



## 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.

### Affiliations

Clear Path for Veterans New England, Board Member

### Speaking Engagements

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

### 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

## 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?

Insights for Early-Stage Companies

2024 CONTRIBUTION LIMITS				
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 (≥35)	\$7,500	\$7,500	\$6,500	
401(k)(2) and 403(b)(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	\$135,000	\$130,000	\$135,000	
Key Employee Threshold	\$200,000	\$215,000	\$200,000	
Social Security Wage Base	\$168,600	\$160,200	\$147,000	
SIMPLE IRA (≤49)	\$18,000	\$17,500	\$16,000	
SIMPLE IRA with Catch-Up (≥35)	\$19,500	\$19,000	\$17,000	
SEP IRA (Employer contributions only)	Lesser of 4% comp. or \$9,000	Lesser of 4% comp. or \$9,000	Lesser of 4% comp. or \$8,000	
Total IRA Contributions (≤49)	\$7,000	\$6,500	\$6,000	
Total IRA Contributions with Catch-Up (≥35)	\$8,000	\$7,500	\$7,000	
Annual HSA Contribution Limit	\$4,150 single \$8,300 family	\$4,150 single \$8,300 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 employee	
Maximum Health Care FSA Carryover	\$640	\$610	\$570	
Dependent Care FSA	\$5,000 per household	\$5,000 per household	\$5,000 per household	



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