MERCER

Law and Policy Group

Global Legislative Update

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November 2020

welcome to brighter

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

Global	
Coronavirus (COVID-19) pandemic	Countries address workplace issues resulting from the COVID-19 pandemic
Americas	
Canada	Pension plan assessment rates released Employee entitled to bonus after termination, court rules Defined benefit plans provide more funding flexibility in New Brunswick Implementation of target benefit pension plans proposed in Québec
United States	Input requested on Executive Order that combats race and sex stereotyping Bipartisan retirement reforms offered by key House lawmakers 2021 benefit contribution and other limits set Defined contribution plan lifetime income disclosures interim final rule issued App-based drivers are contractors — not employees — in California Employee-funded long-term care to be established in Washington
Asia Pacific	
Australia	Employment, health and superannuation pension reform measures feature in 2020-21 budget
China	Employers to contribute to long-term insurance Employers urged to share employees

Asia Pacific (continued)	
India	Labor and employment laws reformed Rules to protect transgender persons published
Indonesia	Employment laws reformed in wide-ranging areas
Japan	Time off for child, family member care becomes more flexible
New Zealand	Gender pay equity claim procedures outlined
Oman	Job security fund launched
Philippines	Payment of 13th month salary in 2020 confirmed
Singapore	Guidance issued on implementing variable pay cuts Responsible retrenchment principles strengthened
Europe, Middle East and Africa (EMEA)	
European Union	Proposal on adequate minimum wages published European Banking Authority proposes to revise sound remuneration principles Measures to improve drivers' working conditions finalized
Denmark	New early retirement option agreed on
Egypt	Employers to deduct salaries, pensions to fund pandemic, disaster responses
Finland	Collective bargaining in forestry sector to end
Ireland	Budget 2021's benefit and employment implications
Netherlands	Flexible pension options proposed
Spain	Gender equality, pay transparency laws published
Turkey	Date to re-enroll in auto-enrollment pension postponed
United Kingdom	Defined contribution pension scheme improvements proposed

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Global

Coronavirus (COVID-19) pandemic	
Status	**Ongoing initiatives**
Development	**Career — Health — Wealth** **Countries take action to address workplace issues as result of COVID-19 pandemic** The World Health Organization (WHO) declared COVID-19 a pandemic on 12 Mar 2020, and employers continue to address the severe implications on working practices and adjust their employment and benefit policies accordingly. Countries have enacted legislation and provided regulatory guidance related to workforce protections, leave and layoff procedures, employment subsidies, and changes to existing enforcement procedures. We covered many of the countries' early initiatives in the May and June Global Legislative Updates. To help multinational employers continue to address worksite, economic and associated travel issues, Mercer is providing analysis on workforce and investment implications and compiling information from organizations, government websites, and other resources and news articles.
Resources	Roundup: COVID-19 resources for employers (regularly updated); Stay informed on coronavirus (regularly updated)

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Americas

Brazil (upcoming effective date)	
Development	**Wealth** • Council imposes CNPJ registration duty on pension entities — Key date: 31 Dec 2021

Canada (new)	
Status	⚠ **Currently effective**
Development	**Wealth** **Pension plan assessment rates released** The federal pension regulator has released schedules for pension plan assessment rates for plans under the Pension Benefits Standards Act (PBSA) (1 Oct 2020 to 30 Sep 2021) and the Pooled Registered Pension Plans Act (PRPPA) (Plan year ending 31 Dec 2020).
Resources	karine.bellavance@mercer.com; Regulator's site (plans under the PBSA; PRPP Act)

Canada (new)	
Status	⚠ **Currently effective**
Development	**Career** **Employee entitled to bonus after termination, court rules** Employees may be entitled to bonuses they would have received during their reasonable notice period of termination, had they not been terminated, Canada's Supreme Court has ruled. An employee alleging constructive dismissal from his senior management job claimed he was entitled to, among other things, a $1.1 million bonus tied to a long-term incentive program (LTIP) payout triggered by the sale of the company 13 months after he left the company. The court agreed that the employee had been constructively dismissed and consequently had not been given a reasonable notice period of termination — which, in his case, was 15 months. In a two-step test, the court determined that 1) but for the termination, the employee would have been entitled to the LTIP payment during his reasonable notice period, and 2) the terms of the LTIP plan did not clearly and unambiguously limit or remove the employee's common law right to damages. As a result, the court ruled that had the employee "been given proper notice, he would have been 'full-time' or 'actively employed' throughout the reasonable notice period" and entitled to the LTIP payment. The judgment could have widespread ramifications and be interpreted broadly to apply to different types of compensation such as bonuses, incentives or commission payments. Employers should review their employment agreements, policies and procedures relating to these types of compensation in light of this ruling.
Resources	karine.bellavance@mercer.com GRIST, 27 Oct 2020

Canada — New Brunswick (new)	
Status	22 Oct 2020
Development	**Wealth** **Defined benefit plans provide more funding flexibility** Defined benefit (DB) plans have more flexibility in funding solvency deficits under changes to the General Regulation under the Pension Benefits Act. The changes: • Allow DB plans to fund to a threshold of 85% of solvency liabilities — down from the prior 100% threshold • Strengthen the going concern funding requirements by including a provision for adverse deviation (PfAD) • Allow solvency liabilities to be secured by letters of credit rather than contributing solvency deficiency payments to a maximum of 15% of the solvency liabilities.
Resources	doug.brake@mercer.com News release (Government, 28 Oct 2020)

Canada — Québec (new)	
Status	**Proposal**
Development	**Wealth** **Implementation of target benefit pension plans proposed** Recently introduced legislation (Bill 68) would allow the implementation of target benefit plans (TBPs).The legislation follows consultations with major trade unions over the past two years with and is aimed at addressing the decline in traditional defined benefit (DB) pension plans. Highlights include: • TBPs will be available in union or non-union environments, on a single-employer or multi-employer pension plan basis, but may not cover employees outside Québec, except under exceptions to be proclaimed by regulations. • Contributions will be predictable and fixed for both employers and members. Funding will be on a going concern basis and will include a stabilization provision. • Monthly life pensions, without being guaranteed, may be estimated in advance according to a predetermined formula. The pension amount may increase or decrease depending on the plan's financial strength. • The benefit target cannot vary according to service for the same category of workers. • Benefits cannot be based on an "average of the last" or highest salaries, cannot provide for early retirement subsidies depending on years of service, and cannot provide for guaranteed indexation after retirement. • Investment and longevity risks will be pooled among all active and retired members. • DB-type provisions will not be permitted in TBPs, such as for service prior to the implementation date of the TBP. A DB plan cannot be converted to a TBP for past service, but it will be possible to convert a defined contribution (DC) plan or a multi-employer negotiated contribution pension plan to a TBP, subject to the provisions to be prescribed by regulation. Bill 68 includes other proposed changes to the Supplemental Pension Plans Act, including: • Pension plans that have DC provisions and voluntary retirement savings plans may offer variable payment life pensions. • DB or TBP plans will be allowed to determine the degree of solvency for the purposes of the payment of commuted values at intervals shorter than the plan's fiscal year. • Retraite Québec will have the power to prescribe some measures to mitigate the COVID-19 pandemic consequences.
Resources	Fhubert.tremblay@mercer.com GRIST, 4 Nov 2020

Canada (upcoming effective dates)	
Development	**Career** • Employers face workplace harassment prevention rules — Key date: 1 Jan 2021
United States (US) (new)	
Status	**Consultation is open until 1 Dec 2020**
Development	**Career** **Input requested on Executive Order combatting race and sex stereotyping** The Office of Federal Contract Compliance Programs at the Department of Labor seeks comments, information and materials from the public relating to workplace trainings that involve race or sex stereotyping or scapegoating. The request for information follows President Trump's Executive Order 13950 in September that prohibits federal agencies and contractors from conducting training that contains "divisive concepts" about race or sex stereotyping or scapegoating. Earlier in October, the US Chamber of Commerce and a large group of organizations and companies urged the President to withdraw the Order saying it "will create confusion and uncertainty, lead to non-meritorious investigations, and hinder the ability of employers to implement critical programs to promote diversity and combat discrimination in the workplace."
Resources	Request for Information (Department of Labor, 22 Oct 2020); Executive Order on Combating Race and Sex Stereotyping (White House, 22 Sep 2020) and Coalition letter on Executive Order 13950 (US Chamber of Commerce, 15 Oct 2020)

US (new)	
Status	**Proposal**
Development	**Wealth** **Bipartisan retirement reforms offered by key House lawmakers** House Ways and Means Committee leaders have introduced a bipartisan package of retirement reforms, building on changes enacted last year in the Setting Every Community Up for Retirement Enhancement (SECURE) Act. The Securing a Strong Retirement Act of 2020 (HR 8696), often referred to as “SECURE 2.0,” will lay the groundwork for legislation next year if the package does not progress in the post-election lame-duck session. The bill draws heavily from sweeping Senate legislation (S 1431) introduced last year and other bipartisan proposals, which suggests the reforms could see action in the next Congress, regardless of which party has control. Current committee chair Richard Neal, D-MA, who is likely to retain his gavel, may also push for legislation requiring most employers to offer a retirement plan. Measures of interest to employers include: • Student loan match repayments • Mandated automatic enrollment and escalation for new plans • Expanded coverage of part-time workers • Required minimum distribution changes • Qualified longevity annuity contracts • Expanded self-correction program • Recovery of retirement plan overpayments • Simplifying reporting and disclosure requirements • Establish a retirement savings lost and found • Provisions specific to 403(b) plans • Provisions of special interest to small employers
Resources	geoff.manville@mercer.com, margaret.berger@mercer.com, brian.kearney@mercer.com GRIST, 3 Nov 2020

US (new)	
Status	⚠ **1 Jan 2021**
Development	**Health — Wealth** **2021 benefit contribution and other limits set** Internal Revenue Service Rev. Proc. 2020-45 gives the 2021 contribution and other limits for health flexible spending arrangements (FSAs); Archer medical savings accounts; and qualified small-employer health reimbursement arrangements (HRAs), long-term care policies, transportation fringe benefits and adoption assistance programs. The 2021 adjusted figures reflect the increase in the average chained Consumer Price Index for All Urban Consumers for the 12 months ending 31 Aug 2020, after applying statutory rounding rules. Rev. Proc. 2020-43 set the 2021 employer contribution limit for excepted-benefit HRAs, while Notice 2020-33 increased the health FSA limit on 2020 carryovers to the 2021 plan year, with future carryovers capped at 20% of the maximum employee pretax contribution to a health FSA for a plan year. Rev. Proc. 2020-45 keeps the limit at $550 for 2021 health FSA carryovers to the 2022 plan year. Mercer's 2021 quick benefit facts sheet highlights other key health and retirement benefit amounts announced earlier this year.
Resources	dorian.smith@mercer.com, katharine.marshall@mercer.com, margaret.berger@mercer.com GRIST, 27 Oct 2020 and 2021 quick benefit facts (Mercer, 27 Oct 2020)

US	
Status	**Consultation open until 17 Nov 2020**
Development	**Wealth** **Defined contribution plan lifetime income disclosures interim final rule issued** An interim final rule (IFR) on lifetime income disclosures provides implementation guidance from the Department of Labor (DOL) on this requirement of the Setting Up Every Community for Secure Retirement Enhancement (SECURE) Act (Pub. L. No. 116-94). The act requires defined contribution plans to show the account's annuity equivalent, using DOL prescribed assumptions, in each participant's benefit statement. Comments are due by 17 Nov 2020, and the DOL is looking for stakeholder feedback on several areas of the proposal. The IFR will take effect one year after publication and plans do not need to comply before then. DOL intends to publish a final rule before the end of the one-year period that will reflect stakeholder comments and supersede the interim final rule. In the meantime, plan administrators may want to start evaluating their benefit statements in preparation for any changes that may be necessary once the final rule takes effect.
Resources	margaret.berger@mercer.com and brian.kearney@mercer.com GRIST, 1 Sep 2020

US — California (new)	
Status	**Currently effective**
Development	**Career** **App-based drivers are contractors — not employees** App-based transportation (rideshare) and delivery drivers are classified as independent contractors instead of employees after the passage of ballot measure Proposition 22 by California voters. Firms like Uber, Lyft and DoorDash are now exempt from a 2019 law (Assembly Bill 5) that codified an “ABC” test to determine if workers are employees and entitled to state labor protections and benefits. Currently, there are legal battles relating to this law, including an October 2020 appeals court order requiring Uber and Lyft to reclassify their drivers as employees. The passage of Proposition 22 will impact these court cases, but the scope is unclear. As independent contractors, these drivers are not covered by state employment laws such as minimum wage, overtime, unemployment insurance and workers’ compensation. However, they are entitled to other compensation (including minimum earnings, healthcare subsidies and vehicle insurance) and also have the flexibility to choose when, where, and for how long they work. This controversial referendum was reportedly the costliest in California’s history due to lobbying efforts on both sides, and the result is viewed as a win for how gig economy companies operate.
Resources	GRIST, 5 Nov 2020

US — Washington (new)

Status **Payroll deductions to begin 1 Jan 2022**

Development **Health**

Employee-funded long-term care to be established

Washington will launch a state-run long-term services and supports (LTSS) trust program in 2025, under legislation enacted last year. Starting 1 Jan 2022, employers in the state will have to collect 0.58% of wages through payroll deduction and remit these employee premium contributions to the state. Employees with other long-term care (LTC) insurance can waive participation. Highlights include:

- Several state departments will work together to develop, implement and administer the program.
- Beginning 1 Jan 2022, the Employment Security Department (ESD) will assess a premium rate of 0.58% of an employee's wages. Employers will have to collect the premiums through payroll deductions from employees in Washington and remit the amount collected to the ESD. The ESD will determine the manner and intervals for collecting and remitting premiums. For employees covered by a collective-bargaining agreement in existence 19 Oct 2017, the law does not apply until the agreement expires or is reopened or renegotiated.
- Starting 1 Jan 2025, approved services will be available so eligible beneficiaries can have benefits paid to registered LTSS providers. Benefit eligibility will extend to individuals who have paid LTSS premiums for the equivalent of either (i) 10 years without an interruption of five or more consecutive years or (ii) three years within the last six years. Employees must have worked at least 500 hours per year.
- Benefits will be payable for a range of services that include adult day care, professional services, family support, assisted living, nursing homes and more. The lifetime maximum benefit will be set at $36,500. The DSHS will reimburse eligible services on a given date using a "benefit unit" of up to $100, which will be annually adjusted to reflect changes in the Washington consumer price index.

Until the state provides more detail in proposed regulations or other regulatory guidance, it's unclear how the state program will coordinate with any LTC benefit offered through an employer plan or as a voluntary benefit. Employers with Washington employees will want to monitor developments on the state's websites and discuss implications with long-term care vendors. Employers that do not offer LTC benefits will need to prepare for the required payroll deductions in 2022.

Resources catherine.stamm@mercer.com and wade.symons@mercer.com

US (upcoming effective dates)

Development

Career

- Board director from underrepresented communities required in California — Key date: 31 Dec 2020
- Changes to 2021 ACA out-of-pocket maximums, ESR penalties; other changes ahead — Key date: 1 Jan 2021
- Health savings account, high-deductible health plan figures set — Key date: 1 Jan 2021
- California employers must provide sexual harassment training by 2021 — Key date: 1 Jan 2021
- Colorado's new pay equity law takes effect in 2021 — Key date: 1 Jan 2021
- California employers required to file equal pay reports — Key date: 31 Mar 2021
- Employee data collection delayed due to effects of COVID-19 — Key date: March 2021
- Gender diverse boards required in Washington state — Key date: 1 Jan 2022

Career — Health

- Connecticut enacts paid family and medical leave — Key date: 1 Jan 2021

Wealth

- FASB completes deliberations on retirement plan disclosures — Key date: 15 Dec 2020
- COVID-19 legislation gives 2020 defined benefit funding relief — Key date: 1 Jan 2021
- Electronic delivery rule for retirement plan notices finalized — Key date: 27 Jul 2021

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Asia Pacific

Australia (new)

Status **Effective dates vary**

Development **Career**

Employment measures in 2020-21 budget

Australia’s delayed federal Budget 2020-21 includes employment-related developments that may impact employers. Highlights include:

- Beginning 7 Oct 2020 for 12 months, employers can claim a new credit for each new job created for eligible young persons aged 16 to 35 years. The credit is A$200 a week for those aged 16 to 29 years and A$100 a week for those aged 30 to 35 years.
- The Australian Tax Office will have increased powers to allow employers to rely on existing corporate records, rather than prescribed records, to complete their fringe benefit tax (FBT) returns. The goal is to reduce the time employers and employees spend on recordkeeping.
- To encourage reskilling, employer-provided retraining activities for employees who have either been made redundant or who are about to be made redundant will be exempt from the 47% FBT tax.
- Employers will also be exempt from the FBT on car parking provided to employees and on multiple work-related portable electronic devices, such as phones or laptops, provided to employees.

Resources GRIST, 20 Oct 2020

Australia (new)	
Status	**Effective dates vary**
Development	**Health** **Health measures in 2020-21 budget** The delayed federal Budget 2020-21 includes health-related developments that may impact employers. Highlights include: • The mental health budget will increase to A$5.7 billion and fund improved Medicare psychological services. Individuals will be entitled to 20 Medicare-funded psychological consultations per year, up from 10 under the current rules. These Medicare-funded mental health services will supplement coverage provided by employer-funded employee assistance programs. • Insurers will be allowed to expand family coverage under private health insurance policies to include dependents up to age 31 (rather than the current cut-off age of 24) and any family member with a disability. The changes aim to address declining number of young people covered by private health insurance and improve the continuity of coverage. Depending on how insurers decide to address the reforms, employer-funded health plans could see lower premiums or remove employee contributions. • The government will commit A$17.1 million to improve the Medical Costs Finder website and increase the transparency of out-of-pocket costs associated with private health insurance. The website collects, validates and publishes medical specialist fees charged by individual practitioners to consumers. The reduction or elimination of out-of-pocket expenses will increase the already high value of company private health plans to employees. • The government has extended funding for telehealth services for an additional six months through March 2021. This will enable individuals who do not have easy access to doctors and allied health services to continue with online consultations.
Resources	darren.downie@mercer.com GRIST, 16 Oct 2020

Australia (new)	
Status	⚠ **Expected to take effect from 1 Jul 2021**
Development	**Wealth** **Superannuation pension reform measures in budget** The Federal Budget 2020/21 includes several superannuation (super) reforms under the banner of "Your Future, Your Super." Highlights include: • Employees that already have a super account as at 1 Jul 2021, will have their existing account "stapled" to them until they decide otherwise. This measure aims to avoid the duplication of super accounts that can occur when a fund member changes employment. An employer's nominated default fund will only apply if a new employee does not have an existing super fund account — typically this would affect individuals starting their first job — and only if the employee does not select a fund. • The Australian Taxation Office (ATO) will develop comparison and ranking tools that enable consumers to compare MySuper products by fees and investment returns. • An annual performance test will apply to MySuper products from 1 Jul 2021, and to trustee-directed products (multi-asset class options) from 1 Jul 2022. The test will be based on a comparison of the product's annual investment return over the previous eight years against a passive return benchmark calculated and published by the Australia Prudential Regulatory Authority. • Products that underperform their benchmark return by a minimum of 0.5% per annum for two consecutive years will be barred from accepting new members until their performance improves. • Products that underperform the benchmark return by a minimum of 0.5% per annum over the most recent eight-year period will be classified as "underperforming" on the ATO YourSuper comparison tool. Trustees must inform members about the underperformance and notify them about the YourSuper comparison tool. • New laws will strengthen the obligation of super trustees to act in the best financial interests of members. • Trustees must provide members with "key information about how they manage and spend their money" in advance of annual member meetings.
Resources	paul.shallue@mercer.com GRIST, 14 Oct 2020

Australia (upcoming effective dates)	
Development	**Career — Wealth** • Modern slavery statement deadlines extended — Key date: 31 Dec 2020 **Wealth** • Financial product design, distribution rules postponed — Key date: 5 Oct 2021 • Australia revises consumer dispute resolution for finance sector — Key date: 5 Oct 2021 • Australia increases consumer protection for financial products — Key date: 5 Oct 2021

China (new)	
Status	**Currently effective**
Development	**Health** **Employers to contribute to long-term insurance** On 10 Sep 2020, the National Medical Security Administration expanded the long-term care insurance pilot scheme to 14 provinces and municipalities: Beijing, Tianjin, Shanxi, Nei Mongolia autonomous region, Liaoning, Fujian, Heinan, Hunan, Guangxi, Guizhou, Yunnan, Shaanxi, Gansu and Xinjiang Uygur autonomous region. Highlights include: • The pilot phase applies to individual participants covered by basic social medical insurance for workers. The scheme aims to meet the basic care needs of eligible individuals and has prioritized individuals who are severely disabled, and persons who are elderly and disabled. • In principle, employers and employees pay an equal share of the insurance premium. The employer's contribution is calculated on the amount of the employee's total wages, and can be deducted from the basic medical insurance premiums during the initial phase (this is to avoid increasing the employer's costs). The employee's contribution is calculated on their income, and can be paid from the social medical insurance personal accounts. • The scheme's main purpose is to cover the cost of basic nursing services provided by qualified institutions and personnel. Insured disabled persons can make payment claims if they have applied, been diagnosed and received medical treatment for more than six months. The policies are encouraged to offer payment options based on differentiated packages of care and support.
Resources	jingting.zou@mercer.com GRIST, 27 Oct 2020

China (new)

Status ⚠ **Currently effective**

Development **Career**

Employers urged to share employees

On 30 Sep 2020, China's Ministry of Human Resources and Social Security issued guidance that encourages employers with surplus employees to share them with employers requiring more staff. Employee sharing has recently been used by companies in response to the effects of COVID-19. Highlights include:

- Employers should sign a cooperation agreement that includes the number of employees to be shared, working time, work location, work content, break time, labor protection conditions, remuneration, payment dates and method, meal and accommodation arrangements, the arrangements for returning workers, employer liability and compensation for work injuries, and transportation expenses.
- Employers with surplus employees should respect employees' opinions prior to arranging transfers under the scheme. The employer that needs more employees must provide accurate information about the job, pay, rules and working conditions. Employees must not be assigned to work in other units under the employee-sharing arrangement.
- The duration of shared employment cannot exceed the period of service set out in the applicable employment contract signed by the employee and the employer.
- The labor relationship between the employer and the employee remains unchanged, with the original employer remaining responsible for wages; social insurance and other rights; and employee protection issues.
- The original employer is liable for work injuries arising under the scheme, but the employers can agree to a compensation method.
- Before the end of the shared employment period, the employee can opt to return to work with the original employer, or the sharing employer can return the employee. When the period of shared employment ends, the employee can return to the original employer or can negotiate to continue working for the sharing employer, subject to the employer's agreement.

Resources jingting.zou@mercer.com
GRIST, 27 Oct 2020

China (upcoming effective dates)

Development **Career**

- Civil code covers sexual harassment, privacy protections — Key date: 1 Jan 2021

Hong Kong (upcoming effective dates)

Development **Career — Health**

- Maternity leave and pay increases to take effect — Key date: 11 Dec 2020

India (new)	
Status	**Could be as soon as 1 Apr 2021**
Development	**Career — Health — Wealth** **Labor and employment laws reformed** Significant labor and employment law reforms passed India's parliament in September 2020, and could take effect as soon as 1 Apr 2021. The government will publish consultation documents with proposed rules for implementing the new codes. Highlights include: • **Code on Wages, 2019.** This code was enacted in 2019, but it will take effect at the same time as the three other codes. The code establishes a minimum wage that can vary by region, extends wage protections to all employees, sets out permitted wage deductions by employers, prohibits gender pay discrimination for work of a similar nature, and requires wage payments to be daily, weekly, fortnightly or monthly. • **Code on Social Security, 2020.** This code expands social security coverage to all workers, including those in nontraditional employment relationships, such as independent contractors and gig economy workers. Social security benefits must include insurance to cover accidents, life, disability, health, old age, maternity benefits, child care, and gratuity (an employer payment given on the employee's retirement or earlier, subject to meeting certain conditions). • **Occupational Safety, Health and Working Conditions Code, 2020.** This code applies to all employers with 10 or more workers, requiring employers to register on a centralized database. Employee protections will apply to a wider range of organizations and will include working hours, leave entitlement, overtime hours and pay, and weekly rest periods. • **Industrial Relations Code, 2020.** This code covers most employers (with some specified exclusions) and addresses trade union rights, including requiring employers to recognize a negotiating union to represent the employees, and the settlement of industrial disputes. The code also revises the rules on retrenchments and will require employers with 300 or more workers (up from 100) to obtain prior permission from labor authorities before making layoffs. A new worker reskilling fund will pay a benefit to retrenched workers.
Resources	GRIST, 29 Oct 2020

India (new)	
Status	⚠ **Currently effective**
Development	**Career** **Rules to protect transgender persons published** Rules on the protection of transgender persons took effect on 25 Sep 2020, providing further detail on measures included in the Transgender Persons (Protection of Rights) Act, 2019. The rules apply to private and public sector organizations and require employers to prohibit discrimination against transgender persons. Highlights include: • Every establishment must provide a safe working environment and protect transgender persons from discrimination with regards to employment matters — including recruitment, workplace adjustments, employment benefits and promotion. • Every establishment must post an equal opportunities policy on the employer's website or at the worksite. The policy must include contact information for an appointed complaints officer and other details, such as the provision of unisex toilets, other amenities, and applicable safety and security measures to support transgender persons in the workplace. • Complaints officers must investigate complaints within 15 days of their receipt, and heads of establishments must follow up on such reports within 15 days. • The government will establish a grievance system, including a helpline and outreach centers, and will publish penalties for breaches of the law. • The rules include other measures, such as the issuance of identity certificates to transgender persons, and nondiscrimination with regard to welfare provision, education, social security and health matters. Further measures will be published within two years, including a "comprehensive policy" on the measures and procedures required to protect transgender persons, and administrative and police measures to protect vulnerable transgender communities.
Resources	GRIST, 29 Oct 2020

India (upcoming effective dates)	
Development	**Health** • EDLI payment benefits to increase — Key date: Effective date has not been announced

Indonesia (new)	
Status	**Currently effective**
Development	**Career — Health — Wealth** **Employment laws reformed in wide-ranging areas** Signed by the president on 2 Nov 2020, the Omnibus Law — also called the 2020 Job Creation Law — impacts different employment aspects of business, such as employee terminations and the employment of foreign nationals. The government will publish some implementing regulations this month, with other regulations to follow later. Highlights include: • A new Job-Loss Guarantee Program (JKP) funded by a new social security premium will pay unemployment insurance benefits of up to six months' wages. • The law removes certain restrictions on the use and renewal of fixed-term contracts, but employers have to pay compensation when a contract expires. • Companies that provide outsourcing staff to vendors are responsible for all wage and social security matters. Even if a vendor changes, the employment rights of outsourced staff generally remain unchanged. • The law eliminates the entitlement to two months of long-service leave for employees with six or more years of consecutive service when provided under their employer's leave policies in place since 8 Apr 2004. Going forward, employers and employees may voluntarily agree to this entitlement. • The cap on daily overtime has increased to four hours, up from three; and the weekly overtime limit will increase to 18 hours, up from 14. • Provincial governments retain responsibility for setting a general minimum wage for the province and could set district or city minimum wages, subject to applicable economic and inflation factors. • New grounds for termination apply, and employers must notify employees about the reason for their termination. • The law reduces termination payments and abolishes enhanced severance pay as well as payment of medical, healthcare and housing allowances. • Employers no longer require ministerial approval prior to employing foreign nationals in a wider range of job positions.
Resources	isdar.marwan@mercer.com GRIST, 9 Nov 2020

Japan (new)	
Status	⚠ **1 Jan 2021**
Development	**Career — Health** **Time off for child, family member care becomes more flexible** Employees will be allowed to request time off by the hour at any time during working hours to take care of a sick or injured child or family member — under measures in the revised Act on Childcare and Family Care Leave. To take advantage of this increased flexibility, employers must amend their rules of employment. Also, employers in certain industry sectors will be allowed to refuse hourly leave requests — for example, due to the nature or location of the work or provisions included in labor-management agreements. Currently, employees can request leave by the half-day to care for a sick child or family member, and employees who work four hours or fewer per day are not allowed to request time off to provide such care.
Resources	yukiko.sanjo@mercer.com GRIST, 19 Oct 2020

Japan (upcoming effective dates)	
Development	**Career** • Employers urged to employ workers until age 70 — Key date: 1 Apr 2021

New Zealand (previously covered, newly effective)	
Status	⚠ **6 Nov 2020**
Development	**Career** **Gender pay equity claim procedures outlined** Workers will be allowed to submit pay equity claims under measures included in the Equal Pay Amendment Bill passed by Parliament in July. The law aims to reduce "systemic sex-based pay undervaluation in pay in female-dominated occupations." Procedures for making claims will be based on the current bargaining framework set out in the Employment Relations Act 2000 — court actions are intended to be a last resort. The government will publish online tools and other resources about the claims process.
Resources	GRIST, 10 Aug 2020; Pay and employment equity information (Government)

Oman (previously covered, newly effective)	
Status	**1 Nov 2020 fund is launched; contributions begin from 1 Jan 2021**
Development	**Job Security Fund launched** From 1 Nov 2020, a new Job Security Fund will pay an allowance to Omani citizens who have completed any probationary period and are terminated for nondisciplinary reasons. The allowance amount will be 80% of the employee's average wage — calculated over the 24 months prior to the termination date — and will be paid for up to six months. From 1 Jan 2021, private and public sector employees will pay 1% of their monthly salaries to the fund via payroll deduction, and employers will be required to pay the same amount to the Public Authority for Social Insurance. Employers that hire non-Omani employees will have to pay an additional 5% into the fund when applying for or renewing work permits. From 1 Nov 2023, the fund will expand to pay an allowance to Omani citizens searching for a job.
Resources	GRIST, 5 Oct 2020

Oman (upcoming effective date)	
Development	**Health** • Oman issues implementation rules for new health insurance scheme — Key date: Expected end of 2020

Philippines (new)	
Status	**Currently effective**
Development	**Career** **Payment confirmed of 13th month salary in 2020** Employers must still pay the 13th month salary in 2020, and the government has issued Labor Advisory No. 28-20 on calculation method, the timing of payment (the deadline is 24 Dec 2020), and the requirement for employers to report the payment by 15 Jan 2021. The guidance confirms that no exemption or deferment of payment will be granted. The 13th month salaries are paid to all private sector employees who have worked for one month or more during the calendar year, regardless of their position, designation, employment status and the method by which salaries are paid.
Resources	Labor Advisory No. 28-20 Guidelines on the payment of thirteenth month pay (Government, 19 Oct 2020)

Singapore (new)	
Status	⚠ **Applies from 1 Nov 2020 to 30 June 2021**
Development	**Career** **Guidance issued on implementing variable pay cuts** Singapore's tripartite National Wages Council (NWC) has issued supplementary guidelines for employers about implementing cuts to variable pay components — under the terms of the Flexible Wage System (FWS) — with the aim of avoiding layoffs due to the COVID-19 pandemic. The NWC also announced its decision not to reduce employers' contribution rates to the Central Provident Fund (that finances employees' mortgages, medical and old age needs) and to rely on the FWS to reduce costs and maintain jobs. The guidelines apply from 1 Nov 2020 to 30 June 2021, and follow earlier guidance issued on 30 Mar 2020. To be eligible to implement variable compensation cuts, employers must have already implemented or plan to immediately implement the FWS. Highlights include: • The guidelines set out recommendations for reducing variable pay components for three categories of workers — rank and file employees, middle management and senior management. • Employers should apply "earlier and deeper" cuts to variable pay for employees in managerial roles. The decision about the size of the reduction should be "fair and reasonable" — based on company and industry sector performance and the amount of government support available to offset business costs and wages. The employer should tell employees how reduced wages will be restored when the business and industry sector performance improve. • Employers should try to continue the 13th month salary payment (the annual wage supplement) where applicable, due to its importance to lower-wage workers. • Unionized companies must negotiate and agree to reduce wages and FWS implementation. As part of the process, employers must provide prior information about the company's performance and prospects. • Nonunionized employers are encouraged to take "a proactive and transparent approach" when communicating with employees about cost-saving measures to be implemented.
Resources	GRIST, 21 Oct 2020

Singapore (new)	
Status	⚠ **Currently effective**
Development	**Career** **Responsible retrenchment principles strengthened** Singapore's Ministry of Manpower (MOM) has released the updated Tripartite Advisory on Managing Excess Manpower and Responsible Retrenchment, which was agreed to by the tripartite partners. Highlights include: • Changes to working arrangements that don't include pay cuts and adjustment of work arrangements that require pay cuts. • Direct wage adjustments to address extremely poor or uncertain business conditions, and likely for the longer term. Employers should consult with labor unions and employees to reach an agreement before implementing such measures. • Introduction of no-pay leave, but employers should consider other measures before they introduce it, and consult with labor unions and employees about the impact and duration of such leave. If necessary, employers could implement no-pay leave with other cost-saving measures. • Employers should ensure layoffs occur "in a responsible and sensitive manner" and first consider all other measures. • Objective criteria (such as ability, skills and experience) must be used to select employees for retrenchment. • Employers are encouraged to maintain "proportionately" more Singaporean nationals during retrenchment, "to take a long-term view of their manpower needs," and maintain a strong Singaporean core. • Employers should provide clear notification and communication with affected employees, including information on how the retrenchment would be carried out. The statutory notice period set out in the Employment Act should be extended if possible. Employers should provide support for retrenched employees, including payment of the retrenchment benefit, and help to find new employment, including training. Employees with at least two years of service are eligible to receive the retrenchment benefit, and employees with less service could be granted an ex gratia payment by their employer.
Resources	GRIST, 20 Oct 2020

Taiwan (upcoming effective dates)	
Development	**Career** • Minimum wage rates to increase slightly — Key date: 1 Jan 2021

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Europe, Middle East and Africa (EMEA)

European Union (EU)

Status Proposal

Development Career

Proposal on adequate minimum wages published

A proposed European Union directive on minimum wages aims to improve the adequacy and protection of minimum wages in all member states, but would not establish a harmonized minimum wage level or a uniform wage setting mechanism. Highlights include:

- Member states would have to provide a framework to enable collective bargaining, especially in countries with less than 70% of workers covered by collective bargaining. They would have to create an action plan to promote collective bargaining, support social partners in wage bargaining, and encourage wage negotiations.
- Member states would have to enforce and monitor minimum wage provisions, and in particular, ensure compliance with collective agreements or statutory minimum wages included in public procurement or concession contracts.
- Member states would have to collect data on minimum wage coverage and adequacy, and report annually.
- Workers must have access to effective and impartial dispute resolution mechanisms, including the right to redress (such as, adequate compensation). Effective, proportionate and dissuasive penalties must apply to breaches of the law.
- Member states would have to issue clear criteria for assessing the adequacy of minimum wage rates compared to other wages paid in the same country.
- Member states that already have a statutory minimum wage would have to apply certain governance measures, including steps to ensure the "effective involvement" of social partners in setting minimum wage rates and the effective access by workers to statutory minimum wage protection.

Resources GRIST, 2 Nov 2020

Europe (new)	
Status	**Consultation is open until 29 Jan 2021**
Development	**Career** **European Banking Authority issues proposals for revised sound remuneration guidelines** The European Banking Authority (EBA) invites input by 29 Jan 2021 on proposed revisions to the Guidelines on Sound Remuneration Principles so they comply with the EU's capital requirements directive (CRDV) that will take effect on 28 Dec 2020. The EBA's proposals address restrictions on variable pay, the requirement to apply gender neutral remuneration policies, and risk management measures in CRDV. The EBA says the proposed changes are more limited in scope than the 2015 guidelines, and will be finalized during the first half of 2021.
Resources	richard.symons@mercer.com EBA launches consultation on revised guidelines on sound remuneration policies (EBA, 29 Oct 2020)

EU (new)	
Status	**Effective dates vary**
Development	**Career** **Measures to improve drivers' working conditions finalized** Employment measures that include special posting rules for drivers in international transport were agreed to earlier in 2020. The employment measures — part of Mobility Package I — comprise a regulation on the maximum daily and weekly driving times, minimum breaks and daily and weekly rest periods, effective 21 Sep 2020, and a directive on the working conditions and social protection of posted drivers in the road transport sector, effective 6 Feb 2022. Highlights include: • Drivers' regular weekly rest periods and every other rest period of more than 45 hours that is taken to compensate for a previously shortened weekly rest period, must not be spent in their vehicles or in parking areas. Employers must pay for gender-sensitive accommodation that provides adequate sleeping and sanitary facilities. • Drivers working in international freight transport can spend two consecutive reduced weekly rest periods outside of the member state in which their company is established, but must take at least four weekly rest periods in four consecutive weeks, two of which must be regular weekly rest periods. • In unforeseen situations, drivers can exceed their daily and weekly driving time by up to one hour (extendable to two hours in certain circumstances) when returning to their employer's operating center or their own place of residence, with the aim of taking their regular weekly rest period. All driving time extensions must be compensated for by equivalent rest breaks and documented. • The European Commission will present technical specifications for on-board mandatory digital recorders (tachographs) by August 2021, and their use in vehicles will be phased in from 2023. • Professional drivers in road freight and passenger transport must have easy access to information on safe and secure parking spaces. To this end, the commission will publish a list of certified parking spaces. • The directive aims to clarify when professional drivers in goods or passenger transport will receive the same pay for the same work at the same place, and sets out the circumstances in which drivers are excluded from the directive. After finalization of the regulation and directive, the commission flagged its concern with certain included measures that had not featured in the commission's original 2019 proposals. In particular, the requirement to return vehicles every eight weeks to the member state in which the employer is located, do not meet the EU's environmental targets.
Resources	GRIST, 3 Nov 2020

EU (upcoming effective date)

Development

Career

- Final CRD V revises remuneration principles — Key date: 28 Dec 2020
- Directive expands whistleblower protections — Key date: End of 2021
- Revised rules will impact participating companies, employees — Key date: 1 Jan 2022
- Law strengthens rights of ’nonstandard workers’ — Key date: Summer 2022

Career — Health

- Work-life balance measures, including leave finalized — Key date: Summer 2022

Wealth

- ESG agenda, capital markets union progress — Key date: 10 Mar 2022

Belgium (upcoming effective date)

Development

Career — Health

- Constitutional court annuls ’cash for car‘ system — Key date: 31 Dec 2020

Denmark (new)	
Status	⚠ **Expected to begin in January 2022**
Development	**Wealth** **New early retirement option agreed on** Denmark's government and other relevant parties have agreed on a new early retirement option for employees, including self-employed persons that have had long and hard working lives. The government will soon submit a bill to parliament, and the early retirement option is expected to begin in January 2022. Highlights include: • The early retirement option is based on the number of years an individual has worked. For example, a 61-year-old individual who has been in the labor market for 44 years can retire three years before the national retirement age, and 42 and 43 years will allow retirement one or two years early. • Certain periods when individuals do not work full-time (such as a period of unemployment, sickness, part-time work, maternity leave or compulsory internship periods) will not count against calculating the number of years in the labor market. • The agreement also includes measures to improve the working environment. For example, DKK 100 million will be set aside in 2023 and private and public workplaces can apply for funds to improve the mental and physical work environment. According to the employment ministry, 41,000 full-time employees are expected to be entitled to early retirement in 2022, and 24,000 full-time employees are expected to exercise the right.
Resources	heine.olsen@mercer.com GRIST, 3 Nov 2020

Egypt (new)	
Status	**Currently effective**
Development	**Career — Wealth** **Employers to deduct salaries, pensions to fund pandemic, disaster responses** A law enacted by the government requires temporary deductions from private and public sector employees' salaries and pensions to support state initiatives that address pandemics and natural disasters. The deductions are effective for one year from 14 Aug 2020. Highlights include: • Deduction amounts are 1% of the net salaries of employees, and 0.5% from the net pension of retired employees. • Employers or payroll providers must make the deductions and submit them to the Ministry of Finance. • Most employees are covered by the measure, including those on temporary contracts. However, the deductions do not apply to employees and retirees with monthly earnings or pensions of EGP 2,000 or less. • The duration of deductions could be extended beyond one year, subject to parliamentary approval. • Certain industry sectors could be partially or completely exempted from the deductions on the basis of their economic performance.
Resources	GRIST, 22 Oct 2020

Finland (new)	
Status	Beginning in 2021
Development	**Health** **Collective bargaining in forestry sector to end** Collective bargaining in Finland's forestry sector will cease after current agreements expire over the next 15 to 27 months, the Finnish Forest Industries Federation (FFIF) announced on 1 Oct 2020. The FFIF's decision likely will require employers and employees in the forestry sector to change how they negotiate on employment conditions, salaries and many other aspects of employment contracts. Traditionally, national labor unions and industry federations, which negotiate national and industry specific agreements that bind all firms in a given industry, have had a strong impact in Finland. The FFIF's decision marks a significant change — and labor unions likely will seek to bargain with individual companies, requiring employers to manage their labor relations and bargaining arrangements. The FFIF said that recent centralized bargaining agreements failed to meet the varying needs of members in the forestry sector. Furthermore, the decision could have a broad impact if other large industry federations decide to discontinue collective bargaining in Finland.
Resources	riku.ruotsalainen@mercer.com GRIST, 28 Oct 2020

France (upcoming effective date)	
Development	**Career — Health** • Paternity leave to increase — Key date: 1 Jul 2021

Germany (upcoming effective date)	
Development	**Wealth** • Basic pension law benefits low-wage earners — Key date: 1 Jan 2021

Ireland (new)	
Status	**Effective dates vary**
Development	**Career — Health — Wealth** **Budget 2021's benefit and employment implications** Budget 2021 is the largest ever budget package in both size and scale and focuses on measures aimed at addressing the COVID-19 pandemic and the possibility that a Brexit trade deal will not pass. Earlier this year, the government announced — in its Programme for Government — that pension auto-enrolment would be introduced to encourage greater private pension saving, but the budget does not include any allocation of funds for the project. For now, the future of pension auto-enrolment remains highly uncertain. The minister announced €220 million of funding to cover deferral of the increased state pension age to 67 — a key policy objective of the coalition government. Scheduled to take effect on 1 Jan 2021, the increase is postponed pending review by a pensions commission. It's unclear how the deferral will be implemented or how long it will be in effect, but amending legislation likely will be required. The delay could have implications for employers who have taken steps to align their pension schemes' retirement age with the increased state pension age. It could also impact "integrated" schemes that provide retirement benefits on the assumption that an individual receives the state pension from a certain age. Other measures in the budget include: • The full rate of contributory state pension remains unchanged at €248.30 per week for the second consecutive year. • The National Minimum Wage will increase by 10 cents to €10.20. The universal social charge 2% rate band ceiling will increase slightly due to the revised minimum wage. • The weekly income threshold for the higher rate of employer's Pay-related social insurance will increase from €394 to €398 beginning 1 Jan 2021. • Parent's leave will increase from two to five weeks for each parent, and parents will be paid the Parent's Benefit, subject to meeting eligibility rules. • The waiting period will be reduced from six to three days for all new illness benefit claims from the end of February 2021. • The EWSS, introduced as part of the COVID-19 financial support measures for business, will continue until 31 Mar 2021, and a transitory scheme will be introduced thereafter until the end of 2021. Further details will be announced.
Resources	james.campbell@mercer.com GRIST, 26 Oct 2020

Ireland (upcoming effective date)	
Development	**Wealth** • Ireland updates auto-enrolment pension system implementation — Key date: Expected by 2022
Israel (upcoming effective date)	
Development	**Career** • Gender pay gap reporting expanded — Key date: 1 Jun 2022
Netherlands (new)	
Status	**Proposal**
Development	**Wealth** **Flexible pension options proposed** A proposed bill would provide flexible options for pensions. Highlights include: • Individuals could request withdrawal of up to 10% of their pension capital on retirement, if certain requirements are met. The lump sum would be subject to a progressive taxation rate. The measure could take effect on 1 Jan 2022. • From 2021 to 2025, employers would be exempt from paying a 52% levy on pension entitlements paid under early retirement arrangements concluded by employers and employees. To be eligible for the scheme, employees would have to take early retirement during the three years immediately prior to the start date of their state pension. They may also receive their pension entitlement as a lump sum. The measure could take effect on 1 Jan 2021. • Extended leave savings. Employees would have increased opportunities to retire early or take breaks from working, under a proposal to double the number of weeks — to 100 — that qualify for tax-exempt leave savings. Currently, employers can give employees additional leave entitlement as partial compensation for overtime or shift work, but employers must pay tax on leave exceeding 50 weeks. The measure could take effect on 1 Jan 2021.
Resources	pavel.kinderen@mercer.com GRIST, 20 Oct 2020

Poland (upcoming effective date)	
Development	**Career** • Minimum wage rate to increase — Key date: 1 Jan 2021
Slovakia (upcoming effective date)	
Development	**Career** • Minimum wage, supplementary pay rates to increase — Key date: 1 Jan 2021

Spain (new)	
Status	**Effective dates vary**
Development	**Career** **Gender equality, pay transparency laws published** Two complementary decrees address the introduction of gender equality plans and other equality measures. Royal Decree 901/2020 of 14 Oct 2020, addresses the principle of equal pay between men and women, and Royal Decree 902/2020 of 14 Oct 2020, addresses gender pay transparency. Highlights include: • Decree 901/2020 takes effect on 14 Jan 2021, and will require companies with 100 or more employees to negotiate an equality plan by 7 Mar 2021. Companies with 50 or more employees must negotiate an equality plan by 7 Mar 2022. Companies that already have an equality plan must ensure its compliance with the new decree by 14 Jan 2022. • Equality plans must be negotiated by companies with their employee representatives or labor unions; outside experts can advise employee representatives. Negotiating parties must analyze the companies' entire operation. The plans must be approved by companies and a negotiating committee and must also be submitted for registration with the Register of Collective Bargaining Agreements and Collective Labor Agreements within one year from the start of negotiations. • The plan must outline corrective measures and an accompanying timetable, plus arrangements for follow up and evaluation. The maximum duration of an equality plan is four years, but it could be renewed sooner in certain circumstances. • Companies that have to negotiate an equality plan must also conduct an equal pay audit. Companies must create a timetable for implementing corrective measures and arrangements for follow up and evaluation. • Decree 902/2020 takes effect on 14 Apr 2021, and requires companies to keep a remuneration register covering all employees, including executives and senior managers. Companies that already have a remuneration register must ensure it is in compliance by 14 April 2021.The register must be updated annually, and an explanation for any gender pay gap that is 25% or greater, must be included. The government will publish information and provide software to help companies maintain their registers. • Collective agreements must apply the principle of equal pay for jobs of equal value. Companies should have previously evaluated all work roles of equal value to compare pay by gender and identify any gender pay gaps.
Resources	gloria.villar@mercer.com GRIST, 3 Nov 2020

Turkey (new)	
Status	**Postponed until 2022**
Development	**Wealth** **Date to re-enroll in auto-enrollment pension postponed** The date for certain individuals to re-enroll in Turkey's auto-enrollment pension scheme (OKS) has been postponed until 2022, announced the Insurance and Private Pension Regulation and Supervision Board. The OKS was launched in 2017 for employees younger than 45 years who work for companies with 50 or more employees, and extended in 2018 to employers with 10 to 49 employees, and in 2019 to employers with 5 to 9 employees. The postponement will only impact employees who opted out of the OKS in 2017. Under the terms of the OKS, employees who opted out can re-enroll three years later at the earliest, although the finance ministry reserved the right to bring forward the re-enrollment date by one year or postpone it by five years. To re-enroll, affected employees must still work for the same employer and be under the age of 45. Employees will be allowed to re-enroll only once. Currently, employers do not need to take any action, and further details are expected.
Resources	evsen.olmez@mercer.com GRIST, 3 Nov 2020

Switzerland (upcoming effective date)	
Development	**Career — Health** • Paternity leave offered — Key date: 1 Jan 2021

United Kingdom (new)	
Status	**Proposal**
Development	**Wealth** **Defined contribution pension scheme improvements proposed** Proposed measures recently subject to a consultation that closed on 30 Oct 2020, encourage some smaller, less efficient defined contribution (DC) schemes to consolidate into larger arrangements that offer lower costs and better governance. Highlights include: • Draft regulations — due to take effect on 5 Oct 2021 — would require additional reporting by DC schemes operating for at least three years and holding less than £100 million in assets. • Schemes would have to complete expanded "Value for Member" assessments for inclusion in the annual "Chair's Statement," compare the scheme's charges and net returns against three larger comparison schemes, and assess various governance and process areas. • Results would have to be published on a publicly available site and declared on the scheme's return to the regulator. • Failing schemes would have to either confirm to the regulator their plans to wind up and consolidate, or outline an improvement plan. • New reporting requirements on total asset size and net investment returns would apply to all DC schemes.
Resources	anne.bennett@mercer.com GRIST, 5 Nov 2020

United Kingdom (upcoming effective date)	
Development	**Career** • Government postpones off-payroll working start date — Key date: 6 Apr 2021

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