

Morse Welcomes Rebecca Alperin to the Firm; Adds ERISA Practice

February 09, 2022



WALTHAM, MA – Morse is pleased to welcome **Rebecca Alperin** to the Firm. Rebecca joins the Firm’s **Tax Practice Group** as a Member and heads our new **Employee Benefits and ERISA Practice**.

With the addition of Rebecca Alperin, Morse is excited to announce the expansion of its tax practice and capabilities. Rebecca brings more than 25 years of experience advising human resource and c-suite professionals on compliance with the complex regulations governing employee benefits, executive compensation, and ERISA matters. Rebecca’s practice straddles the intersection of employee benefits, tax, and employment and expands the depth of the Firm’s expertise in those areas. Through the collective wisdom of our attorneys, the Firm is well positioned to help our clients achieve their business objectives.

“I am thrilled to join a firm that has stayed true to its original founding principles – providing services that business clients need at the highest levels of the legal profession. The expansion of the Firm’s tax practice to the areas of employee benefits and ERISA strengthens the Firm’s ability to serve its clients in today’s competitive landscape. I look forward to working alongside a group of attorneys who are as talented and innovative as the clients they counsel.”

Rebecca’s practice focuses on the primary three pillars of employee benefits – qualified retirement plans, health and welfare plans, and fiduciary matters. Rebecca also 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.

We invite you to contact **Rebecca** directly.

Morse
 CityPoint
 480 Totten Pond Road, 4th Floor
 Waltham, MA 02451
 781-622-5930
 morse.law

2022 CONTRIBUTION LIMITS

CONTRIBUTION LIMITS	2022	2021	2020
401(k) and 403(b) Elective Deferral	\$20,500	\$19,500	\$19,500
401(k) and 403(b) Catch-Up (age 50 and older)	\$6,500	\$6,500	\$6,500
457(b)(2) and 457(c)(1) Limits	\$20,500	\$19,500	\$18,000
Defined Benefit Maximum	\$245,000	\$230,000	\$230,000
Defined Contribution Maximum	\$61,000	\$58,000	\$57,000
Annual Compensation Limit	\$305,000	\$290,000	\$285,000
Highly Compensated Employee Threshold	\$125,000	\$120,000	\$120,000
Key Employee Threshold	\$200,000	\$185,000	\$185,000
Social Security Wage Base	\$147,000	\$142,800	\$137,700
IRA Contributions (age 49 and younger)	\$6,000	\$6,000	\$6,000
IRA Contributions (age 50 and older)	\$7,000	\$7,000	\$7,000
Annual HSA Contribution Limit	\$3,650 single \$7,300 family	\$3,600 single \$7,200 family	\$3,550 single \$7,100 family
MSA Catch-up Contribution (age 55 and older)	\$1,000	\$1,000	\$1,000
Annual HDHP Minimum Limit on Deductible Expenses	\$1,400 single \$2,800 family	\$1,400 single \$2,800 family	\$1,400 single \$2,800 family
Annual HDHP Maximum Limit on Out-of-Pocket Expenses	\$8,700 single \$7,100 family	\$7,000 single \$4,600 family	\$6,900 single \$3,800 family
Health Care FSA	\$2,850 per employee	\$2,750 per employee	\$2,750 per employee
Dependent Care FSA	\$5,000 per household	\$5,000 per household	\$5,000 per household optional APRN increase

REBECCA F. ALPERIN
 Member
 781-622-5935 office
 781-677-2293 direct
 ralperin@morse.law

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