendations (recommendations 7, 8, 10, 13.1 to 13.5 and 13.7 to 13.9). However, the provisions in the bill that clarify the tax consequences associated with trustees paying a member's financial advice fees from their superannuation account, do not address the issue of funds' eligibility to claim Reduced Input Tax Credits on these payments.

Schedule 1 does not address the replacement of Statements of Advice with "a fit-for-purpose financial advice record" or remove the "Safe Harbour" steps from the Best Interest Duty, included in the "reducing red tape" stream (Stream One) of the Government's initial June 2023 DBFO response to the QAR recommendations. These recommendations, along with implementation of the balance of the Government's final DBFO response, are expected to be addressed in further QAR tranches of legislation that will be issued for consultation later in 2024.

The bill has been referred to the Senate Economics Legislation Committee for inquiry and report by June 20, 2024. Submissions closed on April 26, 2024.

### Resources

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[Treasury Laws Amendment \(Delivering Better Financial Outcomes and Other Measures\) Bill 2024](#) (Parliament, March 27, 2024); [Delivering better financial outcomes — roadmap for financial advice reform](#) (Treasury, June 13, 2023); [Quality of advice review](#) (Treasury, 2022); [Final government response to the quality of advice review](#) (Treasury, Dec. 7, 2023) and [Treasury Laws Amendment \(Delivering Better Financial Outcomes and Other Measures\) Bill 2024 \[Provisions\]](#) (Parliament, March 27, 2024)

**Australia (new)****Status****Proposal****Development****Wealth****Climate-related financial disclosures for Australian superannuation funds proposed**

Large Australian businesses and financial institutions, including superannuation funds, would be subject to mandatory climate-related financial reporting disclosure requirements under measures included in Schedule 4 to the Treasury Laws Amendment (Financial Market Infrastructure and other measures) Bill. The largest entities and those that are high greenhouse gas emitters would have to make disclosures relating to climate risks and opportunities in accordance with new Sustainability Reporting Standards to be set by the Australian Accounting Standards Board. The bill has been referred to the Senate Economics Legislation Committee for inquiry and reporting by April 30, 2024. Submissions are open, with no closing date currently specified. Highlights include:

- The earliest start date for a limited group of very large entities (Group 1), has been pushed back by six to 12 months to the financial year commencing on or after Jan. 1, 2025.
- Asset owners (including super funds and registered schemes) are specifically excluded from Group 1. The bill would require super funds and registered schemes with assets of AU\$5 billion or more to make climate disclosures starting with their financial year commencing on or after July 1, 2026. Asset owners with assets of less than AU\$5 billion would have to make climate disclosures starting with their financial year commencing on or after July 1, 2027.
- A Sustainability Report would include climate-related disclosures and would form the fourth report required under the annual financial reporting obligations. Entities would have to keep records for seven years.
- The Sustainability Report would be audited using standards to be developed by the Australian Auditing and Assurance Standards Board (AUASB). It is expected that limited assurance of Scope 1 and 2 emissions would be required from commencement of the reform, and reasonable assurance of climate-related financial disclosures by 2030. An international standard on sustainability assurance is not expected before the end of 2024.
- A modified directors' declaration would be required for a reporting entity's three financial years starting on or after Jan. 1, 2025, and should provide the directors' opinion on whether the entity had taken reasonable steps to ensure the substantive provisions of the sustainability report are in accordance with the act. Liability for misleading and deceptive, and other conduct in relation to the most uncertain parts of a climate statement (defined as "protected statements") would be temporarily protected.
- The government would have to review climate disclosure requirements as soon as practicable after July 1, 2028.

**Resources**[paul.shallue@mercer.com](mailto:paul.shallue@mercer.com)

[Treasury Laws Amendment \(Financial Market Infrastructure and other measures\) Bill](#) (Parliament, March 27, 2024); [Australian Sustainability Reporting Standards — Disclosure of Climate-related Financial Information](#) (AASB, March 1, 2024) and [Inquiry](#) (Parliament)

## Australia

### Status



Consultation open through May 13, 2024.

### Development

#### Wealth

##### Proposed changes to operational risk financial requirement

The Australian Prudential Regulation Authority (APRA) released for consultation proposed amendments to Prudential Standard SPS 114 Operational Risk Financial Requirement (SPS 114) and its associated guidance, Prudential Practice Guide SPG 114 Operational Risk Financial Requirement (SPG 114). The consultation follows APRA's November 2022 discussion paper on potential changes to operational risk financial requirements. The proposed changes aim to improve the possibility for Registrable Superannuation Entity (RSE) licensees to use the Operational Risk Financial Requirement (ORFR) to manage the impact of disruption, and smooth operational risk-related losses across different cohorts of beneficiaries.

APRA considers that the existing guideline target of 25 basis points for the ORFR of funds under management should be maintained. However, the SPG 114 proposals recognize that, in exceptional cases, an RSE licensee could adopt a lower target amount.

APRA plans to finalize the SPS 114 updates later in 2024, and they would begin in 2025, to align with (or follow) CPS 230.

### Resources

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[Consultation on financial resources for risk events in superannuation: Operational risk financial requirement \(APRA, Feb. 19, 2024\)](#)

## Australia (previously covered, with upcoming effective dates)

### Development

#### Career — Health — Wealth

- [Government to pay superannuation on paid parental leave payments](#): key date: July 1, 2025

#### Career — Health



- [Employees will have the right to disconnect after working hours](#): key date: Aug. 24, 2024

#### Career — Wealth

- [Financial Accountability Regime, rules and information package published](#) — key date: July 1, 2025

#### Wealth

- [Some provisions to strengthen work incentives for pensioners now effective](#) — key date: July 1, 2024
- [Guidance on claiming reduced input tax credits issued](#) — key date: July 1, 2024
- [New operational risk management standard to apply](#) — key date: July 1, 2025
- [Extension of superannuation disclosure relief confirmed](#) — key date: Jan. 1, 2026

China (new)	
Status	 Effective dates vary.
Development	<p><b>Health</b></p> <p><b>Four provinces expand social medical insurance coverage to reimburse fertility treatments</b></p> <p>Social medical insurance coverage now include therapeutic reproductive services in Beijing, and recently were included in the provinces of Guang Xi, Inner Mongolia and Gan Su. Highlights include:</p> <ul style="list-style-type: none"> <li>• Beijing will cover 16 therapeutic assisted reproductive services from July 1, 2024.</li> <li>• Guang Xin, Gan Su and Inner Mongolia cover 12 therapeutic assisted reproductive services, with an employee reimbursement rate of 70%, 60% and 70% respectively. The coverage took effect on Nov. 1, 2023, in Guang Xi, and on Feb. 1, 2024, in Inner Mongolia and Gan Su.</li> </ul>
Resources	<a href="#">Announcement</a> (Chinese) (Government, April 8, 2024); <a href="#">Beijing announcement</a> (Chinese) (Government, June 15, 2024); <a href="#">Guang Xi announcement</a> (Chinese) (Government, Oct. 27, 2024); <a href="#">Inner Mongolia announcement</a> (Chinese) (Government, Jan. 30, 2024) and <a href="#">Gan Su announcement</a> (Chinese) (Government, Jan. 8, 2024)
China — Jiangxi and Ningxia Hui Autonomous Region (new)	
Status	 Currently effective
Development	<p><b>Career</b></p> <p><b>Minimum wage increased</b></p> <p>The government published a chart with current minimum wage rates on April 3, 2024.</p> <p>Effective April 1, 2024, the monthly minimum wage range for full-time workers in Jiangxi increased to 1,610 to 1,850 CNY, up from 1,740 to 2,000 CNY. The hourly minimum wage range for part-time workers increased to 17.4 to 20 CNY, up from 16.1 to 18.5 CNY.</p> <p>Effective March 1, 2024, Ningxia Hui Autonomous Region's monthly minimum wage range increased to 1,900 or 2,050 CNY, up from 1,750 or 1,950 CNY. The hourly minimum wage range increased to 18 or 20 CNY, up from 16 or 18 CNY.</p>
Resources	<a href="#">Minimum wage standards</a> (Chinese) (Ministry of Human Resources and Social Security, April 3, 2024)
China (previously covered, with upcoming effective date)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Preferential taxation policy for expatriates expanded</a> — key date: Dec. 31, 2027</li> <li>• <a href="#">Preferential taxation policy for annual one-time bonus extended</a> — key date: Dec. 31, 2027</li> </ul>
Hong Kong (previously covered, with upcoming effective date)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Number of statutory holidays increased</a>: Key date: Dec. 26, 2024</li> <li>• <a href="#">Gender board diversity, corporate governance required</a> — key date: Dec. 31, 2024</li> </ul> <p><b>Wealth</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Mandatory pension fund offsetting to end</a> — key date: May 2025</li> </ul>

**India — Central sphere (new)****Status**  **Currently effective****Development****Career****Minimum wage to increase**

Daily minimum wages for workers covered by India's central sphere increased on April 1, 2024. The central sphere includes businesses operated by the national government or established by an act of the national government, as well as workers in agriculture, road construction, security, loading and unloading, and sweepers and cleaners.

Increases to variable dearness allowances mean that central sphere minimum wages, excluding those based on piecework, range from 449 INR per day to 1,028 INR, up from 433 to 992 INR.

**Resources**

[VDA Order 2024](#) (Chief Labor Commissioner)

**India (previously covered, with upcoming effective date)****Development****Career — Health — Wealth**

- [Labor and employment laws reformed](#) — key date: effective date delayed

**Japan (new)****Status****Effective Oct. 1, 2024****Development****Health — Wealth****Social insurance enrollment expanded to smaller employers**

From Oct. 1, 2024, employers with more than 50 employees must enroll their employees in social insurance (this covers health insurance and welfare pension).

Currently, companies with more than 100 employees must enroll full-time and most part-time employees who work at least 75% of the full-time working hours. Some part-time workers who work less than 75% of full-time working hours must also be enrolled if they fulfill certain criteria.

**Resources**

[Information on Social Insurance](#) (Japanese) (Government)

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

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

**Malaysia (previously covered with upcoming effective dates)****Development****Career**

- [Progressive wage policy to be implemented](#) — key date: expected in June 2024



## Singapore (new)

### Status



Effective December 1, 2024

### Development

#### Career — Health

##### Guidelines for flexible work arrangements issued

Singapore's government announced that tripartite guidelines for submitting and handling requests for flexible work arrangements will take effect on Dec. 1, 2024. The government had previously announced in 2023 its acceptance of all 10 recommendations issued by the Tripartite Workgroup on Flexible Work Arrangement (FWA) Requests. Highlights include:

- Minimum requirements aim to make it easier for employees to request FWAs. The guidelines apply to all employees. Employers are free to choose if they will consider FWA requests from employees during their probation period.
- Employers will have the prerogative to decide on their working arrangements, but refusal of FWA requests should be based on reasonable business grounds.
- Procedure for requesting a FWA, and a template for employees to use. Employers can choose to issue their own rules and can also provide information to help employees assess their suitability for FWAs.
- Employers will have two months to consider and discuss an employee's FWA request in an "open and constructive manner." Employers must provide written reasons for refusal, and they are encouraged to discuss alternative arrangements with the employee. A template is provided for employers to use when responding to FWA requests.
- Business grounds for employers to apply when considering FWA requests, and unacceptable grounds for refusal are provided.
- Employers do not have to consider FWA requests submitted by job seekers, but employers could choose to advertise their approach to FWA requests in job advertisements and interviews.

### Resources

[Tripartite Guidelines that Shape the Right Norms and Expectations Around Flexible Work Arrangements to Come into Effect on Dec. 1, 2024](#) (Ministry of Manpower, April 16, 2024) and [Tripartite guidelines on flexible work arrangement requests](#) (Ministry of Manpower, April 2024)

## Singapore (previously covered with upcoming effective dates)

### Development

#### Career — Wealth


- [Retirement and reemployment ages to increase](#) — key date: second half of 2024

#### Career

- [Legislation to combat discrimination will be issued](#) — key date: second half of 2024
- [Employment Pass salary threshold to increase in 2025](#) — key date: Jan. 1, 2025

#### Wealth

- [Central Provident Fund monthly salary cap for calculating contributions increased](#) — December 2024

Thailand (new)	
Status	 <b>Currently effective</b>
Development	<b>Career</b> <b>Minimum wage increased in tourism sector</b> The government's cabinet approved a minimum wage hike to 400 THB per day applicable to certain hotels in some areas of the country's 10 tourism-reliant provinces, effective April 13, 2024. The Ministry of Labour confirmed it will consider keep the minimum wage in these provinces will be kept under regular review.
Resources	<a href="#">Announcement</a> (Thai) (Government, April 2, 2024)

# Europe, Middle East and Africa (EMEA)

## EU (previously covered, with upcoming effective date)

### Development

#### Career

- [Directive on promoting statutory minimum wages finalized](#) — key date: Nov. 15, 2024
- [Reforms to Blue Card coming for highly skilled workers](#) — key date: Nov. 18, 2024
- [Rights of platform workers finalized](#) — key date: 2026
- [Law to improve gender balance on company boards approved](#) — key date: June 7, 2026
- [Pay transparency law must be transposed into national law](#) — key date: June 7, 2026

#### Career — Health — Wealth

- [EU requires enhanced corporate sustainability disclosures](#) — key date: July 6, 2024
- [Sustainability reporting standards issued](#) — key date: 2025

## Belgium (new)

### Status



Currently effective

### Development

#### Career

##### Dismissal protections for employees undergoing fertility treatment enacted

From April 28, 2024, employees in Belgium who provide their employer with a medical certificate that they are undergoing fertility treatment, or medically assisted procreation, now have expanded protection from dismissal. The measures are included in a law published in the official journal on April 18, 2024, that modifies the laws on protection against dismissal and discrimination. Highlights include:

- Employees who provide a medical certificate to their employer stating that they are having fertility treatment, or medically assisted procreation, cannot be dismissed for absence due to their treatment. The period of protection starts from the day that the employee gives the medical certificate to their employer.
- Medical certificates are applicable for up to two months. Employees can apply for additional certificates if the duration of their treatment exceeds two months.
- Employers do not have to pay the employee's salary during their absence for treatment.
- Dismissal on grounds that are unconnected with the employee's treatment is allowed, but the employee can ask for a written reason.
- Employees who have been absent for their treatment have the right to return to their former role, or a similar role, and are due their acquired benefits and any improved working conditions to which they would have been entitled.
- Financial penalties apply for breaches of the rules.

### Resources

[Law of March 24, 2024 \(French\)](#) (Government, April 18, 2024)

## Belgium (previously covered, with upcoming effective date)

### Development

#### Wealth

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

## Bulgaria (new)

### Status



Currently effective

### Development

#### Career — Health

##### Labor code amended to include remote working and artificial intelligence measures

Labor code changes that concern remote working, introduce the right for workers to disconnect outside working hours and increase the protection of outsourced contractors took effect on April 2, 2024. Highlights include:

- Remote workers must specify their work location and cannot unilaterally change their place of work, and employers are responsible for ensuring that the remote worker's location meets certain safety and health standards. Employer liability for workplace accidents is reduced where the remote worker has not followed the applicable safety and health rules.
- Remote workers can organize their work schedule independently, but they must be available and working when the employer is communicating with third parties. Workers can now report their working time using an automated system.
- All workers (including remote workers) now have the right to disconnect during their daily and weekly rest periods — collective or individual agreements can specify certain exceptions.
- Employers must provide written notification to remote workers if the employer uses an artificial intelligence (AI) system to allocate and report remote working and explain how their decisions are made. Employees can request that their employer or designated representative check decisions made by AI.
- Contractors are now jointly and severally liable with direct subcontractors for the payment of employees' remuneration. Liability is limited to the rights of employees included in the contract between the contractor and the subcontractor.

### Resources

[Decree \(Bulgarian\)](#) (National Assembly, March 29, 2024)

## Channel Islands — Guernsey (previously covered, with upcoming effective date)

### Development

#### Wealth

- [Rollout of secondary pension scheme requirements in 2024](#) — key date: July 2024

**Denmark (new)****Status**  **Effective July 1, 2024****Development****Career****Employers required to record employees' working time**

From July 1, 2024, Danish employers must have a system for registering their individual employees' daily working time. The measures are included in a law that passed parliament on Jan. 23, 2024, and follows a judgment by the European Union's (EU) Court of Justice that Denmark was not in compliance with the EU's working time directive. Highlights include:

- The system for recording working time must be “objective, reliable, and accessible,” and employees must be able to review their own information in the system.
- The system must allow for the recording of daily and weekly rest periods and the start and end times of all blocks of working time, and employers must retain the information for five years.
- The Ministry of Employment clarified that employers must only record any changes to agreed or scheduled working hours.
- Employees who are classified as “self-organizers” in their employment contracts do not have to record their working time. Such employees perform work that cannot be measured in advance, and they are free to organize their own working time and schedule.
- The Working Environment Authority can impose fines and issue orders for breaches.

**Resources**[Law No. 89](#) (Danish) (Government, Jan. 30, 2024)**Denmark (new)****Status**  **Currently effective****Development****Career — Health****Leave for parents of twins expanded**

Parents of twins are now entitled to 13 additional weeks of leave, per parent, effective May 1, 2024.

The measures amend the Maternity Act and provide each parent with the additional leave after the birth or adoption of twins. The leave must be taken within a year of the birth or adoption. Employees must notify their employers as soon as possible of their intention to take the leave for twins who are born or adopted during the period May 1 to June 25, 2024. Previously, the act allowed parents of triplets or larger multiple births to take additional leave.

**Resources**[Law](#) (Danish) (Government, April 2, 2024)**Denmark (previously covered, with upcoming effective date)****Development****Career**

- [Additional employment deduction to be implemented](#) — key date: Jan. 1, 2025

**France (previously covered, with upcoming effective date)**

**Development**

**Career**

- [Mandatory profit-sharing measures expanded](#) — key date: July 2024
- [New gender quotas imposed for senior execs/management teams](#) — key date: March 1, 2026

**Hungary (previously covered, with upcoming effective date)**

**Development**

**Wealth**

- [Medical suitability assessments no longer required](#) — key date: Sept. 1, 2024

**Ireland (new)****Status****Proposal****Development****Wealth****Auto enrollment retirement savings bill proposed**

On April 5, 2024, the government published the much-anticipated Auto Enrolment (AE) Retirement Savings Bill 2024. The new AE regime will change Ireland's occupational pensions framework, and the bill is expected to quickly pass parliament and become law in the coming weeks, with the new regime starting in January 2025.

All employees within the scope of AE will be automatically enrolled into a new central retirement savings system unless they contribute to an occupational pension plan or Personal Retirement Savings Account (PRSA). Employers that want to use their plan or PRSA for AE purposes must ensure that all AE eligible employees are contributing to it before the law's commencement date. Highlights:

- All employees aged between 23 and 60 who earn €20,000 per annum or more (across all employment sources) will be impacted. AE will not apply to self-employed individuals.
- The new central state retirement savings system will be operated by a newly established National AE Retirement Savings Authority.
- All in-scope employees will be automatically enrolled into the central system unless they or their employer are paying into a pension plan or PRSA, and they will be allowed to opt-out at certain points.
- For the first three years of AE, contribution rates for employers and employees in the central system will be 1.5% of all gross earnings, capped at €80,000. Mandatory rates will increase by 1.5% every three years during the first 10 years.
- Instead of paying tax relief on employee contributions, the government will pay a top-up into the central system calculated on 0.5% of gross earnings — this will be equivalent to 25% tax relief and will increase over the first 10 years. The current system of tax reliefs for occupational pension plans remains unchanged.
- Pension plans will not immediately be subject to AE “minimum standards”; these will be introduced in future years. Until then, employers will be able to determine plan membership terms.
- Employers will not be allowed to force employees to contribute to their pension plan or PRSA for AE purposes. Employees who do not consent to contribute (where the employer is also not contributing) will be automatically enrolled into the central system. The employee engagement process will therefore be critical.

**Resources**

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[Minister Humphreys announces the publication of landmark legislation for the Automatic Enrolment Retirement Savings System](#) (April 5, 2024); [Auto Enrolment \(AE\) Retirement Savings Bill 2024](#) (Parliament); and [Government publishes Auto Enrolment Retirement Savings System Bill 2024](#) (Mercer, April 2024) and [Ireland's auto-enrolment retirement savings system](#) (Mercer, April 2024)

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

- [Changes to state pension](#) — key date: October 2024

**Israel (previously covered, with upcoming effective date)****Development****Health**

- [Health insurance contributions to increase](#) — key date: Jan. 1, 2025

**Kenya (new)****Status****Effective July 2024****Development****Health insurance contributions to start in July**

From July 2024, employees must contribute 2.75% of wages (with a minimum monthly payment of 300 KES) to the newly established public insurance provider under measures included in the Social Health Insurance Regulations 2024.

Employers must register with the newly established Social Health Authority (authority) and are responsible for submitting their employees' monthly contributions and notifying any changes in employees' employment status to the authority. Employees and nonsalaried individuals must register directly with the authority by June 30, 2024, even if they were previously registered with the National Health Insurance Fund.

**Resources**

[The Social Health Insurance \(General\) Regulations, 2024](#) (Government)

**Lithuania (previously covered, with upcoming effective date)****Development****Career — Health**

- [Additional leave for adoptive mothers introduced](#) — key date: July 1, 2024

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

- [Parliament agrees to significant occupational pension reforms](#) — key date: Jan. 1, 2025

**Nigeria (previously covered, with upcoming effective date)****Development****Health**

- [Health insurance coverage to significantly expand](#) — key date: unknown

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

- [Social protection for foreign employees expanded](#) — key date: July 2024



**Poland (new)****Status**  **Currently effective****Development****Career****Contribution base amount for Company Social Benefit Fund increased**

Effective Feb. 29, 2024, the base amount used to calculate employers' contributions to the Company Social Benefit Fund (ZFŚS) increased to 6,445.71 PLN — a 25% increase on the previous base amount that had applied since 2012.

The increased base amount is included in the amended Act on the Company Social Benefits Fund. The base amount is determined by the national average monthly salary during the previous year, or during the second half of that year if the average salary was higher during that period. The contribution amounts vary, depending on the employee category (for example, young worker, employees performing normal work or special work).

The ZFŚS is used to finance employers' social activities, such as cultural and educational activities, sports and recreation, children's clubs, pre-school education, and the provision of material assistance (in-kind or financial), as well as assistance for housing purposes (either repayable or not) as specified in the agreement.

Employers with 50 or more employees are required to establish, and contribute to, the ZFŚS; employers that have fewer than 50 employees can generally choose either to set up a ZFŚS, or pay a holiday benefit to employees who take vacation for 14 consecutive days or longer. Employers can also establish a company-specific contribution amount, subject to agreement.

**Resources** [Act on the Company Social Benefits Fund](#) (Polish) (Government, Feb. 29, 2024)**Poland (previously covered, with upcoming effective date)****Development****Career**

- [Minimum wage to increase](#) — key date: July 1, 2024

**South Africa****Status**  **Currently effective****Development****Career****May 29 public holiday added for elections**

The government has added an additional public holiday on May 29, 2024 — the date of the national and provincial elections. Employees who work on that date will be entitled to double their normal wage for the day, or the employee's ordinary wage for the day "plus the amount earned by the employee for the time worked on that day." The holiday was created to encourage individuals to vote.

**Resources** [President proclaims election date and public holiday](#) (The Presidency, Feb. 23, 2024)**South Africa (previously covered, with upcoming effective date)****Development****Wealth**

- [Two-pot pension changes announced](#) — key date: Sept. 1, 2024

## Sweden (previously covered, with upcoming effective date)

### Development

#### Career — Health

- [Employer compensation for high sick-pay costs to phase out](#) — key date: during 2024

## Switzerland (previously covered, with upcoming effective date)

### Development

#### Career

- [Hourly minimum wage to be introduced in Zurich and Winterthur](#) — key date: unknown

#### Career — Health

- [Paid leave introduced in Geneva](#) — key date: effective date unknown

#### Wealth

- [Occupational pension reforms pass parliament](#) — key date: effective date unknown

## United Arab Emirates — Northern Emirates (new)

### Status

 **Effective Jan. 1, 2025**

### Development

#### Compulsory health insurance expands to Northern Emirates

From Jan. 1, 2025, private sector employers in the United Arab Emirates must fund compulsory health insurance for their employees. Currently, employers in Dubai and Abu Dhabi must provide at least minimum health coverage on the issuance and renewal of employees' visas, but coverage is optional in the Northern Emirates (Ajman, Fujairah, Ras Al Khaimah, Sharjah and Umm Al Quwain). Further details about the scheme are expected, including the rollout timescale. In Abu Dhabi and Dubai, mandatory coverage was implemented gradually according to the employer's size, but it is currently unclear if this same approach will be adopted in the five Northern Emirates.

### Resources

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[Press release](#) (Government, March 18, 2024)

**United Kingdom (UK) (new)****Status****Effective dates vary.****Development****Wealth****Guidance sets staging data for schemes to connect to new Pensions Dashboards**

The Pensions Dashboard regulations set a single mandatory connection date of Oct. 31, 2026, by which pension schemes must connect to the Pension Dashboards ecosystem.

However, the regulations require trustees and managers of pension schemes to “have regard” to the Department for Work and Pensions guidance issued on March 25, 2024. The guidance includes a phased timetable for pension schemes to connect. The largest schemes should connect on April 30, 2025, and the smallest schemes (with 100-124 members) should join by Sept. 30, 2026. Connection for pension schemes with fewer than 100 members is not yet mandatory. In practice, schemes should consider that their deadline for doing so will be the staging dates included in the guidance, unless exceptional circumstances apply.

**Resources**

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[Pensions dashboards: Guidance on connection: The staged timetable](#) (Department for Work & Pensions, March 25, 2024)

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

- [Certain workers to have more rights to request more predictable hours](#) — key date: autumn 2024
- [Employers have new duty to prevent workplace sexual harassment](#) — key date: autumn 2024

**Career — Health**

- [Employees to be allowed neonatal care leave](#) — key date: expected April 2025
- [Benefits-in-kind digitization reporting confirmed](#) — key date: April 2026

**Wealth**

- [Pension auto enrollment to expand, reducing eligible age and abolishing earnings threshold](#) — key date: unknown
- [New defined benefit publishing regime published](#) — key date: Sept. 22, 2024



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