

## Highlights for the 2025–2026 Edition

Federal and state courts continue to issue rulings on welfare benefits issues that impact employers throughout the country. This Guide provides valuable insight and practical approaches to common real life situations. To that end, there are forms and checklists employers and others can use to comply with the statutes, regulations, case law and other guidance.

The author, an expert in this area, walks you through this particularly complex area of practice, providing insightful practical guidance while covering such relevant topical areas as:

- Types of benefits
- Health plans
- Problems encountered by large and small employers
- Fiduciary matters
- COBRA
- Postretirement health care
- Voluntary employee beneficiary association
- Cafeteria plans
- Reporting and disclosure requirements
- Planning opportunities

Highlights in this Edition include:

- An updated § 1:9 on ERISA's preemption of state law.
- An updated § 3:17 on the disclosure of PHI involving reproductive health care services.
- An updated § 3:93 on mental health and addiction benefits, including new rules implementing the Mental Health Parity and Addiction Equity Act.
- An updated § 3:143 on the No Surprises Act, gag clauses, and qualifying payment amounts.
- An updated § 5:4 on the scope of a fiduciary's responsibility, including recently decided cases.
- An updated § 6:10 on COBRA notice to qualified beneficiaries.
- An updated § 7:10 on planning considerations for retirees.

WELFARE BENEFITS GUIDE

- An updated § 10:36 on claims procedures, including the use of automated algorithms to adjudicate claims.
- A new § 11:40 on wearable technology in the workplace.
- A new § 11:41 on changing the plan year.
- A new § 11:42 on the One Big Beautiful Bill and recent executive orders.

The Publishers  
2025