



Anne Pachciarek

Partner

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Anne Pachciarek helps companies of all sizes design, establish and operate their employee benefit plans, such as medical plans, 401(k) plans, pension plans and executive compensation programs.

With more than 20 years of experience, Anne works with public companies and closely held businesses to find solutions to a wide range of ERISA compliance, fiduciary responsibility and plan administration problems. She advises on a wide variety of benefit arrangements, including health and welfare plans, pension and profit sharing plans, cafeteria plans and deferred compensation programs, as well as on the handling of benefit plans in mergers and acquisitions. She also helps companies integrate, consolidate, and streamline acquired employee benefit programs.

Anne has extensive experience in global employee benefits. She advises a non-US health insurance company on compliance with the rules governing expatriate health plans. Anne also regularly advises on benefits issues in the context of international mergers and acquisition. She also provides advice on pension and health care issues for international transfers and has worked on Canadian and Puerto Rico retirement and health plan matters.

Anne has been a member of the Hiring Committee and the Chair of the summer program for the Chicago office.

Anne also participates in the firm's global philanthropic efforts to support organizations for girls and women in developing countries aimed at protecting them from violence, harassment and human trafficking.

CREDENTIALS

Admissions

- Illinois

Recognitions

Anne is recognized by *The Legal 500 United States* in the area of Employee Benefits and Executive

RELATED SERVICES

- Employee Benefits and Executive Compensation
- Corporate
- Tax
- Employment

RELATED SECTORS

- Healthcare

Compensation.

Education

- J.D., Northwestern University School of Law 1982
- B.A., University of Illinois at Urbana-Champaign 1979

Memberships

- Employee Benefits Committee, American Bar Association

Teaching Experience

Anne has been an adjunct instructor in employee benefits law at The John Marshall Law School.

INSIGHTS

Anne has been a speaker on various employee benefit topics before business and professional groups, including the Young Professionals Organization/World Professionals Organization, the American Conference Institute, the Mid-Sized Retirement and Healthcare Plan Management Conference, the Directors Roundtable, the HR Management Association of Chicago, the WEB Network, the Practising Law Institute, the Illinois Institute for Continuing Legal Education, the Chicago Bar Association and the Chicago Tax Club.

Anne has also contributed articles on employee benefits topics to publications such as Employee Benefit Plan Review, the Family Advocate, which is published by the ABA Section of Family Law, the Illinois Banker, the Practical Accountant and other journals.

Publications

SCOTUS upholds the ACA: Next steps for employers

8 July 2021

All ACA provisions regarding the employer mandate for large employers continue in effect; in addition, ACA patient protection provisions have been expanded by the Consolidated Appropriations Act, 2021.

IRS extends remote electronic notarization relief for retirement plan elections through June 30, 2022

7 July 2021

The notice extends relief from the "physical presence" requirement for certain participant elections required to be witnessed by a notary public or plan representative.

Guidance on COBRA subsidies under the American Rescue Plan Act

1 June 2021

Key aspects of the guidance.

Benefit plan provisions in the American Rescue Plan

16 March 2021

The practical impact on employers and participants.

IRS announces 2021 dollar limit increases on benefits and contributions in qualified retirement plans

28 October 2020

Action items for employers.

DOL allows retirement plans to press "send" on electronic communications

28 May 2020

Welcome news for retirement plan sponsors and administrators as they provide alternative methods of electronic delivery for retirement plan disclosures required by ERISA.

DOL and IRS issue COVID-19 timeframe extensions for health, welfare and retirement plans

13 May 2020

The extensions create administrative complexity for plan administrators.

The impact of COVID-19 on dependent care flexible spending accounts

15 April 2020

Are employees permitted to increase or decrease their deferrals, or begin or cease participation?

CARES Act retirement and health plan relief: Practical implications for employers

1 April 2020

Provisions affecting retirement plans and health and welfare plans in the CARES Act.

US employee benefits and the coronavirus

17 March 2020

Some of the many benefit plan issues that employers are facing.

SECURE Act brings significant changes to employer retirement and benefit plans

21 January 2020

Provisions of the SECURE Act most relevant to employer-sponsored retirement and benefit plans, plus key deadlines.

2020 dollar limit increases on benefits and contributions in qualified retirement plans announced by the IRS

8 November 2019

The Internal Revenue Service (IRS) issued Notice 2019-59, which announced cost-of-living adjustments that affect the calendar year dollar limits for benefits and contributions in retirement plans

Department of Labor proposes regulations offering safe harbor electronic annual disclosures for retirement plans

31 October 2019

A significant development in retirement plan regulations, marking the DOL's first expansion into disclosures through electronic media since 2011.

IRS issues final 401(k) hardship distribution regulations: top points

1 October 2019

Plan sponsors should consider reviewing their plans to ensure compliance and maintain the plans' tax-qualified status.

- Co-author, "IRS announces 2021 dollar limits on benefits and contributions in qualified retirement plans," (October 2020)
- Co-author, "US employee benefits and the coronavirus (United States)," (March 2020)
- Co-author, "SECURE Act brings significant changes to employer retirement and benefit plans," (January 2020)
- Co-author, "2020 dollar limit increases on benefits and contributions in qualified retirement plans announced by the IRS," DLA Piper, (November 2019)
- Co-author, "Employee Benefits Alert IRS issues final 401(k) hardship distribution regulations: top points," DLA Piper, (October 2019)
- Co-author, "Department of Labor proposes regulations offering safe harbor electronic annual disclosures for retirement plans," (October 2019)
- Co-author, "IRS issues final 401(k) hardship distribution regulations: top points," (October 2019)
- Co-author, "New HRA final rule is a game changer for employers," (July 2019)
- Co-author, "Plan sponsors of hybrid defined benefit plans and certain merged retirement plans can apply for an IRS determination letter, starting September 1, 2019," (June 2019)
- Co-author, "The art of self-correction: IRS guidance on retirement plan loan and document failures under EPCRS," (May 2019)
- Co-author, "Tax reform brings changes to executive compensation and employee benefits," *Lexology*, (December 2017)
- Author, "An Employer's Guide To Marketplace Exchange Subsidy Notices," *Tango Health*, (August 2016)
- Co-author, "Landmines in Health Care Coverage in Executive Compensation Packages," *The Labor Dish*, (March 2016)
- Co-author, "ACA strong: Supreme Court upholds ACA subsidies," *DLA Piper*, (June 2015)
- Co-author, "EEOC issues proposed rule on resolving the ADA and employer wellness programs: limited incentives permitted, medical confidentiality required," *DLA Piper*, (April 2015)
- Co-author, "Wellness Plan Design in Light of Healthcare Reform and Other Laws," *Employee Benefit Plan Review*, (September 2012)

Events

Previous

Returning to work: US employment webinar

12 May 2021

Webinar

- Presenter, "What Large Employers Should Know About the SECURE Act," Council on Employee Benefits Chicago Regional Meeting (February 25, 2020)
- Presenter, "Hot Topics in Health and Welfare Plans 2019," Council on Employee Benefits (June 19, 2019)
- Presenter, "Hot Topics in 2019: Health and Welfare Plans," (April 11, 2019)
- Presenter, "Please Join Us: The 2018 Tax Reform and the Changes to Executive Compensation and Employee Benefits Webinar," (February 27, 2018)
- Presenter, "Complying with Affordable Care Act (ACA): An Employer's Practical Guide," The Knowledge Group Webinar (September 2016)
- Presenter, "Fiduciary Best Practices for Your Retirement Plan Investments," SHRM Conference, Washington, DC (June 2016)
- Presenter, "No Time to Wait: Prepping for ACA Reporting Compliance in 2016," DLA Piper Webinar (June 8, 2016)
- Presenter, SHRM Webinar with Tango Health, "No Time to Wait – Prepping for ACA Reporting Compliance," (May, 2016)
- Moderator, In-house panel, American Conference Institute's ERISA Litigation Conference, Chicago (March, 2016)
- Presenter, "The ACA and You," LEAP Conference, Las Vegas (March, 2016)
- Presenter, "Quarterly Financial Sector Event," (May 2015)
- Presenter, "Obamacare Summit," LEAP Conference, Las Vegas (April, 2015)
- Moderator, In-house panel, American Conference Institute's ERISA Litigation Conference, Chicago (April, 2015)
- Presenter, "Employee Wellness Programs: Does your Program Comply With all of the New Rules?," Mid-Sized Retirement and Healthcare Plan Management Conference, Las Vegas (September 9, 2014)
- Presenter, "The Affordable Care Act: Decisions that Need to Be Made Now," Webinar (April 22, 2014)
- Presenter, "Healthcare Reform and Your Bottom Line," Webinar (February 6, 2014)
- Panelist, "Gearing Up for 2014: Employers Examine the Impact of ACA," Mid-Sized Retirement and Healthcare Plan Management Conference, Chicago (June 6, 2013)
- Moderator, "Perspectives on plan sponsor and fiduciary liability, managing claims and litigation, and new and emerging disclosure requirements," American Conference Institute's 5th National Forum on ERISA Litigation (January 22, 2013)
- Presenter, "Impact of Affordable Care Act on Employers," YPO/WPO Conference Call (December 6, 2012)
- Presenter, DLA Piper HIPAA Webinar (October 3, 2012)
- Speaker, "2012 Health and Welfare Plan Legislative and Compliance Update," Mid-Sized Retirement and Healthcare Plan Management Conference, Las Vegas (September, 2012)

NEWS

DLA Piper helps women in Rwanda protect themselves from violence, harassment and trafficking

7 January 2020

DLA Piper, through its award-winning New Perimeter affiliate, recently completed a training program at the Akilah Institute in Rwanda aimed at helping young women protect themselves from violence, harassment and human trafficking.

MEDIA MENTIONS

- Interviewed, "Firm trains female lawyers in Nepal," *Chicago Daily Law Bulletin*, April 17, 2017
- Interviewed, "The Future of the Affordable Care Act – and How the Law Impacts HR Pros," Labor and Employment Law Advanced Practices Symposium, March 23, 2015