

# Introduction to the December 2025 edition of *Employee Benefits Handbook*

*Employee Benefits Handbook*, written by Michael B. Snyder, provides clear and thorough explanations of today's complex employee benefits statutes and regulations and illustrates what steps to take to keep a plan in compliance and the company out of court.

The December 2025 edition includes updated discussions of cases, statutes, and regulations. Updated in this edition are Chapters 7, 9, and 10; the updated materials include:

- **§ 7:28. Investment education and disclosures [Retitled]:** After years of regulatory and political delays, the DOL finally released regulations in 2024 that determine when a person who renders investment advice under the ERISA is a fiduciary.
- **§ 7:49. AI opportunities [New]:** AI can revolutionize benefits communication by enabling personalization at scale, 24/7 support through chatbots, predictive nudges, and analytics-driven engagement strategies.
- **§ 7:50. AI support of benefits communication [New]:** AI can identify different employee segments and tailor communication to their specific needs and preferences, including considering factors like age, family status, and work roles when crafting messages.
- **§ 7:51. Challenges and considerations of AI [New]:** AI's role will become increasingly integrated into all aspects of HR, with the most noticeable impact being the data it generates for measuring its effectiveness in the employee benefits arena through innovations such as voice-activated benefits assistants, AI-powered decision tools during onboarding, and real-time analytics dashboards for HR to track engagement.
- **§ 9:4. Collective bargaining and benefits—Recent developments [Retitled]:** When air traffic controllers walked out on strike in 1981 and were fired by President Reagan, it was a turning point in labor relations, coming at a time when changing political, ideological, and economic trends had already made unions vulnerable as the general public strongly sided with the popular President.
- **§ 9:5. Unions and benefits [Retitled]:** Union workers received significantly higher compensation, driven by both higher wages and more costly benefits, especially in insurance and retirement plans.
- **§ 9:7. Union basics—Organization and structure—Membership [Retitled, Renumbered]:** In recent decades the overall proportion of workers who are union members has steadily declined.
- **§ 9:17. Collective bargaining basics—Subjects of bargaining—Mandatory [Retitled, Renumbered]:** By 2025, health and

safety benefits were expanded to include mental health benefits, workplace safety, and protections against harassment.

- **§ 9:43. Benefits covered in collective bargaining agreements—Pensions [Retitled, Renumbered]:** There has been a general movement towards negotiating employee contributions to these plans.
- **§ 10:2. Social Security benefit calculation [Retitled, Renumbered]:** The maximum creditable earnings table and the national average wage table have been updated.
- **§ 10:4. Social Security benefit calculation—Primary insurance amount [Retitled, Renumbered]:** The Social Security bend points table has been updated.

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