



# 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.

See the 2026 IRS Contribution and Benefits Limits (pdf).

### **Affiliations**

Clear Path for Veterans New England, Board Member

#### **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

Licensing & Commercial Contracts

Mergers & Acquisitions

Privacy & Data Security

Private Investment Funds & Advisers



## **Speaking Engagements**

Panelist, The Light in The Tunnel — What Employers Need to Pay Attention to in 2024, Commonwealth Payroll & HR

## **Publications**

Massachusetts Employers Commissions Update, Employment Law Alert

Retention Bonuses Are Not Wages Under the MA Wage Act, Employment Law Alert

PFML Exemption Renewals, Employment Law Alert

What You Need to Know About the Massachusetts Pay Transparency Act, Employment Law Alert

Department of Justice Issues Guidance on Unlawful DEI Programs, Employment Law Alert

Client Alert: Federal District Court Vacates Department of Labor Rule Raising Salary Threshold Levels For Overtime Exemptions

'Tis the Season for Handbook Updates

FTC Bans Non-Compete Agreements; Federal Department of Labor Issues New Overtime Exemption Rules

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?

Insights for Early-Stage Companies



LIMITATION	2024	2023	2022
Total 401(k) and 403(b) Elective Deferral	\$23,000	\$22,500	\$20,500
401(k) and 403(b) Catch-Up (≥50)	\$7,500	\$7,500	\$6,500
457(b)(2) and 457(c)(1) Limits	\$23,000	\$22,500	\$20,500
Defined Benefit Maximum	\$275,000	\$265,000	\$245,000
Defined Contribution Maximum	\$69,000	\$66,000	\$61,000
Annual Compensation Limit	\$345,000	\$330,000	\$305,000
Highly Compensated Employee Threshold	\$155,000	\$150,000	\$135,000
Key Employee Threshold	\$220,000	\$215,000	\$200,000
Social Security Wage Base	\$168,600	\$160,200	\$147,000
SIMPLE IRA (≤49) SIMPLE IRA with Catch-Up (≥50)	\$16,000 \$19,500	\$15,500 \$19,000	\$14,000 \$17,000
SEP IRA (Employer contributions only)	Lesser of 4% comp. or \$69,000	Lesser of 4% comp. or \$66,000	Lesser of 4% comp. or \$61,000
Total IRA Contributions (≤49) Total IRA Contributions with Catch-Up (≥50)	\$7,000 \$8,000	\$6,500 \$7,500	\$6,000 \$7,000
Annual HSA Contribution Limit	\$4,150 single \$8,300 family	\$3,850 single \$7,750 family	\$3,650 single \$7,300 family
HSA Catch-up Contribution (≥55)	\$1,000	\$1,000	\$1,000
Annual HDHP Minimum Limit on Deductible Expenses	\$1,600 single \$3,200 family	\$1,500 single \$3,000 family	\$1,400 single \$2,800 family
Annual HDHP Maximum Limit on Out-of-Pocket Expenses	\$8,050 single \$16,100 family	\$7,500 single \$15,000 family	\$7,050 single \$14,100 family
Health Care FSA	\$3,200 per employee	\$3,050 per employee	\$2,850 per employe
Maximum Health Care FSA Carryover	\$640	\$610	\$570
Dependent Care PSA	\$5,000 per household	\$5,000 per household	\$5,000 per household

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