



Health & Welfare

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ATTORNEYS

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Our benefits team can help you design, implement, and maintain the full spectrum of Health & Welfare benefit plans. We have worked extensively with employers to navigate the complex rules governing insured and self-funded plans - including the alphabet soup of VEBAs, HSAs, HRAs, FSAs, ACA, GINA, COBRA and HIPAA.

For over 80 years, we have counseled clients and helped shape new laws by leveraging our relationships with legislative and regulatory leaders. We lobbied Code section 125 into existence in 1978 on behalf of a client with one of the earliest cafeteria plans. We specialize in developing practical solutions and identifying cutting-edge ways to protect your plans.

We represent employers - not TPAs or insurance carriers. Our clients include public and private companies, tax-exempt entities, and governmental organizations that sponsor benefit plans. Our singular focus on employers enables us to zealously represent your interests without conflict. This is critical when negotiating service agreements with Health & Welfare vendors on behalf of our clients.

Representative Matters:

- *Retiree Medical Plan Design:* Advising on transition from traditional retiree medical plan to HRA paired with private exchange.
- *Outsourcing:* Negotiating ACA protections into staffing agreements.
- *M&A:* Obtaining contractual commitments to reduce potential ACA liability.
- *Fiduciary Liability:* Advising plan committee to avoid potential fiduciary liability over mistakes made by third-party service providers.



| 2 | Health & Welfare

- *VEBAs*: Counseling on the permissible scope of VEBA benefits, the timing of corporate tax deductions, and the preparation of government filings.
- *Cafeteria Plans*: Designing the first cafeteria plan, and lobbying Code section 125 into existence in 1978. Advising plan sponsors on cafeteria plan design and compliance in the decades since then.
- *Plan Design*: Redesigning benefit programs to add consumer-driven health care benefits such as HSAs, HRAs, and high deductible health plans (HDHPs). Implementing "wrap" plan documents to streamline annual reporting.
- *Wellness*: Modifying wellness arrangements to comply with EEOC and GINA requirements.
- *Privacy and Security*: Advising clients on electronic record-keeping, data sharing, disclosures, confidentiality, and HIPAA privacy and security.

NEWS

- March 5, 2026
IPB Recognized in Best Law Firms 2026
- March 5, 2026
Twenty-One IPB Attorneys Recognized in Best Lawyers in America and Ones to Watch 2026 Editions
- September 19, 2025
Alex Maged and Percy Lee Publish Bloomberg Tax Article About Navigating State-by-State Drug Benefit Compliance Obligations
Bloomberg Tax
- 2025
Expanded Tax-Free Employer Reimbursement of Student Loan Repayments
Employee Benefits & Tax Client Alert
- June 5, 2025
Ivins Attorneys Recognized in Chambers USA 2025
- March 26, 2025
Alex Maged and Percy Lee Publish Bloomberg Tax Article About Employee Requests for Late Enrollment in Health and Welfare Plans
Bloomberg Tax
- November 7, 2024
IPB Recognized in Best Law Firms 2025



| 3 | Health & Welfare

- October 13, 2024
IPB Achieves Mansfield Certification Plus for the Third Time
- August 15, 2024
Twenty-Two IPB Attorneys Recognized in Best Lawyers in America and Ones to Watch 2025 Editions
- June 18, 2024
2024 Chambers USA Guide Recognizes Four IPB Partners Individually and the Tax and Benefits Practices

PUBLICATIONS

- 2025
Expanded Tax-Free Employer Reimbursement of Student Loan Repayments
Employee Benefits & Tax Client Alert
- 2025
Expanded Tax-Free Employer Reimbursement of Student Loan Repayments
Employee Benefits & Tax Client Alert
- March 26, 2025
Late Health and Welfare Plan Enrollment Requests: Tax, ERISA, and Contractual Issues
Benefits Bullets
- January 23, 2025
Relaxed Rules for Furnishing Form 1095-C to Employees
Benefits Bullets
- July 3, 2024
Want to Offer a Dependent Care FSA to Employees? Some May Owe More Tax by Contributing
Benefits Bullets