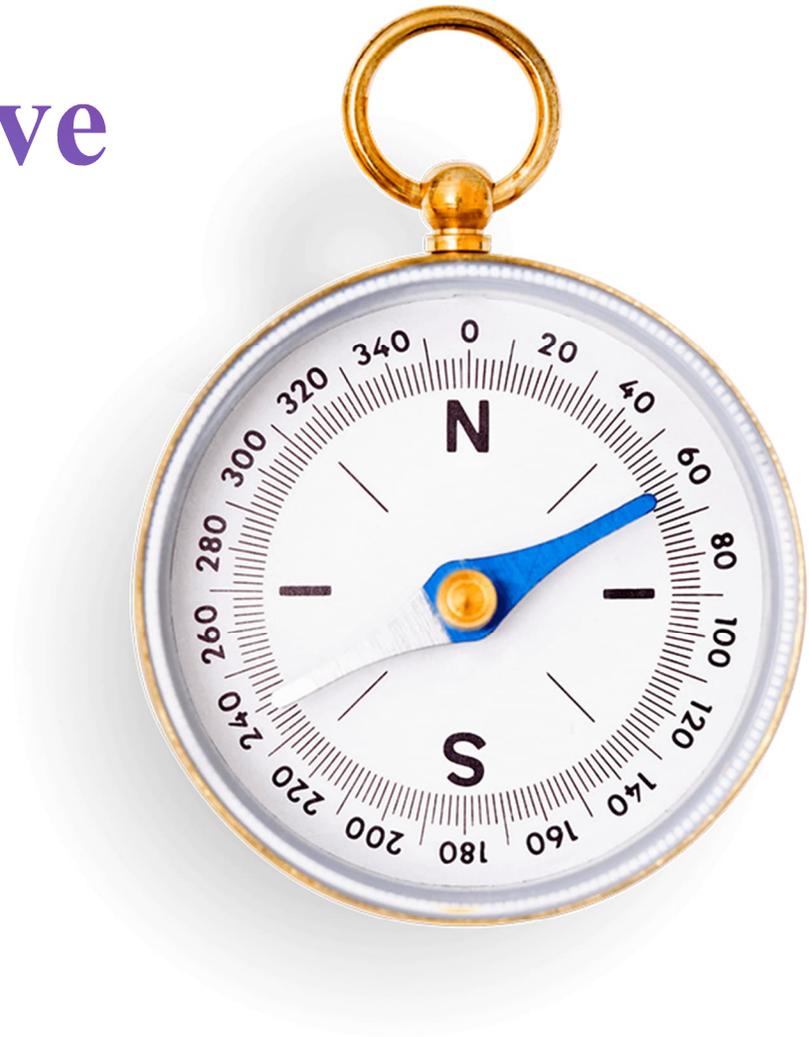


Law and Policy Group

# Global Legislative Update

By Stephanie Rosseau and Fiona Webster  
December 2022



# In this document

Mercer's *Global Legislative Update* covers legal developments affecting retirement, health, executive rewards, talent, diversity and inclusion, and other HR programs that affect local and/or expatriate employees. Links to developments with upcoming effective dates covered in past updates are also included to remind employers of impending deadlines. These icons indicate whether employer action is required.



Employer action required



Potential implications for employers



Developments to monitor

Please note: Mercer is not a law firm and therefore cannot provide legal advice. Please consult legal counsel before taking any actions based on the commentary and recommendations in this report.

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## Section 1

# Highlights

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[Voters reject \\$18 hourly minimum wage in Portland, Maine](#)  
[Commuter benefit limits now align with federal limits in Massachusetts](#)  
[Minimum wage to gradually increase to \\$15 in Nebraska](#)  
[Two-tier minimum wage system to be eliminated in Nevada](#)  
[Insured abortion coverage to be required in New Jersey](#)  
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Asia Pacific	
<b>Australia</b>	<a href="#">Automated ATO stapled fund request solution announced</a> <a href="#">Annual members' meetings notices to proceed</a> <a href="#">New financial, auditing requirements for superannuation funds proposed</a> <a href="#">APRA framework on financial resources, risks proposed</a> <a href="#">Planning for successor fund transfers and other transfers proposed</a> <a href="#">2022-2023 federal budget includes workplace initiatives</a> <a href="#">Enhanced personal data protection proposed</a>
<b>China</b>	<a href="#">Law aims to eliminate workplace gender discrimination, sexual harassment</a>
<b>Malaysia</b>	<a href="#">Electronic option introduced for employment pass renewals</a>
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EMEA	
<b>Czech Republic</b>	<a href="#">Employee meal allowances and fuel reimbursements increased</a> <a href="#">Remote-working rules proposed</a>
<b>Finland</b>	<a href="#">Measures to boost reemployment of dismissed older workers takes effect January 2023</a>
<b>Hungary</b>	<a href="#">Penalty fee imposed for unspent amounts on the SZÉP card</a>
<b>Ireland</b>	<a href="#">Remote-working, flexible-working measures integrated into single bill</a>
<b>Romania</b>	<a href="#">Minimum wage to increase</a>
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<b>Tanzania</b>	<a href="#">Compulsory health insurance proposed</a>
<b>Turkey</b>	<a href="#">Temporary tax-exempt benefits cover electricity, natural gas and heating expenses</a> <a href="#">Tax exemption of meal and commuter allowances change</a> <a href="#">Portion of minimum wage exemption from payment of SSI premium announced</a>
<b>United Kingdom</b>	<a href="#">National living wage and national minimum wage rates announced</a> <a href="#">Expanded miscarriage leave, pay proposed in Northern Ireland</a>

## Section 2

# Global

### Reproductive rights

#### Status



#### Ongoing initiatives

#### Development

#### Health

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

In June 2022, the US Supreme Court, in *Dobbs v. Jackson Women’s Health Organization*, 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 with some information on countries’ positions on reproductive rights and the varying employee health benefit plan issues involved, this roundup provides links to organizations, government websites, third-party analysis, news articles and viewpoints.

#### Resources

[Roundup: Employer resources on reproductive rights post Dobbs ruling](#), regularly updated

Coronavirus (COVID-19) pandemic	
Status	 Ongoing initiatives
Development	<p><b>Career — Health — Wealth</b></p> <p><b>Countries address workplace issues resulting from the COVID-19 pandemic</b></p> <p>Since the World Health Organization declared COVID-19 a pandemic on 12 March 2020, employers continue to address the severe impact on work practices and adjust employment and benefit policies accordingly. Countries have enacted legislation and provided regulatory guidance related to workforce protections, leave and layoff procedures, employment subsidies, and changes to existing enforcement procedures. To help multinational employers address worksite, economic and associated travel issues, Mercer is providing analysis on workforce and investment implications and compiling information from organizations, government websites, news articles, and other resources.</p>
Resources	<a href="#">Roundup: COVID-19 resources for employers</a> , regularly updated; <a href="#">Navigating coronavirus</a> , regularly updated
Minimum wage rates	
Status	 Ongoing initiatives
Development	<p><b>Career</b></p> <p><b>Global employer resources on minimum wage increases</b></p> <p>To help multinational employers address the different minimum wage rates around the world, Mercer provides some information and links to resources from organizations, government websites, third-party resources and news articles</p>
Resources	<a href="#">Roundup: Global employer resources on minimum wage increases</a> , regularly updated
Remote working	
Status	 Ongoing initiatives
Development	<p><b>Career — Health — Wealth</b></p> <p><b>Countries address remote-working issues</b></p> <p>Remote working has become more of a permanent feature for many employees and employers because of COVID-19 measures introduced in various countries. Remote working poses challenges and considerations for employers when devising or adjusting policies. Issues to consider include the definition of remote work, eligibility criteria, hybrid working arrangements, employee engagement and performance, cybersecurity, health and safety, the right to disconnect, possible relocation of employees to a different country or state, and the post-pandemic return to the workplace. Several jurisdictions have introduced remote-working legislative measures that clarify employer and employee requirements post-pandemic, and others are expected to follow suit. To help employers, Mercer is providing analysis and links to general information about ongoing remote-working rights and trends in some countries, including resources from Marsh McLennan, organizations, government websites, news articles and other parties.</p>
Resources	<a href="#">Roundup: Employer resources on remote-working rights/trends</a> , regularly updated

## Section 3

# Americas

Argentina (new)	
Status	 <b>Currently effective</b>
Development	<p><b>Career</b></p> <p><b>Teleworking register created</b></p> <p>The Ministry of Labor has established the teleworking register under Resolution No. 1921/2022, published on 12 October 2022. Under Law No. 27,555, which took effect in April 2021, all companies with teleworkers in Argentina must register with the Ministry of Labor. The law defines the requirements for telework, and companies must register the software or platform used for teleworking, and list the employees who are teleworking (this information must be updated monthly).</p>
Resources	<a href="#">Resolution No. 1921/2022</a> (Spanish) (Ministry of Labor, 6 October 2022) and <a href="#">GRIST</a> , 2 February 2021
Argentina (new)	
Status	 <b>Currently effective</b>
Development	<p><b>Health</b></p> <p><b>Employer's contribution to occupational disease fund increases</b></p> <p>The employers' fixed sum contributions to the occupational disease fund (FEEP) for each employee increased on 1 November 2022 to AR\$155, up from AR\$149.</p>
Resources	<a href="#">Summary</a> (Mercer Marsh Benefits)
Argentina (new)	
Status	 <b>Currently effective</b>
Development	<p><b>Health</b></p> <p><b>Private prepaid health contributions to increase</b></p> <p>Under Resolution 2578/2022, the contribution rate for prepaid private medical coverage will increase by 6.9% on 1 December 2022, and again on 1 January 2023.</p>
Resources	<a href="#">Resolution 2578/2022</a> (Spanish) (Official Bulletin, 9 November 2022)

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

Development	<b>Career — Health</b> <ul style="list-style-type: none"><li>• <a href="#">Employers required to provide workplace childcare facilities</a> — key date: 23 March 2023</li></ul>
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## Bermuda

Status	 <b>Applications can be made until 15 December 2022.</b>
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Development	<b>Career</b> <b>Payroll tax rebates announced</b> <p>Bermuda announced payroll tax rebates that will impact 75% of Bermuda's workforce, and which aim to help with cost-of-living increases, according to the premier. The rebate is BMD\$250 for individuals earning less than BMD \$60,000, and BMD\$100 for those earning less than BMD\$96,000. Applications for the rebate must be submitted by 15 December 2022, and payments will be processed within 10 days of an application's receipt.</p>
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Resources	<a href="#">Premier's remarks — Government's financial performance, essential goods duty relief and payroll tax rebates</a> (Ministry of Finance, 6 October 2022)
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## Bermuda (previously covered, with upcoming effective date)

Development	<b>Career</b> <ul style="list-style-type: none"><li>• <a href="#">Minimum wage rate to be implemented</a> — key date: 1 June 2023</li></ul>
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## Canada (new)

Status	 <b>Beginning in 2023</b>
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Development	<b>Wealth</b> <b>Pension plan limits announced</b> <p>The Registered Plans Directorate of the Canada Revenue Agency has announced the 2023 pension limits. The money purchase limit will be CAD\$31,560, the 2023 defined benefit limit will be CAD\$3,506.67, the 2024 registered retirement savings plan limit will be CAD\$31,560, the 2023 deferred profit sharing plan limit will be CAD\$15,780, and the 2023 year's maximum pensionable earnings will be CAD\$66,600.</p>
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Resources	<a href="mailto:diana.woodhead@mercer.com">diana.woodhead@mercer.com</a> <a href="#">Announcement</a> (Canada Revenue Agency, 1 November 2022)
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## Canada (new)

### Status



Currently effective

### Development

#### Career — Health

##### **New paid sick leave for federally regulated workplace published**

From 1 December 2022, employees in federally regulated organizations will be entitled to 10 days of paid sick leave per year under changes to the Canada Labour Code that received royal assent in December 2021. On 7 November 2022, The Ministry of Labour published final regulations — Regulations Amending Certain Regulations Made Under the Canada Labour Code (Medical Leave with Pay) — and additional guidance addressing the calculation of wages for the purposes of paid sick leave, recordkeeping requirements, and penalties.

All employees, including part-time, casual, contract, and those engaged in multiemployer roles, will be entitled to paid sick leave. Paid sick leave is allowed for personal illness or injury, organ or tissue donation, medical appointments during working hours, or the employee's quarantine. Highlights include:

- As of 31 December 2022, current employees with at least 30 days of continuous employment will accrue three days of paid sick leave. Employees hired after 1 December 2022, will be entitled to three days of paid sick leave after completing 30 days of continuous employment. Employees will then accrue one day of paid sick leave at the start of each month, up to a maximum of 10 days per year.
- Sick leave can be taken in one or more periods, and employers can require that each period be of at least one day's duration. Employers can request a medical certificate for paid leave that is five consecutive days or more.
- Unused sick days at the end of a year will be carried forward to the next year, and will count towards the 10-day entitlement in that next year.
- Paid sick days are not included in the calculation of employment termination payments.
- Employers must comply with recordkeeping requirements that include tracking the amount of sick leave taken by employees; documents requested, and received, from the employee; accrued paid sick leave; and the number of days carried over. Employers can administer paid sick leave on either a fiscal or a calendar year.
- Employees benefiting from employer-provided paid sick leave that fulfills the minimum standard will not be entitled to an additional 10 days.
- Employers face compliance and enforcement measures, including administrative penalties, for noncompliance.

### Resources

[kristin.smith@mercer.com](mailto:kristin.smith@mercer.com)

[Minister O'Regan announces final regulations to bring 10 days of paid sick leave into force](#) (Government, 7 November 2022) and [regulations amending certain regulations made under the Canada Labour Code \(Medical Leave with Pay\)](#) (Ministry of Labor, 7 November 2022)

Canada — British Columbia	
Status	 Plan's first review date is after 31 December 2022.
Development	<p><b>Wealth</b></p> <p><b>Changes to pension benefit regulation released</b></p> <p>The British Columbia Financial Services Authority (BCFSA) released Advisory Number: 22-040: Provision for Adverse Deviation (PfAD) for Target Benefit Plans (TBPs) Reform and Other Amendments to summarize a recent amendment to the BC Pension Benefits Standards Regulation. The amendments related to the PfAD reform will apply to each TBP on the plan's first review date after 31 December 2022.</p> <p>The government will soon release a Regulatory Guideline that defines the Superintendent's expectations with respect to the development and documentation of the new PfAD for TBPs.</p>
Resources	<p><a href="mailto:kristin.smith@mercer.com">kristin.smith@mercer.com</a></p> <p><a href="#">Advisory for adverse deviation for target benefit plans reform and other amendments</a> (BC Financial Services Authority, 3 October 2022)</p>
Canada (previously covered, with upcoming effective date)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li><a href="#">Minimum wage rates announced in Prince Edward Island</a> — key date: 1 January 2023</li> </ul> <p><b>Wealth</b></p> <ul style="list-style-type: none"> <li><a href="#">Regulator sets basic rate for pension plan assessments</a> — key date: 1 April 2023</li> </ul>
Colombia (previously covered, with upcoming effective date)	
Development	<p><b>Career — Health</b></p> <p><a href="#">Maximum weekly working time reduced</a> — key date: Beginning in 2023</p>
El Salvador (previously covered, with upcoming effective date)	
Development	<p><b>Career — Health</b></p> <p><a href="#">Large employers will be required to provide day care facilities</a> — key date: June 2024</p>

<b>Mexico (new)</b>	
<b>Status</b>	 <b>1 January 2023</b>
<b>Development</b>	<p><b>Career — Health</b></p> <p><b>Employers required to provide more vacation days</b></p> <p>Employees will be entitled to more paid vacation days based on length of service starting 1 January 2023. Employees with one full year of service will be entitled to 12 vacation days (up from six days), and leave accrual will increase by two days for each year of service until the employee has worked for five years, after which leave will increase by two days for each additional five-year period of service. The expanded leave entitlement will increase the amount of vacation premium that employers must pay (not less than 25% of the employee’s salary), which is also included in severance payment calculations. The government will publish implementation details about the law, including how leave accrual will be adjusted.</p>
<b>Resources</b>	<p><a href="mailto:sofia.cruz@mercer.com">sofia.cruz@mercer.com</a></p> <p><a href="#">Decree</a> (Spanish) (Official Gazette, 3 November 2022)</p>
<b>US (new)</b>	
<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<p><b>Wealth</b></p> <p><b>IRS signals employers will have less discretion over discretionary match</b></p> <p>Employers offering discretionary matching contributions have less discretion to set the terms of those contributions outside of plan documents, IRS recently noted in Q&amp;As on the 403(b) preapproved plan program’s second remedial amendment cycle. Q&amp;A-11 notes that 403(b) plan documents submitted for preapproval must include provisions on the computation period and allocation formula for a discretionary match. This likely means that, going forward, all employers using preapproved documents for their defined contribution plans — both 403(b) and qualified — should expect to specify these terms in newly adopted documents. IRS has yet to indicate that sponsors offering a discretionary match under an individually designed plan must include these terms in plan documents as well, but those employers may want to consult with their ERISA counsel.</p>
<b>Resources</b>	<p><a href="mailto:brian.kearney@mercer.com">brian.kearney@mercer.com</a> and <a href="mailto:margaret.berger@mercer.com">margaret.berger@mercer.com</a></p> <p><a href="#">GRIST</a>, 16 November 2022</p>

<b>US (new)</b>	
<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<p><b>Wealth</b></p> <p><b>Defined contribution sponsors prevail in two recent stock-drop rulings</b></p> <p>Two different federal appeals courts recently upheld the dismissal of lawsuits challenging the prudence of employee stock ownership plan (ESOP) offerings in defined contribution plans. Both of these stock-drop cases involved allegations that plan fiduciaries — who were corporate insiders privy to nonpublic information about the sponsor — breached their ERISA duties by failing to take appropriate action based on that information. In each case, the court ruled that plaintiffs hadn't meet the pleading standard set by the Supreme Court in <i>Fifth Third Bancorp v. Dudenhoeffer</i> (573 U.S. 409 (2014)).</p> <p>These rulings show the challenges of bringing viable stock-drop claims alleging plan fiduciaries failed to act on nonpublic information. The high court's pleading standard has proved very difficult to meet, and most similar stock-drop lawsuits since <i>Dudenhoeffer</i> have been dismissed. However, plan sponsors and fiduciaries may want to discuss potential risk-mitigation strategies with their ERISA counsel, as these rulings have yet to deter the filing of new stock-drop lawsuits.</p>
<b>Resources</b>	<p><a href="mailto:matthew.calloway@mercer.com">matthew.calloway@mercer.com</a> and <a href="mailto:brian.kearney@mercer.com">brian.kearney@mercer.com</a> <a href="#">GRIST</a>, 30 November 2022</p>

## US (new)

### Status



President is expected to sign the legislation

### Development

#### Career — Health

##### Congress passes same-sex marriage legislation

Congress has passed the bipartisan Respect for Marriage Act (HR 8404), which aims to protect same-sex and interracial marriages if the US Supreme Court reverses the cases that established the constitutional right to such marriages — a possibility raised in one of the opinions overturning the right to an abortion (*Dobbs v. Jackson Women’s Health Organization* (US June 24, 2022)). The bill also revises or repeals certain provisions of the Defense of Marriage Act (DOMA) (Public Law No. 104-199). The president has said he will sign the measure into law.

In *Loving v. Virginia* (388 US 1 (1967)), the court held that laws preventing interracial marriages violate the US Constitution. In *Obergefell v. Hodges* (576 US 644 (2015)), the justices similarly opined that all states must issue same-sex marriage licenses and recognize same-sex marriages validly performed elsewhere under the Constitution. That ruling came two years after the high court struck down Section 3 of DOMA, which barred federal recognition of same-sex marriages (US v. Windsor (570 US 744 (2013))).

The Respect for Marriage Act does not codify all parts of the *Obergefell* decision. The legislation:

- Repeals DOMA provisions that define marriage as only between a man and a woman and allow states to refuse to recognize lawful same-sex marriages entered elsewhere
- Prohibits a state from denying full faith and credit, any right or any claim relating to out-of-state marriages between two individuals because of sex, race, ethnicity or national origin, though no state would have to issue same-sex marriage licenses
- Allows the Justice Department to bring a civil action to enforce the law and gives individuals a private right to sue for violations
- Preserves the religious liberty or conscience protections otherwise available under the Constitution or federal law
- Exempts nonprofit religious organizations from having to provide services, accommodations, advantages, facilities, goods, or privileges for the solemnization or celebration of a marriage

The Respect for Marriage Act should not have an immediate effect on employers’ benefits and human resource policies. However, the measure serves as a reminder that employers need to stay abreast of the evolving legislative and legal landscape around LGBTQ issues, including the various federal compliance obligations related to workplace sex nondiscrimination and domestic partner benefits. Employers also need to monitor any future litigation related to the legislation’s religious liberty or conscience protections.

### Resources

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[HR 8404 — Respect for Marriage Act](#) (Congress); [Statement from President Joe Biden on bipartisan Senate passage of the Respect for Marriage Act](#) (The White House, 29 November 2022); [Senate passes protections for same-sex marriages](#) (Mercer, 1 December 2022) and [GRIST](#), 26 June 2015

<b>US (new)</b>	
<b>Status</b>	 Consultation is open until 3 January 2023.
<b>Development</b>	<p><b>Career</b></p> <p><b>'Fair choice and employee voice' rule proposed by National Labor Relations Board</b></p> <p>The National Labor Relations Board (NLRB) proposed a rule that would rescind a 2020 final rule and restore the prior law related to election-blocking charges, voluntary recognition and construction industry bargaining relationships. The proposed rule would:</p> <ul style="list-style-type: none"><li>• Return to the NLRB's long-established "blocking charge" policy. Under that approach, when unfair labor practice charges are filed while an election petition is pending, a Regional Director may delay the election if the alleged conduct threatens to interfere with employee free choice.</li><li>• Eliminate the required notice-and-election procedure triggered by an employer's voluntary recognition of a union based on a showing of majority support among employees.</li><li>• Return to the NLRB's prior approach to voluntary recognition in the construction industry, as reflected in its case law.</li></ul> <p>The NLRB believes that these proposed changes "will better protect workers' ability to make a free choice regarding union representation, promote stability in labor relations, and more effectively encourage collective bargaining."</p>
<b>Resources</b>	<p><a href="#">NLRB issues notice of proposed rulemaking on fair choice and employee voice</a> (National Labor Relations Board, 3 November 2022) and <a href="#">Representation-case procedures: Election bars; proof of majority support in construction industry collective-bargaining relationships</a> (Federal Register, 4 November 2022)</p>

US (new)	
Status	 Consultation is open through 9 January 2023.
Development	<p><b>Career</b></p> <p><b>Streamlining EEO-1 data proposed for some employers</b></p> <p>On 10 November 2022, the Equal Employment Opportunity Commission (EEOC) issued proposals to streamline the data that large employers with multiple establishments must submit in their Employer Information Report (EEO-1) Component 1 data collection. Under the measures, employers would no longer have to submit separate reports based on the number of employees at individual non-headquarters establishments. Instead, employers would have to prepare a newly named “Establishment-Level Report” that includes employee demographic data for each of its non-headquarters establishments, regardless of their workforce size. Comments are invited through 9 January 2023.</p> <p>The proposed revisions aim to make the EEO-1 filing process “more user friendly and less burdensome,” and would take effect for the 2022 EEO-1 Component 1 data collection that is scheduled to open in April 2023.</p> <p>As background, private-sector employers with 100 or more employees, and federal contractors with 50 or more employees that fulfill certain criteria, must submit an annual EEO-1 Component 1 reports that includes demographic data covering employees, including race, ethnicity, sex and EEO job categories.</p>
Resources	<a href="#">Proposed revisions of the Employer Information Report (EEO-1) Component 1</a> (Federal Register, 10 November 2022)
US (new)	
Status	 Proposal
Development	<p><b>Career</b></p> <p><b>Congress passes bill prohibiting nondisclosure agreements for sexual harassment claims</b></p> <p>On 16 November 2022, the House passed the SPEAK Out Act (S 4524) with bipartisan support (315-109), which invalidates nondisclosure or nondisparagement agreements that are signed before the sexual harassment or sexual assault takes place. The Senate passed the legislation unanimously in September, and it now goes to President Biden for his signature. The law would apply prospectively. In March 2022, a law was enacted that invalidated clauses in employment agreements that require employees to arbitrate claims of sexual assault or harassment.</p>
Resources	<a href="#">S 4524</a> (Congress)

## US

<b>Status</b>	 <b>Extended through 10 January 2023.</b>
<b>Development</b>	<p><b>Health</b></p> <p><b>Public health emergency extended</b></p> <p>Health and Human Services (HHS) Secretary Xavier Becerra extended the public health emergency (PHE) through 10 January 2023. The PHE was set to expire on 13 October.</p> <p>As a reminder, this extension will have the following group health plan implications:</p> <ul style="list-style-type: none"><li>• Group health plans must provide no-cost COVID-19 diagnostic testing (including at-home OTC COVID-19 testing) and related services.</li><li>• An employee assistance program may remain an excepted benefit even if coverage for COVID-19 diagnostic testing is added (this also is allowed during the COVID-19 National Emergency period set to expire on 1 March 2023, unless further extended or terminated earlier).</li><li>• Employers may offer standalone telehealth to employees who are not eligible for other health coverage from that employer and avoid many group health plan mandates under ERISA, the ACA and other laws.</li><li>• The 60-day advance notice requirement for material modifications to a Summary Benefits and Coverage is waived.</li><li>• Group health plans may maintain grandfathered status even if they later revoke benefits added during the PHE.</li><li>• New COVID-19 vaccines must be covered immediately.</li><li>• Some HIPAA privacy rules are relaxed.</li></ul> <p>Previously, HHS announced it would provide states with “60 days notice prior to termination” of the PHE. If the PHE is neither terminated before nor extended beyond 11 January 2023, then such advance notice would come on or about 12 November.</p>
<b>Resources</b>	<p><a href="#">Renewal of determination that a public health emergency exists</a> (HHS, 13 October 2022) and <a href="#">Letters to governors on the COVID-19 response</a> (HHS, 21 January 2021)</p>

<b>US</b>	
<b>Status</b>	 <b>Consultation is open until 13 December 2022.</b>
<b>Development</b>	<p><b>Career — Health — Wealth</b></p> <p><b>New rule proposed to determine independent contractor vs. employee status</b></p> <p>The Department of Labor (DOL) announced a proposed rule that would revise 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 (FLSA). The proposal would rescind the 2021 Trump administration rule and create a framework that is “more consistent with longstanding judicial precedent on which employers have relied to classify workers as employees or independent contractors under the FLSA,” says DOL. Comments on the proposal can be submitted until 13 December 2022. Highlights include:</p> <ul style="list-style-type: none"> <li>• Align DOL’s approach with courts’ FLSA interpretation and the economic reality test. Under the economic reality test, the consideration is whether the worker is either economically dependent on the employer for work (an employee), or is in business for themselves (an independent contractor).</li> <li>• Restore the multifactor, totality-of-the-circumstances analysis to determine whether a worker is an employee or an independent contractor under the FLSA.</li> <li>• Analyze all factors without assigning a predetermined weight to a particular factor or set of factors.</li> <li>• Revert to the longstanding interpretation of the economic reality factors. The following six factors are proposed, but other additional factors may be considered and relevant: opportunity for profit or loss depending on managerial skill; investments by the worker and the employer; degree of permanence of the work relationship; nature and degree of control; extent to which the work performed is an integral part of the employer’s business; and skill and initiative.</li> <li>• Assist with the proper classification of employees and independent contractors under the FLSA. DOL believes this proposal would help protect workers from misclassification and recognize that independent contractors serve an important role in our economy, providing a consistent approach for those businesses that engage (or wish to engage) independent contractors.</li> <li>• Rescind the 2021 Independent Contractor Rule. The rule would have made it easier for businesses to classify workers as independent contractors rather than employees.</li> </ul> <p>Gig companies (ride share, construction trucking and other industries) were concerned about the impending proposal’s effect on their businesses, but the changes do not appear to be as significant as anticipated. For example, Uber reportedly said DOL “listened to drivers, who consistently and overwhelmingly state that they prefer the unique flexibility that comes with being an independent contractor” and the proposal takes a “measured approach essentially returning us to the Obama era, during which our industry grew exponentially.” In addition, Lyft said, “there is no immediate or direct impact on the Lyft business at this time.”</p>
<b>Resources</b>	<a href="#">Extension of comment period</a> (Federal Register, 26 October 2022) and <a href="#">GRIST</a> , 12 October 2022

## US

**Status**  **Effective dates vary.**

**Development****Career — Health****Top 10 compliance issues for health and leave benefits in 2023**

In 2023, employers will continue to focus on complying with transparency requirements designed to provide greater insight into the prices of prescription drugs and other healthcare. Other issues in the spotlight include health plan coverage of gender, family planning (including abortion) and behavioral health. With respect to gender and family planning, employer-sponsored health plans must comply with rapidly changing federal and state laws and regulations, assess litigation risks, and offer health coverage that aligns with employees' needs and the employer's diversity, equity and inclusion goals. Employers may want to (or have to) expand behavioral health coverage in response to the nation's mental health crisis and tougher enforcement of the Mental Health Parity and Addiction Equity Act. This GRIST summarizes expected 2023 compliance and policy developments affecting health and leave benefits and suggests action steps for employers.

**Resources**

[rich.glass@mercer.com](mailto:rich.glass@mercer.com), [cheryl.hughes@mercer.com](mailto:cheryl.hughes@mercer.com), [katharine.marshall@mercer.com](mailto:katharine.marshall@mercer.com), [dorian.smith@mercer.com](mailto:dorian.smith@mercer.com) and [jennifer.wiseman@mercer.com](mailto:jennifer.wiseman@mercer.com)  
GRIST, 28 October 2022

## US (previously covered, soon to be effective)

**Status**  **Fiscal years ending on or after 16 December 2022**

**Development****Career****Long awaited pay-for-performance disclosures required in 2023 proxies**

Twelve years after the Dodd-Frank Act became law and seven years after the SEC initially proposed a rule to implement the mandated pay-versus-performance disclosure, the SEC has approved a final rule. The rule requires companies to (i) disclose the relationship between executive pay and company performance using total shareholder return (TSR), net income and company-selected performance measures, and (ii) compare company and peer group TSR performance, each over a phased in five-year period. Disclosure must be included in proxy and information statements for fiscal years ending on or after 16 December 2022. Complying will require new equity award and pension calculations and analyses. To prepare for the 2023 proxy season disclosure, companies should create a pro forma table and consider what conclusions investors or the media might draw and whether supplemental disclosures would be helpful to demonstrate the company's pay-for-performance link.

**Resources**

[carol.silverman@mercer.com](mailto:carol.silverman@mercer.com) and [amy.knieriem@mercer.com](mailto:amy.knieriem@mercer.com)  
[A deep dive into the long awaited pay-for performance disclosures](#) (Mercer, 31 August 2022) and [Long awaited pay-for-performance disclosures required in 2023 proxies](#) (Mercer, 29 August 2022)

US (previously covered, soon to be effective)	
Status	 27 December 2022
Development	<p><b>Health</b></p> <p><b>Drug reporting rules present challenges for many</b></p> <p>A prescription drug reporting mandate, adopted as part of the 2021 Consolidated Appropriations Act (CAA) (Pub. L. No. 116-260), requires group health plans and health insurers to report detailed data about prescription drug pricing (including rebates) and healthcare spending. The first reports are due by Dec. 27, 2022, and annually thereafter. The departments of Labor, Treasury, and Health and Human Services will use the information to prepare a biannual, publicly available report. The departments have issued interim final rules detailing the data to report and recently updated submission instructions describing the mechanics of the reporting process. The updated instructions provide important information about reporting wellness services, prescription drug expenses that are covered by the pharmacy benefit manager, and more.</p>
Resources	<a href="mailto:rich.glass@mercer.com">rich.glass@mercer.com</a> , <a href="mailto:jennifer.wiseman@mercer.com">jennifer.wiseman@mercer.com</a> , and <a href="mailto:cheryl.hughes@mercer.com">cheryl.hughes@mercer.com</a> <a href="#">GRIST</a> , 26 August 2022
US (new)	
Status	 Effective dates vary.
Development	<p><b>Career</b></p> <p><b>Roundup: Employer resources on states' recreational marijuana laws</b></p> <p>Twenty-one states 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. To help employers prepare and address related issues, this roundup provides links to federal and state resources from organizations, government websites, third-party resources and news articles.</p>
Resources	<a href="#">GRIST</a> , regularly updated

<b>US</b>	
<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>In April 2021, President Joe Biden signed an executive order requiring federal contractors to pay workers a \$15/hour minimum wage, effective for new federal contract solicitations starting 30 January 2022. The Department of Labor (DOL) issued final implementation rules on 22 November 2021 and a field assistance bulletin in January 2022. In January 2021, President Biden also issued an executive order asking the director of the Office of Personnel Management to provide recommendations on promoting a \$15/hour minimum wage for federal employees. House and Senate Democrats also introduced the Raise the Wage Act of 2021 to progressively increase the minimum wage to \$15/hour by 2025. Several states have already taken action to gradually increase the minimum wage to \$15/hour for most employees. To help employers prepare and address related issues, this roundup provides links to federal and state resources from organizations, government websites, third-party resources and news articles.</p>
<b>Resources</b>	<a href="#">GRIST</a> , regularly updated
<b>US</b>	
<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 US is designed to prohibit discrimination based on natural hair texture or hairstyles that are normally associated with race, such as braids, locs, 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 in March 2022. Eighteen 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 in compliance with federal, state and local laws, this roundup provides links to federal and state resources from organizations, government websites, third-party resources and news articles.</p>
<b>Resources</b>	<a href="#">GRIST</a> , regularly updated

## US — States

### Status



Effective dates vary.

### Development

#### Career — Health

##### State accrued paid sick leave mandates enacted

To date, 14 states — Arizona, California, Colorado, Connecticut, Maryland, Massachusetts, Michigan, New Jersey, New Mexico, New York, Oregon, Rhode Island, Vermont, Washington, and Washington, DC, have enacted paid sick leave mandates. Maine and Nevada have laws requiring accrued paid time off not limited to sick time. All of these laws have common features, including the following:

- Accruals are based on the employee’s work location and start on the date of hire.
- Employers whose existing paid leave programs (e.g., time off, sick leave or personal leave) meet or exceed the maximum accrual and allow the same leave uses without more restrictions or limitations do not have to provide additional leave.
- The term “health” includes mental health, preventive care and chronic conditions in addition to physical illness.
- Employees exempt from the federal Fair Labor Standards Act’s minimum wage and overtime standards are considered to work 40 hours per week.
- Properly classified independent contractors are not eligible for paid sick leave.
- Employers may require reasonable notice if the leave is foreseeable.
- If the leave is unforeseeable, employees should provide notice as soon as practicable.
- Worker protections and anti-retaliation provisions apply.
- Leave mandates do not apply to federal government employers, but may apply to state and/or local government employers.

This [GRIST](#) can help employers track key provisions of different jurisdictions’ accrued paid leave laws.

### Resources

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

[Roundup: State accrued paid sick leave mandates](#), regularly updated

US — States	
Status	 Ongoing initiatives
Development	<p><b>Wealth</b></p> <p><b>Resources for tracking state and city retirement initiatives</b></p> <p>This article summarizes state and city 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 developments in every state.</p>
Resources	<p><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></p> <p><a href="#">Resources for tracking state and city retirement initiatives</a>, regularly updated</p>
US — California	
Status	 1 January 2023
Development	<p><b>Health</b></p> <p><b>2023 short-term disability insurance/paid family leave rates announced</b></p> <p>California announced its State Disability Insurance (SDI) and Paid Family Leave (PFL) rates for 2023. The taxable wage base is \$153,164, up from \$145,600 in 2022. The employee contribution rate, which includes both SDI and PFL, will drop from to 1.1% to 0.9% in 2023 — up to the taxable wage base. The 2023 maximum weekly benefit is \$1,620. Benefits are payable at 60% or 70% depending on greatest quarterly base period earnings above or below 1/3 of the state’s average quarterly rate.</p>
Resources	<a href="#">2023 contribution rates, withholding schedules, and meals and lodging values</a> (Employment Development Department)
US — Maine — Portland (new)	
Status	 Currently effective
Development	<p><b>Career</b></p> <p><b>Voters reject \$18 hourly minimum wage</b></p> <p>On 8 November 2022, Portland residents voted against increasing the minimum hourly wage to \$18 over three years.</p>
Resources	<a href="#">General municipal election on 11/8/2022</a> (City Clerk, 9 November 2022)

US — Massachusetts	
Status	 <b>Currently effective</b>
Development	<p><b>Health</b></p> <p><b>Commuter benefit limits now align with federal limits</b></p> <p>In years past, Massachusetts set its commuter benefit tax limits differently than similar federal limits because Massachusetts taxation conformed to the Internal Revenue Code (IRC) effective 1 January 2005. However, a recent Technical Information Release — interpreting Sec. 30 of the official 2023 budget, enacted in July — states that effective retroactively to 1 January 2022, state transportation plan limits will mirror the limits in IRC §132(f). As a result, some Massachusetts employers may need to take two actions before the end of 2022:</p> <ul style="list-style-type: none"> <li>• Correct state taxable income for transit pass and commuter highway vehicle transportation benefits (for 2022 only) because previously any amount exceeding \$150 per month (in 2022) was income at the state level.</li> <li>• Confirm that 2023 Massachusetts limits match federal limits (\$300 for each type of benefit).</li> </ul>
Resources	<p><a href="mailto:rich.glass@mercer.com">rich.glass@mercer.com</a></p> <p><a href="#">TIR 21-22: Massachusetts exclusion amounts for employer-provided parking, transit pass and commuter highway vehicle benefits for taxable years beginning in 2022</a> (Massachusetts Department of Revenue, 16 October 2022) and <a href="#">Working Draft TIR: Tax provisions in the fiscal year 2023 budget, including Massachusetts personal income tax code update</a> (Government, 18 October 2022)</p>
US — Nebraska (new)	
Status	 <b>Beginning 1 January 2023</b>
Development	<p><b>Career</b></p> <p><b>Minimum wage to gradually increase to \$15</b></p> <p>On 8 November 2022, Nebraska voters approved Initiative 433 to incrementally increase the state’s hourly minimum wage from \$9 to \$15. The increases are as follows: \$10.50 on 1 January 2023; \$12 on 1 January 2024; \$13.50 on 1 January 2025; and \$15 on 1 January 2026.</p>
Resources	<a href="#">Nebraska Initiative 433, Minimum Wage Increase Initiative (2022)</a> and <a href="#">Petition: Raise the minimum wage</a> (Government)

US — Nevada (new)	
Status	 1 July 2024
Development	<p><b>Career</b></p> <p><b>Two-tier minimum wage system to be eliminated</b></p> <p>On 8 November, Nevada voters approved a ballot question that eliminated the two-tier minimum wage system. Under the measure, the state constitution will be amended as of 1 July 2024 to:</p> <ul style="list-style-type: none"> <li>• Increase the minimum wage for all employees to \$12 per hour, subject to any applicable increases provided by federal law or enacted by the legislature.</li> <li>• Remove existing provisions setting different rates for the minimum wage based on whether the employer offers certain health benefits to such employees.</li> <li>• Remove the existing annual inflation adjustments to the minimum wage.</li> </ul> <p>Currently, the hourly minimum wage is \$9.50 for employers that offer “qualifying health benefits” and \$10.50 for others.</p>
Resources	<a href="#">Ballot measure</a> (Legislature) and <a href="#">Nevada’s minimum wage and daily overtime rates to increase July 1, 2022</a> (Government, 21 March 2022)
US — New Jersey	
Status	 Effective dates vary.
Development	<p><b>Health</b></p> <p><b>Insured abortion coverage to be required</b></p> <p>The New Jersey Department of Banking and Insurance issued a news release confirming its intention to require fully insured health plans located in the state to cover abortion services without exceptions. Currently, state insurance law is silent on such coverage, and insurers may limit coverage to cases of rape, incest or endangering a woman’s life. This current action is a result of a study authorized by the Freedom of Reproductive Choice Act passed earlier this year. This law allows an exclusion to accommodate a religious employer’s bona fide religious beliefs and practices.</p> <p>Normally, the timing would prevent the new rule from taking effect until plan years starting in 2024. However, the effective date will apply to 2023 plan years for individual and small group market coverage if the respective governing boards adopt the change this month, which is expected. Large group market plans will see the standard rulemaking process, which should end sometime next year, with an undetermined effective date once rules become final.</p> <p>These rules do not apply to self-funded plans.</p>
Resources	<a href="mailto:rich.glass@mercer.com">rich.glass@mercer.com</a> <a href="#">News release</a> (Department of Banking & Insurance, 30 November 2022) and <a href="#">Bill S49</a> (Legislature)

## US — New York (new)

**Status**  **19 February 2023**

**Development** **Career — Health**

### Leave retaliation prohibited

New York enacted law 2022 Ch. 604, AB 8092/SB 1958 prohibiting employer adverse actions against employees that take legally protected absences under federal, local or state law. This includes protected absences related to New York’s paid disability/medical and family leave and paid sick leave, as well as state paid leave for COVID-19 vaccines and New York City’s Earned Safe and Sick Time Act.

New York employers with no-fault attendance policies should review those policies in light of the new law, given that its stated intent is to prevent employers from “assessing points or deductions from a timebank when an employee has used any legally protected absence.”

**Resources** [rich.glass@mercer.com](mailto:rich.glass@mercer.com)  
[AB 8092/SB 1958](#) (Government)

## US — Pennsylvania — Philadelphia (previously covered, soon to be effective)

**Status**  **31 December 2022**

**Development** **Career**

### Commuter benefits mandated

Effective 31 December 2022, a new city of Philadelphia ordinance will require covered employers to offer an employee commuter transit benefit program to covered employees.

The ordinance applies to employers with at least 50 covered employees within the city limits. Covered employees must have worked at least 30 hours per week within the city limits for the same employer within the previous 12 months. The program must cover transit and commuter benefit vehicles. The program must also provide an alternative option for reimbursement of qualified bicycle commuting expenses (up to \$20 per month) in accordance with §132(f) of the Code. The program need not cover parking.

An employer may satisfy the obligation by offering one of these three options:

- Establishing a §132(f) transportation plan where employees pay for coverage on a pretax basis
- Paying for transit expenses at the current levels (\$280 in 2022; not yet announced for 2023)
- A combination of the first two options.

**Resources** [rich.glass@mercer.com](mailto:rich.glass@mercer.com)  
[Commuter Benefits Ordinance](#) (Council)

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

### Development

#### Career

- [2023 federal contractor minimum wage published](#) — key date: 1 January 2023
- [Minimum hourly wage to increase in California](#) — key date: 1 January 2023
- [Data privacy rights expanded in California](#) — key date: 1 January 2023
- [More salary disclosure, pay data reporting imposed in California](#) — key dates: 1 January 2023 and 10 May 2023
- [Hair nondiscrimination law enacted in Illinois](#) — key date: 1 January 2023
- [Employees' meal and rest break rights strengthened in Illinois](#) — 1 January 2023
- [Extensive pay equity law enacted in Rhode Island](#) — key date: 1 January 2023
- [Pay disclosure requirements expanded in Washington](#) — key date: 1 January 2023
- [Minimum wage rates to significantly increase in Washington](#) — key date: 1 January 2023
- [Minimum wage rates to significantly increase in Seattle, Washington](#) — key date: 1 January 2023
- [Insurance law requires third-party payments to apply toward cost sharing in Delaware](#) — key date: 1 January 2024
- [Final SEC clawback rule requires significant changes to policies](#) — key date: Early in 2024
- [Hourly minimum wage to increase to \\$18 in Hawaii](#) — key date: 1 January 2026

#### Career — Health

- [Unpaid family leave expanded in California](#) — key date: 1 January 2023
- [2023 EHB benchmark with gender-affirming care approved in Colorado](#) — key date: 1 January 2023
- [Colorado voters approve paid family and medical leave](#) — key date: 1 January 2023
- [FAMLI timing issue for private plans addressed in Colorado](#) — key date: 1 January 2023
- [Mental health parity act enacted in Georgia](#) — key date: 1 January 2023
- [Vacation law passed in Maine](#) — key date: 1 January 2023
- [2023 paid family medical leave rates posted in Massachusetts](#) — key date: 1 January 2023
- [New law provides paid adoption leave incentives in Michigan](#) — key date: 1 January 2023
- [Model PFML notice posted in Oregon](#) — key date: 1 January 2023
- [New Hampshire enacts voluntary paid family leave program](#) — key date: 1 January 2023
- [Oregon's paid family and medical leave contributions delayed to 2023](#) — key date: 1 January 2023
- [2023 PFML contribution rate announced in Oregon](#) — key date: 1 January 2023
- [Employment discrimination based on nonworkplace cannabis use barred in California](#) — key date: 1 January 2024
- [Paid family medical leave program legislation enacted in Delaware](#) — key date: 2025

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

### Development

#### Health

- [ACA affordability percentage for employer coverage drops to 9.12%](#) — key date: 1 January 2023
- [Summary of dental benefits/coverage disclosure matrix deadlines vary in California](#) — key date: 1 January 2023
- [Abortion coverage legislation enacted in California](#) — key date: 1 January 2023
- [Healthcare expenditure rates released for 2023 in San Francisco, California](#) — key date: 1 January 2023
- [Fertility coverage mandated for large-group market plans in Colorado](#)— key date: 1 January 2023
- [Coverage for cancer screenings enhanced in Connecticut](#) — key date: 1 January 2023
- [More health insurance mandates enacted in Illinois](#) — key date: 1 January 2023
- [Mental health parity law updated in Illinois](#) — key date: 1 January 2023
- [Insulin cost sharing capped at \\$75 per month in Louisiana](#) — key date: 1 January 2023
- [Prescription drug cost-sharing law enacted in Maine](#) — key date: 1 January 2023
- [Mental health parity for insured plans addressed in Maine](#) — key date: 1 January 2023
- [Law caps insulin, HIV and cost sharing in Maryland](#) — key date: 1 January 2023
- [2023 individual mandate coverage dollar limits announced in Massachusetts](#) — key date: 1 January 2023
- [New licensure program for pharmacy benefit managers in Nebraska](#) — key date: 1 January 2023
- [Contraceptive coverage mandate in New Jersey](#) — key date: 1 January 2023
- [Midyear drug formulary changes barred in New York](#) — key date: 1 January 2023
- [Enrollment rights for pregnant women enhanced in Rhode Island](#) — key date: 1 January 2023
- [Pharmacy benefit manager bill enacted in Tennessee](#) — key date: 1 January 2023
- [Association health plan rules expanded in Virginia](#) — key date: 1 January 2023
- [Consumer privacy law enacted in Virginia](#) — key date: 1 January 2023
- [Insulin cost-sharing bill enacted in Washington](#) — key date: 1 January 2023
- [Pharmacy benefit management law enacted in West Virginia](#) — key date: 1 January 2023
- [Long-term care law changes enacted in Washington](#) — key date: 1 July 2023
- [Paid family and medical leave law enacted in Maryland](#) — key date: 1 October 2023
- [New law requires annual behavioral health well check for insured plans in Delaware](#) — key date: 1 January 2024
- [Pharmacy benefit manager legislation enacted in Michigan](#) — key date: 1 January 2024
- [Hearing aid coverage mandated in Vermont](#) — key date: 1 January 2024

#### Health — Wealth

- [2023 benefit limits issued](#) — key date: 1 January 2023

#### Wealth

- [Amendment deadlines for SECURE, Miners and CARES acts extended](#) — 31 December 2023

## Section 4

# Asia Pacific

<b>Australia (new)</b>	
<b>Status</b>	 <b>Effective date is not yet known.</b>
<b>Development</b>	<p><b>Wealth</b></p> <p><b>Automated ATO stapled fund request solution announced</b></p> <p>The Australian Taxation Office (ATO) confirmed it will issue a solution to allow employer software and payroll products to request stapled super fund details. Under the 'Your Future Your Super' legislation, where a new employee does not nominate a chosen super fund for their Superannuation Guarantee (SG) contributions, employers must generally request stapled super fund details in ATO online services for business.</p> <p>The ATO will provide details to the employer if the new employee has a suitable existing super fund, or if the employer must make SG contributions into their nominated default fund. The ATO recommends that employers contact their software providers to find out if their software solution will include the new stapled super functionality.</p> <p>The ATO's bulk request process currently available to employers with 100 or more new employees will be decommissioned from mid-2023, and it has advised employers to discuss solutions with their software providers.</p>
<b>Resources</b>	<p><a href="mailto:paul.shallue@mercer.com">paul.shallue@mercer.com</a></p> <p><a href="#">Requesting stapled super fund details for new employees (ATO, 25 October 2022)</a></p>
<b>Australia (new)</b>	
<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<p><b>Wealth</b></p> <p><b>Annual members' meetings notices to proceed</b></p> <p>The Superannuation Industry (Supervision) Amendment (Annual Members' Meetings Notices) Regulations 2022 remain in place, following a defeat of a motion to disallow in the senate. Issued in September 2022 by the government, the regulations amend the requirements for superannuation funds to disclose details of certain fund expenditures with member notices of Annual Members' Meetings (AMMs). This means that the amended regulations will continue to apply in relation to a notice of an AMM for year of income ending on or after 30 June 2022, if the notice is given on or after 9 September 2022.</p>
<b>Resources</b>	<p><a href="mailto:paul.shallue@mercer.com">paul.shallue@mercer.com</a></p> <p><a href="#">Superannuation Industry (Supervision) Amendment (Annual Members' Meetings Notices) Regulations 2022 (Federal Register of Legislation)</a></p>

<b>Australia (new)</b>	
<b>Status</b>	 <b>Proposal</b>
<b>Development</b>	<b>Wealth</b> <b>New financial, auditing requirements for superannuation funds proposed</b> Proposed measures for new financial reporting and auditing obligations for superannuation funds were introduced into parliament on 23 November 2022 with a proposed commencement date of 1 July 2023. Schedule 6 of the Treasury Laws and Amendment (2022 Measures No. 4) Bill 2022 would impose equivalent, or similar, financial reporting obligations on super funds as those that apply to public companies and registered schemes. The measures were previously introduced in the Treasury Laws Amendment (Streamlining and Improving Economic Outcomes for Australians) Bill 2022, but lapsed when parliament dissolved prior to the federal election in May 2022. The bill has been referred to the Senate Economics Legislation Committee for inquiry and report by 25 January 2023. Under the bill, super trustees would have to: <ul style="list-style-type: none"><li>• Prepare a financial report (including notes and directors' declaration) for the fund and a directors' report for each financial year</li><li>• Appoint an auditor to audit the financial report, and obtain a copy of the auditor's report</li><li>• Lodge the reports with Australian Securities and Investment Commission, within three months of year end</li><li>• Make a copy of the reports publicly available on the fund's website</li><li>• Include details of how to access the reports on the fund website with the notice of the Annual Members' Meeting</li><li>• Provide a copy of the report for a specified financial year to a member upon request</li></ul>
<b>Resources</b>	<a href="mailto:paul.shallue@mercer.com">paul.shallue@mercer.com</a> <a href="#">Treasury Laws Amendment (2022 Measures No. 4) Bill 2022 (Government)</a>

Australia (new)	
Status	 <b>Proposal</b>
Development	<p><b>Wealth</b></p> <p><b>APRA framework on financial resources, risks proposed</b></p> <p>An enhanced framework that would provide trustees with more flexibility to manage their financial resources for operational risk feature in a discussion paper issued by the Australian Prudential Regulation Authority (APRA), with comments invited through 17 March 2023.</p> <p>The revised framework would improve support for the superannuation sector’s financial resilience, replacing Prudential Standard SPS 114 Operation Risk Financial Requirement (ORFR). It would include a two-tiered ‘Baseline+’ model comprising a baseline component and an operational risk component. APRA aims to issue the draft standard and guidance in mid-2023, and finalize the revised SPS 114 in early 2024, with a start date of 1 January 2025.</p>
Resources	<p><a href="mailto:paul.shallue@mercer.com">paul.shallue@mercer.com</a></p> <p><a href="#">APRA releases discussion paper on financial resources for risk events in superannuation</a> (APRA, 14 November 2022)</p>
Australia (new)	
Status	 <b>Consultation is open until 10 March 2023.</b>
Development	<p><b>Wealth</b></p> <p><b>Planning for successor fund transfers and other transfers proposed</b></p> <p>A discussion paper on ensuring smooth and efficient successor fund transfers (SFTs) and other superannuation transfers by superannuation trustees was recently issued by The Australian Prudential Regulation Authority (APRA), with comments invited through 10 March 2023. The proposals respond to continued superannuation industry consolidation, addressing specific situations that have resulted in poor outcomes for members. APRA says trustees must meet minimum standards for planning, pre-positioning and executing transfers of members. Highlights include:</p> <ul style="list-style-type: none"> <li>• Enhanced requirements in Prudential Standard SPS 515, Strategic Planning and Member Outcomes, to ensure that trustees properly prepare to transfer, or receive, members. Currently, this is only guidance.</li> <li>• New requirements for transferring MySuper product assets in the event of a cancellation of an authority to offer a MySuper product (this is scheduled to start on 1 July 2023).</li> <li>• Updated transfer planning guidance to replace existing Prudential Practice Guide SPG 227, Successor Fund Transfers and Wind-ups.</li> </ul> <p>APRA will consult on revisions to SPS 515 (including other changes proposed in APRA’s August 2022 discussion paper — see earlier commentary) and updated transfer planning in the first half of 2023.</p>
Resources	<p><a href="mailto:paul.shallue@mercer.com">paul.shallue@mercer.com</a></p> <p><a href="#">APRA moves to strengthen transfer planning in superannuation</a> (APRA, 10 November 2022)</p>

<b>Australia (new)</b>	
<b>Status</b>	 <b>Proposal</b>
<b>Development</b>	<p><b>Career — Health — Wealth</b></p> <p><b>2022-2023 federal budget includes workplace initiatives</b></p> <p>Mercer’s Budget in Review covers superannuation and retirement changes, aged care initiatives, investment implications, workforce initiatives, and health initiatives. Highlights of issues impacting the workplace include:</p> <ul style="list-style-type: none"> <li>• The government confirmed that certain previously announced superannuation changes — such as reduced minimum age for downsizer super contributions — will proceed, and other initiatives will not. The new National Housing Accord aims to attract superannuation investment in new and affordable housing.</li> <li>• Changes to childcare policies and expanded parental leave aim to help individuals to combine their caring responsibilities with work, and ease the return to work for women.</li> <li>• The Government will provide \$47.7 million over four years (from 2022–23) to reinstate Medicare Benefits Schedule Item 288, which will provide for a 50% loading for bulk-billed telehealth psychiatry consultations in telehealth eligible areas across regional and rural Australia.</li> </ul>
<b>Resources</b>	<a href="#">Budget October 2022-23 (Government)</a>
<b>Australia (new)</b>	
<b>Status</b>	 <b>Proposal</b>
<b>Development</b>	<p><b>Career — Health — Wealth</b></p> <p><b>Enhanced personal data protection proposed</b></p> <p>Proposed enhanced personal data protection measures feature in the Privacy Legislation Amendment (Enforcement and Other Measures) Bill 2022. Highlights include:</p> <ul style="list-style-type: none"> <li>• The penalties for serious or repeated privacy breaches under the Privacy Act 1998 would increase to the greatest of AU\$50 million (up from AU\$2.22 million), three times the value of any benefit obtained through the misuse of information, or 30% of a company’s adjusted turnover in the relevant period.</li> <li>• The Australian Information Commissioner would have enhanced powers to resolve privacy breaches.</li> <li>• The Notifiable Data Breaches Scheme would be strengthened.</li> <li>• The Australian Information Commissioner and the Australian Communications and Media Authority would be given more powers to share information.</li> </ul>
<b>Resources</b>	<p><a href="mailto:paul.shallue@mercer.com">paul.shallue@mercer.com</a></p> <p><a href="#">Privacy Legislation Amendment (Enforcement and Other Measures) Bill 2022 (Parliament)</a></p>

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

### Development

#### Career

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

#### Career — Health

- [Paid family and domestic violence leave to be introduced](#) — key date: 1 February 2023

#### Health

- [Mental health levy to apply to payroll in Queensland](#) — key date: 1 January 2023

#### Wealth

- [Revisions to investment governance standard finalized](#) — key date: 1 January 2023
- [ASIC finalizes IDR data reporting requirements](#) — key date: 1 January 2023
- [FSC bans occupational exclusions in default insurance in superannuation](#) — key date: 1 January 2023

## China (new)

### Status



1 January 2023

### Development

#### Career — Health

##### Law aims to eliminate workplace gender discrimination, sexual harassment

As of 1 January 2023, employers will have a duty to protect female employees from workplace sexual harassment and to take steps to eliminate gender discrimination in the Law on Protection Rights and Interests of Women issued on 30 October 2022. Highlights include:

- Employers must adopt appropriate workplace policies aimed at prohibiting workplace sexual harassment, implement training programs to prevent sexual harassment, establish hotlines to report complaints and investigation procedures, identify the responsible body or person in the organization, and provide counselling support to victims, as required.
- Employers must include protective clauses for female employees in employment contracts.
- Employers must not impose any restrictions on an employee's marriage or childbirth; lay off employees; or reduce their salaries or benefits during pregnancy, maternity or nursing periods.
- The role of the labor authorities will be expanded to include gender equality, and employees can file complaints to the government departments and authorities. Employers will face fines of between RMB 10,000 and RMB 50,000 for breaches of the law.

### Resources

[Law on Protection Rights and Interests of Women](#) (Chinese) (National Working Committee on Children and Women under State Council, 31 October 2022) and [PRC Law on the Protection of the Rights and Interests of Women](#) (China Law Translate, 30 October 2022)

China (previously covered, with upcoming effective date)	
Development	<p><b>Wealth</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Private ‘third pillar’ pension plan for individuals</a> — key date: Implementation date unknown.</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="#">Gender board diversity, corporate governance required</a> — key date: 31 December 2024</li> </ul> <p><b>Wealth</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Mandatory pension fund offsetting to be abolished</a> — key date: Earliest 2025</li> </ul>
India (previously covered, with upcoming effective date)	
Development	<p><b>Career — Health — Wealth</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Labor and employment laws reformed</a> — key date: Effective date delayed</li> </ul>
Japan (previously covered, with upcoming effective date)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Gender pay disclosures will be required for most companies</a> — key date: 8 July 2023</li> </ul> <p><b>Wealth</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Defined contribution reforms enacted</a> — key date: 1 December 2024</li> </ul>
Malaysia (new)	
Status	<p> <b>Currently effective</b></p>
Development	<p><b>Career</b></p> <p><b>Electronic option introduced for employment pass renewals</b></p> <p>As of 1 December 2022, employers in Malaysia can renew Employment Passes electronically. The move aims to make the renewal process more efficient and enable foreign applicants to keep their passports during the renewal.</p>
Resources	<p><a href="mailto:yong-teck.siew@mercer.com">yong-teck.siew@mercer.com</a></p> <p><a href="#">Introduction of electronic pass (Epass) for renewal of employment pass and its related passes</a> (Expatriate Services Division, 14 November 2022)</p>

Malaysia (previously covered, with upcoming effective date)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Effective date of Employment Amendment Act 2022 postponed</a> — key date: 1 January 2023</li> </ul>
Singapore (previously covered with upcoming effective dates)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Work pass framework to fill skills gaps expanded</a> — key date: 1 January 2023</li> </ul> <p><b>Career — Health</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Medical coverage of permit applicants enhanced</a> — key date: By end of 2022</li> </ul> <p><b>Wealth</b></p> <ul style="list-style-type: none"> <li>• <a href="#">CPF contributions to rise</a> — key date: 1 January 2023</li> </ul>
South Korea (new)	
Status	 1 January 2023
Development	<p><b>Career</b></p> <p><b>Minimum wage to increase</b></p> <p>The minimum hourly wage for 2023 will increase to KRW 9,620 — a 5% increase from 2022. The new minimum monthly wage will be KRW 2,010,580. The minimum wage must be paid by all organizations with more than one employee, including part-time, contract, and foreign workers. Sanctions for failure to comply include criminal and financial penalties.</p>
Resources	<p><a href="#">Announcement</a> (Korean) (Minimum Wage Commission, 24 November 2022)</p>
South Korea (previously covered, with upcoming effective date)	
Development	<p><b>Health</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Meal allowance tax-free amount to change</a> — key date: 1 January 2023</li> <li>• <a href="#">National health insurance rate to increase</a> — key date: 1 January 2023</li> </ul>
Taiwan (previously covered, with upcoming effective date)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Minimum wage to increase</a> — key date: 1 January 2023</li> </ul>

## Section 5

# Europe, Middle East and Africa (EMEA)

EU (previously covered, with upcoming effective date)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Directive on promoting statutory minimum wages finalized</a> — key date: 15 November 2024</li> <li>• <a href="#">Law to improve gender balance on company boards approved</a> — key date: 30 June 2026</li> </ul>
Belgium (previously covered, with upcoming effective date)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Labor market reforms finalized</a> — key date: 1 January 2023</li> </ul> <p><b>Wealth</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Blue- and white-collar pension harmonization postponed</a> — key date: 1 January 2027</li> </ul>
Croatia (previously covered, with upcoming effective date)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li>• <a href="#">2023 minimum wage rates announced</a> — key date: 1 January 2023</li> </ul>
Czech Republic (new)	
Status	<p> <b>Currently effective</b></p>
Development	<p><b>Health</b></p> <p><b>Employee meal allowances and fuel reimbursements increased</b></p> <p>From 20 August 2022, employers in the Czech Republic are required to provide meal allowances at the increased amounts of CZK 120 for business trips of between five to 12 hours, CZK 181 for trips of 12 to 18 hours, and CZK 284 for trips exceeding 18 hours. For employees who use a private vehicle for business trips, employers must pay CZK 51.40 per litre of 98 octane petrol. Employers underpaying employees face fines of up to CZK 200,000</p>
Resources	<p><a href="#">Law (Czech)</a> (Government, 19 August 2022)</p>

Czech Republic (new)	
Status	 Proposal
Development	<b>Career — Health</b> <b>Remote-working rules proposed</b> Proposed measures that would entitle employees to work remotely, and for reimbursement of work-related expenses (such as gas, electricity, heating and water) at a flat hourly rate of CZK 2.80 are under consideration. The measures would amend the labor code and are expected to take effect during 2023. Highlights include: <ul style="list-style-type: none"><li>• Employees would be allowed to request remote work at any time, and employers would have to objectively justify a refusal in writing.</li><li>• Employees would be entitled to work remotely if they have children under age 15 or other caring responsibilities, unless there are serious operational reasons or due to the nature of the job.</li><li>• Either the employer or employee could request cessation of the remote work arrangement, subject to 30 days' notice.</li><li>• Employers would face fines for noncompliance.</li></ul>
Resources	<a href="#">Proposal</a> (Czech) (Government)
Cyprus (previously covered, with upcoming effective date)	
Development	<b>Career</b> <ul style="list-style-type: none"><li>• <a href="#">2023 minimum wage announced</a> — key date: 1 January 2023</li></ul>

<b>Finland (new)</b>	
<b>Status</b>	 <b>1 January 2023</b>
<b>Development</b>	<p><b>Career</b></p> <p><b>Measures to boost reemployment of dismissed older workers effective January 2023</b></p> <p>Measures to boost the reemployment of individuals aged 55 years or older who have been dismissed by their employer due to economic or production reasons will take effect on 1 January 2023. Highlights include:</p> <ul style="list-style-type: none"> <li>• Employees born in 1964 will be the last cohort entitled to receive additional days of unemployment allowance security. Employers will no longer have to pay the liability component for employees born in 1965 or later.</li> <li>• Redundant workers aged 55 years or older will be entitled to a new restructuring protection allowance, training and expanded job search leave paid for by the Employment Fund. Employees who have worked for the same employer for at least five years will be entitled to training leave of five, 15 or 25 days, depending on the duration of their notice period.</li> <li>• Employers will pay a restructuring protection fee to finance the Employment Fund. The fee will comprise two parts of equal size: a common part and a portion collected from the employer dismissing employees (subject to the employer meeting a specified payroll threshold in the year prior to the dismissals). The common part will be paid for by all employers through an increased unemployment insurance contribution.</li> </ul>
<b>Resources</b>	<a href="#">The new act on restructuring protection will enter into force in January 2023</a> (Employment Fund, 29 June 2022)
<b>France (previously covered, with upcoming effective date)</b>	
<b>Development</b>	<p><b>Career</b></p> <ul style="list-style-type: none"> <li>• <a href="#">New gender quotas for senior execs, management teams imposed</a> — key date: 1 March 2026</li> </ul> <p><b>Career — Health</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Metallurgy sector agrees on national CBA</a> — key date: 1 January 2023</li> </ul>

Germany (previously covered, with upcoming effective date)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Larger companies face human rights mandates</a> — key date: 1 January 2023</li> </ul>
Gibraltar (previously covered, with upcoming effective date)	
Development	<p><b>Health — Wealth</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Social security contribution rates change</a> — key date: 1 July 2023</li> </ul>
Hungary (new)	
Status	 <b>Currently effective</b>
Development	<p><b>Career — Health</b></p> <p><b>Penalty fee imposed for unspent amounts on the SZÉP card</b></p> <p>A new decree gives issuers of the Széchenyi Recreational card (SZÉP) the right to apply a 15% charge on amounts credited to the SZÉP card that are unspent at the end of a year. The SZÉP card is an employer-provided fringe benefit to be spent on recreational activities. Previously, issuers could charge a 3% monthly fee on money on the card that was unspent after two years.</p> <p>Under the new rules, payment service providers will charge a one-off fee on 20 March and 20 September of each year on unused amounts on an SZÉP card for at least 365 days. The measures apply to amounts credited after 15 October 2022.</p>
Resources	<p><a href="#">Decree (Hungarian) (Government)</a></p>

Ireland (new)	
Status	 Proposal
Development	<p><b>Career — Health</b></p> <p><b>Remote-working, flexible-working measures integrated into single bill</b></p> <p>The Irish government has announced integration of the proposed right for workers to request remote working into the Work Life Balance and Miscellaneous Provisions Bill currently being discussed in the parliament, and expected to be delivered by the end of 2022. The government had published the Right to Request Remote Working Bill in January 2022. The government says that combining the measures would mean that employees and employers would make and consider requests for flexible and remote working under one law and code of practice to be developed by the Workplace Relations Commission (WRC). Highlights include:</p> <ul style="list-style-type: none"> <li>• The integrated bill defines remote working as one type of flexible working. All employees would have the right to request remote working, but only parents and carers (as defined in the bill) could request other types of flexible working, such as reduced working hours or changes to working patterns.</li> <li>• Employers would have to consider the needs of the business and employee, and refer to the code of practice, when evaluating requests for remote work and flexible working. Previously, the proposed remote working bill included 13 reasons for refusing an employee's request for remote working.</li> <li>• Under the integrated bill, employees can submit a complaint to the WRC if they believe their employer has not complied with the code or other requirements. The original remote working bill did not require the employer to take account of the code.</li> <li>• The government will review the flexible work provisions after two years to determine if it should be extended to all workers.</li> </ul>
Resources	<p><a href="mailto:james.p.campbell@mercer.com">james.p.campbell@mercer.com</a></p> <p><a href="#">General Scheme of a Work Life Balance and Miscellaneous Provisions Bill 2022</a> (Government, 13 October 2022)</p>
Ireland (previously covered, with upcoming effective date)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li>• <a href="#">National minimum wage, living wage rates announced</a> — key date: 1 January 2023</li> <li>• <a href="#">Gender pay gap regulations issued</a> — key date: December 2023</li> </ul> <p><b>Health — Wealth</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Statutory paid sick leave to begin in 2023</a> — key date: 1 January 2023</li> </ul>
Italy (previously covered, with upcoming effective date)	
Development	<p><b>Health</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Expanded benefit coverage for executives in commercial sector</a> — key date: 1 January 2023</li> </ul>

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

#### Development

#### Career

- [Minimum wage to increase](#) — key date: 1 January 2023

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

#### Development

#### Career

- [Minimum wage to increase](#) — key date: 1 January 2023
- [30% tax rule for expat employees to change](#) — key date: 1 January 2024

#### Wealth

- [Pension plan reforms delayed](#) — key date: Enactment expected in 2023.

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

#### Development

#### Health

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

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

#### Development

#### Career

- [Minimum wage to increase twice in 2023](#) — key dates: 1 January 2023 and 1 July 2023

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

#### Development

#### Career — Health

- [Job quota deadline for people with disabilities approaches](#) — key date: 1 February 2023

#### Wealth

- [Retirement pension age to decrease](#) — key date: 1 January 2023

Romania (new)	
Status	 1 January 2023
Development	<p><b>Career</b></p> <p><b>Minimum wage to increase</b></p> <p>On 1 January 2023, the gross monthly minimum wage in Romania will increase to RON 3,000 (up from RON 2,550), of which RON 200 will be exempt from taxes and social security contributions. The monthly minimum wage in the construction sector will increase to RON 4,000.</p> <p>From 1 June 2022, employers were asked to voluntarily increase the monthly minimum wage by RON 200 per month (to RON 2,750) as part of measures aimed at alleviating the effects of inflation and increased costs for workers. Announced by the Ministry of Finance on 4 May 2022, the voluntary increase is exempt from social contributions and tax.</p>
Resources	<a href="#">Announcement</a> (Romanian) (Government, 24 November 2022)
Romania (previously covered, with upcoming effective date)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li><a href="#">Employee payroll recordkeeping requirements changed</a> — key date: 1 January 2023</li> </ul>
Saudi Arabia (previously covered, with upcoming effective date)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li><a href="#">Contracting with companies with regional headquarters outside of the kingdom to cease</a> — key date: 1 January 2024</li> </ul>
Serbia (previously covered, with upcoming effective date)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li><a href="#">2023 minimum hourly wage published</a> — key date: 1 January 2023</li> </ul>
Slovakia (previously covered, with upcoming effective date)	
Development	<p><b>Career</b></p> <ul style="list-style-type: none"> <li><a href="#">Minimum wage to increase</a> — key date: 1 January 2023</li> </ul>
Spain (previously covered, with upcoming effective date)	
Development	<p><b>Wealth</b></p> <ul style="list-style-type: none"> <li><a href="#">Pension reforms aim to boost second-pillar occupational pensions</a> — key date: 1 January 2023</li> </ul>

## Sweden (new)

### Status



1 January 2023

### Development

#### Wealth

##### Defined benefits to increase, employer premiums to decrease

Earned pensions rights in defined benefit (DB) (ITP2) pensions in Sweden will increase by 10.84% in 2023, and employers' ITP 2 premiums will be reduced by an estimated 28%, assuming employees' salaries increase by 3%. The revised benefits and contributions correspond to inflation changes during the previous year.

The changes to the ITP 2 benefits and premiums were announced by Alecta, the pension company that manages most ITP 2 schemes in Sweden. Swedish pension provision comprises two components — a DB ITP 2 retirement pension, and a defined contribution IPTK plan.

DB pension and family pension premiums are expected to decrease by 40% for the average company, subject to meeting three criteria:

- Increased income base amount
- Increased deferred vested pension
- Premium reduction

The estimated reduction in premiums for employees who are enrolled in an Alternative ITP Plan with a cost-neutral premium model will be 40%. Alecta estimates that the oldest employees will benefit most from the premium reduction.

### Resources

[robert.bergendahl@mercer.com](mailto:robert.bergendahl@mercer.com) and [richard.bjaernehall@mercer.com](mailto:richard.bjaernehall@mercer.com)  
[Announcement \(Swedish\)](#) (Alecta, November 2022)

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

### Development

#### Career — Health

- [Housing benefit for 2023 tax deductions updated](#) — key date: 1 January 2023

#### Wealth

- [ITP occupational pension rules adjusted](#) — key date: 1 January 2023
- [Earliest retirement age to increase](#) — key date: 1 January 2023

## Tanzania (new)

### Status



### Proposal

### Development

#### Health

##### Compulsory health insurance proposed

Health insurance registration could become compulsory for all citizens and foreigners in Tanzania, and would be a condition for individuals to access certain social services, under measures in the Universal Health Insurance Bill 2022, presented to parliament on 23 September 2022. Currently there are four types of voluntary health insurance provisions: National Health Insurance Fund (NHIF), Community Health Fund, National Social Security Fund, and private health insurance companies. Highlights of the proposal include:

- All employers would have to register employees in the health insurance scheme within 30 days of starting a job.
- Premiums for employees and employers in the formal private sector would be 3% of salary paid by both employees and employers. Private sector employers could also choose to contribute to the NHIF (3% paid by both the employer and employee). A different premium would apply to the informal sector.
- Health insurance schemes would have to offer a minimum uniform benefit package, such as consultation fees, surgeries, medicines, laboratory and radiology, cancer drugs, and emergency brain and neurosurgery. Patients would have to pay out-of-pocket fees for any treatments not covered by the package, or schemes could offer additional services for a higher fee.
- The cost of registration would reflect the cost of the treatment, and the Ministry of Finance would establish a special account to pay for the health insurance of individuals unable to pay for insurance (estimated at 30% of the population). Clear guidelines for claims payment would be issued.
- Individuals would need health insurance to apply for a driving license, motor insurance, travel documents, taxpayers' identification number, and to enable children to access advanced secondary education or colleges.
- The Tanzania Insurance Regulatory Authority would regulate and monitor health and other insurance companies and health facilities.
- Individuals who fail to register, and schemes that are not in compliance, would face fines and/or criminal penalties.

<b>Turkey (new)</b>	
<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<p><b>Health</b></p> <p><b>Temporary tax-exempt benefits cover electricity, natural gas and heating expenses</b></p> <p>The government announced that employer payments of up to TRY 1,000 for employees' electricity, gas and other heating expenses are temporarily exempt from tax. The exemption — which took effect on 9 November 2022 — applies to payments that are in addition to the employee's salary. Details of the exemption will be provided through secondary legislation, and the exemption period will end on 30 June 2023.</p>
<b>Resources</b>	<p><a href="mailto:can.suntay@mercermarshbenefits.com">can.suntay@mercermarshbenefits.com</a></p> <p><a href="#">Official journal</a> (Turkish) (Government, 3 November 2022)</p>
<b>Turkey (new)</b>	
<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<p><b>Health</b></p> <p><b>Tax exemption of meal and commuter allowances change</b></p> <p>Under changes that took effect on 1 July 2022, the daily cash payments or allowances by employers for employees' meals not provided at the workplace are tax exempt up to TRY 51, and the daily commuter allowance is TRY 25.50.</p>
<b>Resources</b>	<p><a href="mailto:can.suntay@mercermarshbenefits.com">can.suntay@mercermarshbenefits.com</a></p> <p><a href="#">Official journal</a> (Turkish) (Government, 3 November 2022)</p>
<b>Turkey (new)</b>	
<b>Status</b>	 <b>Currently effective</b>
<b>Development</b>	<p><b>Career — Wealth</b></p> <p><b>Portion of minimum wage exemption from payment of SSI premium announced</b></p> <p>The Social Security Institution (SSI) announced that 23.65% of the daily gross minimum wage is exempt from SSI premium earnings — this applies to all payments made to employees, or through third parties. For example, for the period 1 December to 31 December 2022, the amount of meal allowance exempt from employees' SSI premium earnings will be calculated as TRY 215.70 x 23.65% = TRY 51.01 per day.</p>
<b>Resources</b>	<p><a href="mailto:can.suntay@mercermarshbenefits.com">can.suntay@mercermarshbenefits.com</a></p> <p><a href="#">Announcement</a> (Turkish) (Government, 3 November 2022)</p>

Switzerland (previously covered, with upcoming effective date)	
Development	<p><b>Wealth</b></p> <ul style="list-style-type: none"> <li>• <a href="#">First pillar pension scheme reforms approved</a> — key date: Not yet known.</li> </ul>
United Arab Emirates (previously covered, with upcoming effective date)	
Development	<p><b>Career — Health</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Further details about the upcoming unemployment scheme issued</a> — key date: 1 January 2023</li> </ul>
United Kingdom (UK) (new)	
Status	<p> 1 April 2023</p>
Development	<p><b>Career</b></p> <p><b>National living wage and national minimum wage rates announced</b></p> <p>Revised National Living Wage (NLW) and national minimum wage (NMW) rates in the UK were announced on 17 November 2022, and will take effect on 1 April 2023. The NLW revised hourly rate will be £10.42 (up from £9.50) for individuals aged 23 year or older. The NMW rates are as follows: £10.18 (up from £9.18) for individuals aged 21 to 22; £7.49 (up from £6.83) for individuals aged 18 to 20; £5.28 (up from £4.81) for individuals aged 16 to 17, and apprentices. The accommodation offset amount will be £9.10 (up from £8.70) — this is an allowable deduction from wages for accommodation, and is applicable for each day of the week.</p>
Resources	<p><a href="#">Large minimum wage increases help protect low-paid workers' living standards</a> (Government, 17 November 2022)</p>
UK — Northern Ireland	
Status	<p> <b>Consultation is open through 19 December 2022.</b></p>
Development	<p><b>Career — Health</b></p> <p><b>Expanded miscarriage leave, pay proposed</b></p> <p>Northern Ireland opened a consultation on miscarriage leave and pay that would amend the Parental Bereavement Leave and Pay Regulations effective in April 2022. The proposals would entitle working parents to leave and pay if they experience a miscarriage up to the end of the 23rd week of pregnancy. There is already an entitlement to two weeks' pay and leave from the 24th week. The proposed miscarriage leave and parental bereavement leave would be a day one entitlement — currently, employees must be employed for 26 weeks or more to be entitled to parental bereavement leave. Comments are invited through 19 December 2022. Northern Ireland would be the first UK region to introduce miscarriage protections and entitlements, and reportedly one of the first countries in the world to do so.</p>
Resources	<p><a href="#">Miscarriage leave and pay consultation</a> (Department for the Economy, 24 October 2022)</p>

**United Kingdom (previously covered, with upcoming effective date)**

**Development**

**Wealth**

- [New rules on defined contribution pension illustrations published](#) — key date: 1 October 2023



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