

#### ERIC Defends ERISA Preemption.

Preemption allows large, multistate employers the ability to offer uniform benefits nationwide, affording them the flexibility needed to offer innovative solutions and mitigate rising costs.

### ERIC Member Companies Need Transparency and Accountability for Enforcement Agencies and Litigation Reform.

Too often, complex and bureaucratic plan audits devolve into counterproductive fishing expeditions. Similarly, plan sponsors are under siege from frivolous litigation, which ultimately hurts participants. Congress and the Courts should intervene.

### **RETIREMENT & COMPENSATION POLICY**

# ERIC Opposes Retirement Plan Design Mandates and Changes to Tax Incentives.

The voluntary, private-sector retirement system is a huge success that relies on the creativity and innovation of plan sponsors, not bureaucratic dictates.

# ERIC Member Companies Would Love to Provide Uniform Paid Leave Nationwide.

A federal framework would be far better than the growing, expensive patchwork of state mandates.

## ERIC Advocates for Clear and Consistent Retirement Policy and Rules.

Regulators should provide plan sponsors the flexibility and clarity they need on investment standards, disclosure, and other agency rules.

#### **ERIC Supports Traditional Pensions.**

PBGC Premiums are too high and excess assets are locked up.



### HEALTH POLICY

### ERIC Member Companies Need Health Care Price Transparency and PBM Accountability Reforms.

Each day that passes without full price transparency across all health care stakeholders and PBM accountability reforms is a day in which health benefit costs erode employer competitiveness and employee access to high-quality, affordable health care.

# ERIC Supports Policies that Promote Competition and Curb Anticompetitive Practices.

Reducing consolidation, increasing choices for patients, and addressing existing monopolies will allow more value-driven health benefits.

# ERIC Member Companies Are All About Innovation in Health Benefits.

Value-based care, digital health (including telehealth), wellness, and prevention along with modernization of high-deductible health plan (HDHP) / health savings accounts (HSAs) will help keep employees and their families healthy.

### ERIC Aims to Reduce the Burdens and Compliance Costs of Sponsoring Health Benefits.

ERIC supports policy changes that reduce needless rules and burdens on employers, promote innovation, streamline reporting and compliance, and reduce spending on red tape such as moving to electronic delivery and streamlining mental health parity requirements.

What is happening, what you can do about it, what ERIC is doing about it for you.

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