



## Rebecca F. Alperin

Member

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With over 25 years of experience, Rebecca works closely with human resources, C-suite executives and plan fiduciaries across all industries on all aspects of employee benefits and ERISA. An integral part of deal teams, Rebecca collaborates with the Firm's transactional lawyers to advise on matters such as the integration and termination of employee benefit plans in the context of corporate mergers, acquisitions, and dispositions. Rebecca's clients value her for her practical advice and ability to distill down complex issues.

Rebecca's practice focuses on the primary three pillars of employee benefits – qualified retirement plans, health and welfare plans, and fiduciary matters. Rebecca is a trusted advisor on the design, implementation, ongoing compliance and correction of qualified plan defects and related submissions, under applicable ERISA and Internal Revenue Code requirements and correction programs. She counsels clients on employee benefit plan governance, including committee structures and charters, and provides fiduciary training and best practices. Rebecca negotiates vendor contracts and services agreements, responds to participant claims and appeals, and assists with benefits issues in plan litigation. Rebecca rounds out her practice drafting and negotiating employment, retention, severance, and change in control agreements, and advising on the design and administration of equity incentive plans.

Prior to joining Morse, Rebecca was Counsel in the Employee Benefits and Executive Compensation practice group of an AmLaw50 Law Firm.

### Publications

An Employer's Guide to Layoffs and Reductions in Force

Do You Have an Employee Benefit Plans' Cybersecurity Policy?

A Practitioner's Guide to Navigating the A.R.T. of Employee Benefits:

Why Do I Need an Employee Benefits Attorney?

### Education

New York University School of Law, J.D.  
Cornell University, M.I.L.R.  
University of Rochester, B.A.

### Admissions

Massachusetts Bar

### Practice Areas

Corporate  
Employee Benefits and ERISA  
Employment  
Executive & Professional Representation  
Mergers & Acquisitions  
Privacy & Data Security  
Private Investment Funds & Advisers  
Taxation

## Insights for Early-Stage Companies

2023 CONTRIBUTION LIMITS			
LIMITATION	2023	2022	2021
401(k) and 403(b) Elective Deferral	\$22,500	\$20,500	\$19,500
401(k) and 403(b) Catch-up (Age 50 and older)	\$7,500	\$6,500	\$6,500
407(a)(2) and 407(c)(1) Limits	\$22,500	\$20,500	\$19,500
Defined Benefit Maximum	\$265,000	\$245,000	\$230,000
Defined Contribution Maximum	\$66,000	\$61,000	\$58,000
Annual Compensation Limit	\$330,000	\$305,000	\$290,000
Highly Compensated Employee Threshold	\$130,000	\$135,000	\$130,000
Non-Employee Threshold	\$235,000	\$200,000	\$185,000
Social Security Wage Base	\$160,200	\$147,000	\$142,800
IRA Contributions (Age 49 and younger)	\$6,500	\$6,000	\$6,000
IRA Contributions (Age 50 and older)	\$7,500	\$7,000	\$7,000
Annual HSA Contribution Limit	\$3,850 single \$7,750 family	\$3,650 single \$7,300 family	\$3,600 single \$7,200 family
HSA Catch-up Contribution (Age 55 and older)	\$1,000	\$1,000	\$1,000
Annual HCFP Minimum Limit on Deductible Expenses	\$1,500 single \$3,000 family	\$1,400 single \$2,800 family	\$1,400 single \$2,800 family
Annual HCFP Maximum Limit on Out-of-Pocket Expenses	\$7,500 single \$15,000 family	\$7,050 single \$14,100 family	\$7,000 single \$14,000 family
Health Care FSA	\$3,050 per employee*	\$2,850 per employee	\$2,750 per employee
Maximum Health Care FSA Carryover	\$610	\$570	Unlimited**
Dependent Care FSA	\$5,000 per household	\$5,000 per household	\$5,000 per household \$10,500 per household option of ABFA increase

\* The 2021 Consolidated Appropriations Act permitted unlimited carryovers of health FSA balances into the next plan year for plan years ending in 2021 (and 2020). Any health FSA balance remaining on the last day of the plan years ending in 2022 or 2023 will be subject to the reduced \$10 or \$610 carryover limit, respectively.

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