

# #GlobalBenefitsBulletin Highlights

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# Key



Retirement



Talent



Health



Risk



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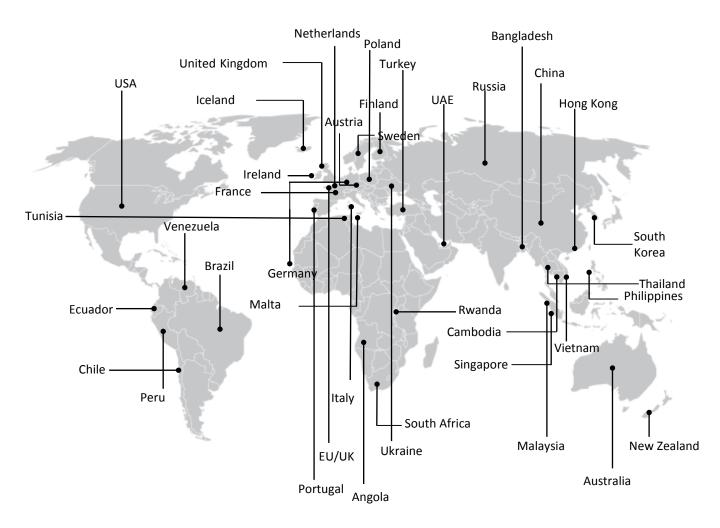
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# Coverage – GBB Highlights October 2018





#### Angola: Respond



### Definition of pensionable salary revised

Presidential Decree No.227/18 trims the list of payments that are exempt from social security contributions. Effective September 27, 2018, it preserves the exemptions for vacation allowances, employer contributions for social benefits, and employer/employee payments for optional complementary social protection. Other cash benefits and the cash value of remuneration in kind are subject to social security contributions.

#### Australia: Watch



### Select committee report on the evolving nature of work

The Senate Select Committee on the Future of Work and Workers has issued its <u>final report</u> which offers a response to evolving employment models. It proposes:

- · Expanding the definition of 'employee' to include gig workers.
- · Refining the definition of casual work.
- Requiring employers to consult with employee representatives before implementing changes that would have a significant effect on the workforce.
- · Licensing labor hire firms.
- Creating a government body to "coordinate planning for the future of work."
- Upgrading occupational safety and superannuation rights of atypical workers.
- Mandating pay parity and equal employment conditions for labor hire workers.

The Committee was helmed by the main opposition party and prospects for these proposals depend on who prevails in the next federal election.

### Australia: Respond



### Health insurance reform legislation passed

The House and Senate versions of <u>Private Health Insurance Legislation Amendment Bill 2018</u> have now been reconciled. The Health Ministry aims for April 1, 2019 entry into force of the new law but the health insurance sector, still awaiting implementing regulations from the ministry, warns that adjustments to health insurance policies, most notably the gold/silver/bronze/basic product tiers, will require a two-year transition period [The implementing <u>regulations</u> arrived as this issue was going to press. They will allow a one-year transition period]



#### Australia: Respond



#### Casual conversion clauses

The Fair Work Commission <u>decision</u> on including a casual conversion clause in <u>85 modern awards</u> came due on October 1, 2018. Casual workers in sectors subject to these awards who have worked regular hours for 12 months are entitled to reasonable accommodation of a request for permanent status. Eligible workers employed before October 1, 2018 must be notified of this right by January 1, 2019 and those employed after October 1, 2018 must be notified within 12 months of their start.

#### Austria: Respond



# New maximum vesting period

The <u>General Social Insurance Act</u> includes a provision that establishes a maximum 3-year vesting period for direct pension promises under "book reserve" pensions. The service periods, starting May 21, 2018, are the only ones recognized under the new law. Earlier periods remain subject to the previous rules which allowed up to 10-year vesting in an involuntary termination and no vesting in a voluntary termination.

### Bangladesh: Respond



## Minimum wage hike

Effective December 1, 2018, the minimum wage will rise by 51%. This first increase since 2017 will raise the floor to Taka 8,000 (US \$95) per month. The IndustriALL Bangladesh Council charges that this figure falls below subsistence level and wants it doubled to Taka 16,000, the minimum paid at state-run factories. The Council is also lobbying to have the reduced-pay training period halved to three months and to have an inflation peg set for the minimum wage.



#### Brazil: Respond



### Privacy law

Lei Geral de Proteção de Dados Pessoais Law No. 13.709/2018, modeled after the EU's General Data Protection Regulation (GDPR), is set to take effect on February 14, 2020. A few provisions are worth noting:

- Employers and other data controllers must respond to employee (data subject) request for data within 15 days and they must keep the data easily accessible.
- Data controllers must designate data protection officers to serve as liaisons with government officials.
- Cross-border border data transfer will have safe harbors for countries deemed to have adequate data protection policies.
- The data subject must consent to all collection and sharing of data.

### Cambodia: Respond



## Seniority payment guidance

The Ministry of Labor has issued Prakas 443 (implementing guidelines) for compliance with the new seniority payment law:

- The law goes into force on January 1, 2019 and workers must receive back payment for earlier work periods, capped at six months' pay.
- Fixed-term workers are not entitled to seniority payment, but collective bargaining must set the terms of a severance payment of no less than 5% of salary earned during the employment period.
- The schedule of back payment varies by sector and it is not yet clear whether current or former salary would be
  the basis for calculations. However, an informal <u>discussion</u> between the Ministry and an employer group offered
  the clarification that back pay would be based on the salary of the relevant year and would be paid in
  chronologically reverse order, starting with 2018.

#### Chile: Watch



### Health insurance reform plan

The private health insurance system is overdue for a major reform proposal and we are now advised that the legislation will reach Congress by the end of next month. It is expected to reflect a series of Supreme Court decisions concluding that Security Health Institutions (ISAPREs) may not bar customers with pre-existing conditions and must narrow the range of premium rates based on health risk factors such as sex, age and likelihood to need certain medical services. Reformers don't want members held "captive" to one scheme by the inability to transfer without significant change to premiums and they want the ISAPREs to be more transparent for comparison shopping.



#### China: Watch



### Expat tax regime unclear

Analysts are warning that personal income <u>tax reform</u> legislation set to take effect on January 1, 2019 may have significant impact on the tax regime for expatriates. The tax residency threshold for expats is cut from one year to 183 days. The new legislation can be interpreted as stipulating that the five-year exemption on worldwide taxation for expatriate workers is being discontinued. It is also suspected that expatriates will fully or partially lose tax exemptions on several standard fringe benefits including accommodations, meals, and children's education. Stakeholders are hoping that implementing regulations will clarify these issues well in advance of the law's entry into force.

#### **Ecuador: Note**



### Disabled worker quota

The Labor Ministry's Ministerial Agreement No. MDT-2018-175 provides instructions on compliance with new rules on disabled workers. It stipulates that at least 4% of an enterprise's payroll must meet its definition of disabled, which includes workers who have caregiver responsibility for people with severe disabilities. It also calls for reasonable accommodation of disabled workers and sets out the fines for noncompliance. Released in August, the new rules will enter into force upon publication in the Official Register.

#### EU: Note



### Ruling on annual leave calculations

The European Court of Justice ruled in <u>Case C-12/17</u> that periods of parental leave cannot be included as working time in the calculations to determine paid annual leave entitlement. This refutes the <u>Advocate General's Opinion</u> in this case that parental leave periods should be credited towards annual leave. The decision noted that EU rules protect annual paid leave entitlements in cases of sick leave and maternity leave.



#### Finland: Watch



### **Draft Working Time Act**

The Labor Minister <u>announced</u> that the Cabinet has delivered his <u>draft</u> revision of the Working Hours Act to Parliament. Under this legislation:

- Employers and workers whose jobs would allow the flexibility would have a more accommodating regulatory framework for negotiating flexible hours and choice of work location.
- Working time could be aggregated over a four-month period with hours up to 10 per day and 48 per week, provided the weekly average is 40 hours.
- All workplaces would have statutory working time banks.
- There are provisions to tighten the regulatory framework for night work.

If passed, this law is slated to go into effect on January 1, 2020.

#### France: Respond



### New law takes on gender pay gap, sexual harassment

The Act to Choose their Professional Future was passed in August and gazetted on September 6. Among the highlights:

- Enterprises with at least 50 workers will be required to publish annual reports on their gender pay gap and strategies for closing it.
- A forthcoming decree will set the gap threshold beyond which more aggressive remedies would be required.
   Employers that have not adequately improved their performance within three years could face financial penalties.
- Companies with at least 250 workers will appoint a "point of contact" to give the workforce guidance and assistance on combatting sexual harassment.
- Details on penalties for sexual harassment and remedies for its victims will be prominently posted in the workplace.
- · Part-time workers will have the same eligibility for training as full-time.

The transition to entry into force will be set out in the decree, but the law is expected to apply to companies with 250 or more workers no later than January 1, 2019.



#### French Polynesia: Note



# Pension reform bill approved

Defying a general strike, the territorial assembly passed a controversial pension <u>reform</u> package by a wide margin. Provisions confirmed in the final draft include:

- Raising the retirement age from 60 to 62 by 2023 with allowance for early retirement at 57, or 55 for those
  performing "heavy work."
- Setting a 30-year contribution period for a full pension.
- Increasing the minimum age for survivor's pensions to 55.
- Establishment of a transitional solidarity old-age allowance (AVS) for people from age 60 to 62.
- Introduction of a solidarity pension supplement (CSR) to ensure a minimum benefit.

The strike has now been called off but there will be a court challenge.

### Hong Kong: Watch



# Proposal for ending MPF offset

The Executive Council has approved a plan to partially subsidize employer costs for removal of the Mandatory Provident Fund (MPF) offset with HKD 29.3B in MPF contributions over the next 25 years. The plan was featured in the <a href="Chief Executive's 2018 Policy Address">Chief Executive's 2018 Policy Address</a>. The offset has allowed employers to divert their contributions into workers' retirement funds to cover long service and severance payments. The proposal will now be reviewed by the legislature. The abolition of the "offsetting" arrangement is targeted to be implemented in 2022, two years after the expected passage of the legislative amendments.

### Hong Kong: Watch



### 2018 Policy Address includes maternity leave proposal

The <u>Chief Executive's Policy Address</u> features a plan to increase the 10-week statutory maternity leave to 14 weeks with employers able to apply for reimbursement up to HK \$36,822 from the government for the extra cost. In addition:

- The statutory paternity leave would rise from three days to five.
- There will be a review of options for ensuring better care and rehabilitation for workers injured on the job.
- A plan to eliminate the Mandatory Provident Fund (MPF) offset for long-service and severance payments
  confirms that the government subsidy to employers would amount to HK \$29.3B over 25 years. The offset
  would be phased out over two years following passage of the necessary legislation.
- · Hiring subsidies and training programs for disabled workers would be added.



#### Iceland: Note



### Workplace discrimination law

The Act on Equal Treatment Directive outlaws workplace discrimination based on race, national origin, religion, philosophy, disability, occupational disability, age, sexual orientation, gender identity, or sexual characteristics. It targets discriminatory practices in hiring, training, compensation, benefit entitlement, promotions, and dismissal. It also calls for reasonable accommodation of disabled workers. The law came into force on September 1, 2018 except for provisions on age discrimination which go into effect on July 1, 2019.

#### Ireland: Watch



### Paid parental leave extension, leave sharing measure proposed

The administration has previewed a measure in the 2019 budget that would grant both parents two weeks paid leave during a child's first year. This nontransferable leave would complement the existing 26-weeks maternity leave and two weeks paternity leave. The state would pay a EUR 240 weekly benefit. The budget will be published on October 9 and the benefit expansion should come into effect in late 2019. Meanwhile, backers of a "granny grant" measure that would pay EUR 1,000 per year to grandparents in caregiver roles have admitted that they will not have the votes to proceed.

In addition, the <u>Shared Maternity Leave and Benefit Bill</u>, introduced as a private member bill in July, has passed in its first stage and is unopposed by the government. It would allow a mother to share a portion of maternity leave with a "relevant parent" which could be a father, spouse, civil partner, or co-habitant. The sharing option would extend to adoptive leave.

#### Ireland: Watch



### 2019 Budget highlights

The Finance Ministry has published the <u>2019 Budget</u> which would introduce two weeks paid parental leave for each parent during a child's first year. It is scheduled to come into effect on November 1, 2019. The entitlement is expected to eventually climb to seven weeks. In addition:

- The Key Employee Engagement Programme (KEEP), share-based incentive remuneration plan for unlisted SMEs, which was first included in the 2018 Budget is back with improvements. The maximum would increase from 50% of annual salary to 100% and the cap raised from EUR 250,000 to EUR 300,000.
- There would be a 3-year extension of the 0% benefits-in-kind rate on electric vehicles valued at up to EUR 50,000.
- The employer contribution to the National Training Fund levy would rise from 0.8% to 0.9% in January 2019, then to 1.0% in January 2020.



#### Malta: Watch



### Legal notices in limbo

A quartet of significant legal notices was posted in August:

- Legal Notice <u>271</u> of 2018 The Annual Leave National Standard Order
- Legal Notice <u>272</u> of 2018 Temporary Agency Workers (Amendment) Regulations
- Legal Notice 273 of 2018 Transfer of Business (Protection of Employment) (Amendment) Regulations
- Legal Notice 274 of 2018 Itemized Pay slip Regulations

Later that month, an Employment Ministry official reportedly advised the press that all four were suspended, presumably for the stakeholder consultations that did not take place before publication. There is still no formal notice of suspension and all four notices are still up on their website. Analysts have meanwhile been flagging critical gaps in these texts and, absent a formal government statement to the contrary, it is likely that they will not be brought into force without revisions.

#### Netherlands: Watch



### Abrupt cut threatened for 30% ruling

The Finance Ministry has alarmed stakeholders with a provision in its 2019 budget <u>tax plan</u> that would cut the popular "30% ruling" tax break for expatriates from eight years to five. There would be no transition period for the many expats already benefiting from this arrangement. A <u>crowdfunding page</u> to finance the legal challenge is already up.

#### Netherlands: Watch



### Health insurance reform initiative

The Health Minister recently <u>reported</u> to the health insurance sector on his concerns with the health insurance marketplace. Lack of transparence on health insurance products has lead to an "opaque" market and the discounts offered on group insurance are often illusory, offering the subscribing entity "a cigar from its own box." The minister has signaled an intention to cut the maximum legal discount for group plans from 10% to 5% and to oblige insurers to disclose which of the 55 standard health insurance policies serves as the basis for each product. While formal rules have not yet been issued, the minister plans to review the efficacy of these measures in 2020 and the industry is already planning for compliance.



#### Netherlands: Watch



### 2019 Budget highlights

The 2019 National Budget includes a number of employment-related measures:

- From 2020, the annual government contribution to companies that employ the disabled would no longer be limited to three years.
- The Balanced Labor Market Act, expected to take effect on January 1, 2020, would allow for more flexible employment
  contracts and negotiation of longer probation periods.
- Workers over age 21 would qualify for the full minimum wage from July 1, 2019.
- Draft legislation is being prepared for accommodating UK citizens in the Dutch labor market if a Brexit agreement is not reached.
- The legislation on pseudo self-employment is being revised to further curb the practice.
- The leaves for foster care or adoption would gradually expand from two to six weeks from January 1, 2019.

#### **Netherlands: Note**



### Reimbursement for LTD transition payments

A new regulation will provide for employer reimbursement from the public employment service (UWV) when they make the transition payments to workers dismissed because long-term disability keeps them from performing their work. Dismissal with transition payment may only happen after a two-year "waiting period." The law will go into effect on April 1, 2020, but will be retroactive to July 1, 2015. Employers who made this payment between those two dates will have until September 30, 2020 to file a claim with UWV. Claims incurred after April 1, 2020 will have to be filed within six months.

#### New Zealand: Watch



## Equal pay bill

The <u>Equal Pay Amendment Bill</u> was delivered to Parliament on September 19. It would establish protocols for filing, assessing, and settling a pay equity claim. These would include a 65-day limit for the employer to review the validity of a claim and arrangements for appealing an unresolved dispute. There would be a six-year limit on awards of back pay.



#### Philippines: Respond



### New law expands maternity leave

The Bicameral Conference Committee has reconciled bills passed in the House and Senate on increasing paid maternity leave. House Bill 4113 would have increased the 60-day period to 100 days while Senate Bill 1305 would have doubled it to 120 days. Both included an option for an additional 30 days unpaid maternity leave. The compromise legislation, now ratified by both houses, will grant women 105 days of maternity leave with the possibility of transferring up to seven to their spouses to complement the seven-day paternity leave. A single mother would be entitled to 120 days and there is a 60-day leave entitlement for miscarriages. Employers will be responsible for the maternity leave salary above the maximum PHP 16,000 set by the Social Security System and there will no longer be a four-pregnancy cap to the benefit. The date of entry into force and the contribution increase to finance this change are not yet set.

#### Philippines: Watch



### Endo ban bill prioritized

<u>Senate Bill No. 1826</u>, "Security of Tenure and End of Endo Act of 2018" may see accelerated passage after long delays now that the President has formally notified the President of the Senate that it is an urgent priority to be expedited. If the Senate bill passes, it must be reconciled with its House counterpart, which offers a less comprehensive ban on labor-only contracting.

#### Poland: Watch



### PPK entry into force delayed

Aon Poland has produced a client alert describing an <u>amendment</u> to the Employee Capital Plan (PPK) Bill pushing the compliance deadline for companies with over 250 workers from January 1, 2019 to June 30, 2019. It also covers minimum requirements for an employer scheme that would qualify for a PPK exemption.



#### Portugal: Note



### Equal pay law

<u>Law No. 60/2018</u> introduces measures to shrink the gender pay gap. The law comes into force on February 21, 2019 for enterprises with 250 or more workers and for 50-249 worker establishments from February 21, 2021. An employer will have to be able to document a transparent and fair pay policy when a worker challenges it from August 21, 2019. If the Authority for Working Conditions determines that a pay policy is discriminatory, the employer must draw up a plan to correct it and implement that plan within 12 months.

#### Russia: Watch



# Duma advances pension reform

The lower house of Parliament has approved in third and final reading the administration's pension reform bill including the President's amendments. The retirement age increase for women would be trimmed back from 63 to 60 and there would be early retirement concessions for mothers of three or more children and various other populations including certain indigenous peoples and families of deceased servicemen. In addition, the planned minimum length of service for early retirement was trimmed from 45 years to 42 for men and from 40 to 37 for women. From January 1, 2019, the maximum retirement benefit for people of pre-retirement age (within 5 years of retirement) would more than double from 4,900 rubles to 11,280 rubles. The value-added tax (VAT) would rise from 18% to 20% to help finance the reform. The bill has now advanced to the Federation Council. Another bill awaiting third reading in the Duma would grant workers of pre-retirement age and working pensioners two day paid leave per year for medical exams. The Duma also passed in its third and final reading a measure sponsored by the President that would bar employers from dismissing workers of pre-retirement age without sufficient cause. Violators could be fined up to 200,000 rubles and be sentenced to 360 hours of community service. All three measures must still get through the Federation Council.

#### Russia: Note



# Pension reform passed

The pension reform bill was quickly passed in the Federal Council and the President signed it without delay. He has noted that the next budget will have to include measures on adequately financing the reform. While the law comes into effect on January 1, 2019, the transition to higher retirement age will run through 2034. The Deputy Prime Minister has stated that the coefficient system for calculating pension benefits will become more transparent and is due to be "modernized" from 2025.



### Rwanda: Note



### **New Labor Code**

Under a new Labor Code that went into effect on September 6, 2018:

- Any amendment to an employment contract requires the consent of both parties.
- The maximum probation period is generally halved. Workers on probation must receive a written performance review before they may be terminated.
- Workers dismissed for economic or "technical" reasons have first dibs on the position they lost or any they would be qualified for if it becomes available within six months after termination.
- In certain cases, such as gross misconduct, a worker on fixed-term contract may be terminated without being paid for the balance of the contract period.
- Certain sanctions short of dismissal, including suspension and written warnings, are provided for but the law is unclear on when they must precede a dismissal.
- A regulatory framework is set for placing workers on unpaid administrative leave when there is suspicion of misconduct.

### Singapore: Watch



### Bill would expand employment protection

The Minister of Manpower has delivered the Employment (Amendment) Bill to Parliament. It would remove the S\$4,500 (US \$3,411) per month salary cap for a variety of worker protections under the Employment Act. These include annual leave, maternity leave, protection from wrongful termination, and prompt payment of salary. Under additional provisions:

- Dispute resolution would be streamlined.
- A medical professional would not have to be employer-appointed to certify a worker for sick leave and hospital leave could be taken at community hospitals.
- The definition of dismissal would expand to include involuntary resignation.
- Employers would have to notify the Commissioner of Labor on employee retrenchments.

The Manpower Ministry also plans to raise the salary threshold for white-collar worker coverage under working time and overtime pay provisions from \$\$2,500 per month to \$\$2,600.



#### Thailand: Watch



### **Draft Labor Protection Act**

The Draft Labor Protection Act has undergone some revisions in the Cabinet, which has approved it and forwarded it to the National Legislative Assembly (NLA). In the current draft:

- The maximum severance pay would rise from 300 days' pay to 400.
- Outstanding remuneration for dismissed workers would have to be paid within three days of termination (not clear whether severance pay falls into this category).
- Acquired rights would be preserved in a change-in-control.
- Workers significantly inconvenienced by an employer relocation could refuse to move and be entitled to severance pay.
- The "personal business" leave entitlement, currently four days unpaid, would be set at three days per year at full pay.
- Maternity leave would extend to leave days taken for prenatal care.

The bill is upgraded to priority status so it may be expedited through the NLA.

#### Tunisia: Note



### Equal pay law

A law that came into effect in July features a range of measures to curb sexual harassment. It introduced fines for employers that do not give women equal pay for equal work.

### Turkey: Note



# Minimum wage subsidy ends

When the minimum wage rose by 30% in January 2016, the government agreed to subsidize 40% of that increase for the first year. The subsidy has been renewed a couple of times since then, but it was allowed to lapse at the end of September 2018. The minimum wage, still TRL 1,300 per month, is the basis for calculating social security benefits.



#### Turkey: Note



### Lira-only contracting exemptions

The Ministry of Treasury and Finance has circulated a Communique listing a number of exemptions to last month's resolution that contracts drawn up in foreign currency be converted to Turkish Lira. Employment contracts for work performed abroad and employment contracts for Turkish residents who are not Turkish citizens need not be converted to Lira. There are also exemptions for employment and service contracts for companies with subsidiaries in Turkey and for operations in free trade zones.

#### Turkey: Watch



# Exit rights under auto enrollment to decrease

The auto-enrollment model for the Private Pension System (BES) has had a rough debut with over 60% of participants leaving during its two-month window for dropping out. The Treasury has now outlined a New Economy Program including revised BES regulations that will require all participants (all wage earners under age 45) to wait three years before they have an opportunity to exit. Premiums will be deducted from their monthly salaries. The agenda will also bring unspecified reforms to severance pay and a review of employment incentives.

#### **UAE: Note**



### Worker's Insurance Scheme

A scheme replacing the mandatory AED3,000 (US \$817) bank guarantee for foreign hires with surety insurance charging an annual premium of AED60 went into effect on October 14, 2018. The policy will pay up to AED20,000 per employee to cover worker replacement, end-of-service benefits, work injuries and return flights. The sums held in existing deposit schemes will be reimbursed to employers this month.



#### Ukraine: Watch



### New employer contribution schedule expected

Parliament's Committee on Social Policy has urged adoption of <u>Bill No. 8322</u> which would sharply increase the monthly salary subject to mandatory employer social contributions. The threshold would rise from 15x minimum wage to 25x minimum wage and there would be a regressive scale for employer contributions on higher salaries:

- 20% for those earning 25-75X minimum monthly wage.
- 17% for 75-150x.
- 15% FOR 150-200x.
- 10% FOR 200-270x.
- 5% for above 270x.

The Committee's endorsement reportedly gives the bill very strong prospects in the plenary.

### UK/EU: Watch



### Post-Brexit EEA migration report

The Migration Advisory Committee (MAC) has issued its <u>final report</u> on post-Brexit EEA migration in the UK. Among the key proposals:

- · Ending preferred status for EU migrants.
- Applying the Immigration Skills Charge to EU citizens.
- · Reinforcing the emphasis on skilled migrants.
- · Removing the Tier 2 (General) cap and extending the scheme to "medium-skilled" jobs.
- Updating the shortage occupations list to target more skills gaps.
- Easing barriers for migrant workers switching employers.

The government will respond to the report in the next few months.

#### US: Watch



# H.R. 6757 – The Family Savings Act of 2018

The bill would amend the tax code to modify requirements for tax-favored savings accounts and employer-provided retirement plans. The Congressional Budget Office indicates that the largest provisions include changes to the rules governing multiple and pooled employer retirement plans, the creation of new tax-preferred "Universal Savings Accounts," to which an individual would be able to contribute up to \$2,500 each year, and an exemption from required minimum distribution rules for individuals with account balances below certain amounts. The bill would also make modifications to Section 529 plans. The bill passed with a 240–177 vote. Senate passage is uncertain. The legislative summary of H.R. 6757.



### Venezuela: Respond



### Food bonus increases

A Finance Ministry <u>press release</u> announced that the currency redenomination is being accompanied by an eight-fold rise in the mandatory food bonus. Effective September 1, 2018, the payment is up from 21.96 sovereign bolivars to 180. This coincided with a 60-fold increase in the minimum wage which has triggered widespread job shedding.

### Vietnam: Note



# Compensation policy flexibility

The Ministry of Labor, Invalids and Social Affairs (MOLISA) has issued <a href="Decree 121/2018/ND-CP">Decree 121/2018/ND-CP</a> amending certain Labor Code provisions on wages to grant employers in a broad range of production and service sectors more autonomy in compensation policy. Employers may devise wage scale, payroll, and labor norms capped at each occupation's "advanced average norm," a rate that the majority would be able to achieve without working overtime. Enterprises would have to disclose the details to local labor authorities, notify workers at least 15 days in advance and initially apply the norms on a trial basis. The decree goes into effect on November 1, 2018 and enterprises with fewer than 10 workers are exempt.



Area	Country	Date	Name
	Bulgaria	10/11	Health reform models outlined
	Canada	10/18	USMCA free trade agreement and biologic drugs
$\bigcirc$	EU	10/25	Workplace carcinogen list to expand
	Lebanon	10/18	Health card system proposed
Health	Mexico	10/18	Health reform priorities
	Oman	10/11	Scope of compulsory health coverage
	South Africa	10/18	Medical Schemes Consolidation Framework
	South Africa	10/25	Medical Schemes Consolidation Framework
	Tanzania	10/04	Universal health scheme update
	Tunisia	10/25	Medical Schemes Consolidation Framework

	Brazil	10/11	Pension reform reprieve attempt
	Canada	10/11	Pension bankruptcy bill
.(S)	Colombia	10/25	Social security fund diversion flagged
	Croatia	10/04	Pension reform negotiations
Retirement	Cuba	10/04	Gay marriage endorsement
Retirement	Czech Republic	10/25	Pension reform agenda
	EU	10/25	AG Opinion on social security transfer rights for migrant workers
	France	10/25	Pension reform blueprint
	Georgia Germany	10/18	More details on compulsory accumulative pensions
		10/11	Gentler formula planned for interest rate guarantee buffers
	Germany	10/11	Mortality tables revised
	Ghana	10/04	Pension fund withdrawals for housing planned
	Greece	10/18	2019 Budget

Area	Country	Date	Name
	Iceland	10/04	Contribution cuts planned
	India	10/04	Annuity process sought
	India	10/25	Pension fund investment review
	Japan	10/25	"All-generational" social security initiative
	Kenya	10/11	NHDF levies
	Mexico	10/18	Draft Afores performance standards
	Netherlands	10/11	Higher bar proposed for cross-border pension transfers
	New Zealand	10/04	Social security law revision
(D)	Paraguay	10/11	Pension reform update
( _ , >	Philippines	10/18	Social security contribution hike planned
Retirement	Philippines	10/25	OFW social security coverage to be mandatory
	Poland	10/25	Social Security contribution hike under review
	Portugal	10/18	Next stage of roll-out for long-service early retirement law
	Romania	10/04	Proposal to narrow marriage definition
	Romania	10/04	Emergency would raise minimum pension
	Slovakia	10/04	Pension age cap bill advances
	Switzerland	10/04	Bill would ease IF investment restrictions
	Switzerland	10/25	Social Security contribution hike approved
	UK	10/04	Master trust authorisation and supervision regime
	UK	10/04	InTouch technical update September 2018PPF draft levy determination for 2019/20
	UK	10/18	Civil partnership bill
	UK	10/25	Pensions Protection Fund publishes 2019/20 levy consultation
	US	10/18	IRS Releases Revenue Procedure Updating EPCRS
	US	10/25	PBGC Releases Final Rule on Owner-Participant Changes to Guaranteed Benefits and Asset Allocation



Area	Country	Date	Name
	Australia	10/11	Proposal on gender pay gap disclosure
	Belgium	10/04	Flanders work permit proposal
	Belgium	10/25	Additional parental leave option
	Brazil	10/04	Rulings on broken promises
	Brazil	10/11	"Right to disconnect" rulings
	Canada	10/11	Privacy breach reporting guidance consultation
	Canada	10/18	Parental sharing benefit
	Canada	10/18	Ontario Human Rights Code Amendment Act, 2018
₩	Canada	10/25	Genetic characteristic discrimination bill
Talent	Chile	10/25	Annual peg for minimum wage
Talent	Costa Rica	10/25	Guarantee deposit for repatriation of permanent residents now mandatory
	Czech Republic	10/04	Shared job bill forthcoming
	Denmark	10/11	Sexual harassment bill
	Denmark	10/18	Easier recruitment of non-EU workers
	El Salvador	10/18	Protections for female workers
	EU	10/11	Ruling limits flexibility in collective bargaining
	Finland	10/18	Dismissal bill modified
	France	10/18	New controls on secondment
	Germany	10/18	Easing barriers to skilled foreign workers
	Ghana	10/18	Maternity leave expansion planned
	Greece	10/11	Tax treatment of funeral expenses
	Hungary/EU	10/18	Challenge to equal pay provision of posted worker's directive



Area	Country	Date	Name
	Hungary	10/25	EU derogation on employer-provided car VAT
	Iceland	10/18	Equal pay certification deadline pushed back
	India	10/04	LGBT ruling
	India	10/04	Unemployed would be allowed to tap ESI funds
	Italy	10/04	Labor law consolidation, minimum pension planned
	Italy	10/11	Ruling against maternity leave reduction
	Japan	10/18	Ruling on fixed overtime allowances
	Japan	10/25	Job market to ease foreign worker restrictions
$\bigcirc$	Jordan	10/18	Proposal to tax end-of-service benefits
	Mauritius	10/25	New gig worker rules
Talent	Mexico	10/04	Senate backs union rights convention
	Netherlands	10/04	Relief for cross-border TCNs
	Netherlands	10/04	New BIK valuation for bicycles
	New Zealand	10/25	Work visa fee hike
	Nigeria	10/04	Minimum wage face-off
	Portugal	10/25	Visa and residence permit applications eased
	Portugal	10/25	Domestic violence leave bill
	Romania	10/18	Pilot program for reduced immigration barriers
	Romania	10/25	Referendum to ban same-sex marriage fails
	Russia	10/11	Clarification on tax treatment of employer-provided meals
	Russia	10/18	Accreditation for staffing agencies
	Russia	10/25	New laws on paid leave and minimum social security standards
	Saudi Arabia	10/04	Work permit renewal prerequisite



Area	Country	Date	Name
	Saudi Arabia	10/11	Retail Saudisation program
	South Africa	10/18	Anti-smoking bill
	South Africa	10/25	Guidance on tax treatment of foreign pensions
	South Korea	10/11	Tax package reaches National Assembly
(☆)	Spain	10/11	Severance formula for worker on reduced hours
Talent	Sweden	10/04	New ICT disclosure requirements
	Sweden	10/11	Bill on taxation of temporary workers
	Turkey	10/11	Rulings on overtime pay
	UK	10/18	Accord on post-Brexit immigration system
	US	10/11	IRS Releases Notice on Employer Credit for Paid Family and Medical Leave
	US	10/25	IRS Issues Employer Guidance on Paid Family and Medical Leave Tax Credit
\(\si\)	New Zealand	10/18	Life insurance code of conduct



Risk



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## **About Aon**

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

