



## 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 [2025 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

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

| 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               | \$155,000                         | \$150,000                         | \$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<br>\$8,300 family  | \$3,850 single<br>\$7,700 family  | \$3,650 single<br>\$7,300 family  |
| HSA Catch-up Contribution (≥55)                     | \$1,000                           | \$1,000                           | \$1,000                           |
| Annual HDHP Minimum Limit on Deductible Expenses    | \$1,600 single<br>\$3,200 family  | \$1,500 single<br>\$3,000 family  | \$1,400 single<br>\$2,800 family  |
| Annual HDHP Maximum Limit on Out-of-Pocket Expenses | \$8,050 single<br>\$16,100 family | \$7,500 single<br>\$15,000 family | \$7,050 single<br>\$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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