
JOURNAL of COMPENSATION and BENEFITS

September/
October 2025
Vol. 41/No. 5

GENETIC TESTING DURING IVF CAN IMPROVE PREGNANCY OUTCOMES, DESERVES INCLUSION IN FAMILY-FORMING STRATEGY

David Adamson, MD

Preimplantation Genetic Testing for Aneuploidy (PGT-A) helps identify chromosomally normal embryos during in vitro fertilization (IVF). In selected patients, generally those who are older with a higher probability of abnormal chromosomes and who have several or more embryos, this can improve the chance of pregnancy with the first and earlier embryo transfers. Miscarriage rates can also be reduced for that transfer. For employers, offering access to PGT-A within fertility benefits can support cost-effective, evidence-based care and demonstrates a commitment to inclusivity, health equity, and employee well-being.

EXECUTIVE PAY DISCLOSURE REFORM: WHAT MAKES SENSE NOW?

James F. Reda

Over the past decade, executive compensation disclosure has evolved from a highly technical element of Securities and Exchange Commission (SEC) filings into a central focus of corporate governance and public scrutiny. This article reviews two of the most significant developments in executive pay disclosure in recent years: the SEC's Pay Versus Performance (PvP) rule and the CEO Pay Ratio mandate, both of which aim to improve comparability and accountability across firms. Meanwhile, evolving practices around noncompensatory perquisites, such as executive security, continue to raise questions about how proxy advisors and investors interpret disclosures. As the first full reporting cycles under the PvP rule conclude and several years of CEO pay ratio data accumulate, many companies and stakeholders are reassessing what these disclosures are achieving and where there may be room for refinement. This article reviews recent trends, assesses the practical impact of key disclosure elements, and outlines areas where the current regulatory and advisory frameworks are prompting further discussion.

FIDUCIARIES WE ARE, FIDUCIARIES WE REMAIN

Luis Maizel

War. Weather catastrophes. One Big Beautiful Bill. Tariffs. No tariffs. The one thing that has remained certain in May and June was uncertainty. Specifically, in previous months, I have mentioned the uncertainty surrounding what was to come in the United States, and now we find ourselves confused about the master plan behind the actions being taken and what the outcome will be. The imposition of very high tariffs, only to be reduced, suddenly raised, and as we go to press, be seriously negotiated, reminds me of the story of the boy who cried wolf. It is heavily weighted towards current events in the world, a necessary evil as local market impacts are being felt globally. Furthermore, many qualified plan financial advisors have moved significant amounts of assets into international investments, leaving plans vulnerable to potentially higher risk. It is true, however, that risk abounds.

QMCSO AND OTHER WELFARE BENEFITS IN DIVORCE

Michael B. Snyder, JD, MA

While qualified domestic relations orders (QDROs) are generally well-established in processes and procedures, there have been an increasing number of queries regarding qualified medical child support orders (QMCSOs). Specifically, QMCSOs are not routinely included when needed by courts and/or attorneys working with parties in divorce proceedings. Furthermore, it seems that a dearth of plan sponsors understand that at a minimum, employers are required to amend plan documents to permit a QMCSO and to establish procedures for the operation of QMCSOs (similar to the procedure with respect to the operation of QDROs). To that end, this article reviews the rules and processes related to what, at the time of its inception, was considered necessary and groundbreaking, but what may have become so routine as to have been forgotten. The article necessarily includes other welfare benefits assigned in divorce.

Editor-In-Chief's Viewpoint

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The Excellent Fiduciary

Ronald E. Hagan

Benefits Roundup

Dr. Jim Castagnera, Esq.

5

16

20

32

3

11

41