**EL Study Aid #7: Federally Mandated Employee Benefits**

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| **Year** | **Law** | **Description** |
| 1911-  1920 | Worker’s Compensation (1911-1920) | “Administers four major disability compensation programs which provides to federal workers (or their dependents) and other specific groups who are injured at work or acquire an occupational disease – providing the injured:   * Wage replacement benefits * Medical treatment * Vocational rehabilitation * Other benefits” (DOL.gov). |
| 1935 | Social Security Act | “An act to provide for the general welfare by establishing a system of Federal old-age benefits, and by enabling the several States to make more adequate provision for aged persons, blind persons, dependent and crippled children, maternal and child welfare, public health, and the administration of their unemployment compensation laws; to establish a Social Security Board; to raise revenue; and for other purposes” (SSA.gov). |
| 1963 | Equal Pay Act | “The Equal Pay Act (EPA) protects both men and women.  All forms of compensation are covered, including salary, overtime pay, bonuses, life insurance, vacation and holiday pay, cleaning or gasoline allowances, hotel accommodations, reimbursement for travel expenses, and benefits’ (DOL.gov). |
| 1964 | Title VII of the Civil Rights Act | “Prohibits employment discrimination based on race, color, religion, sex and national origin” (EEOC.gov). |
| 1967 | Age Discrimination in Employment Act | “Protects certain applicants and employees 40 years of age and older from discrimination on the basis of age in hiring, promotion, discharge, compensation, or terms, conditions or privileges of employment” (DOL.gov). |
| 1974 | Employee Retirement Income Security Act | “A federal law that sets minimum standards for most voluntarily established retirement and health plans in private industry to provide protection for individuals in these plans” (DOL.gov). |
| 1978 | Pregnancy Discrimination Act | “Prohibit sex discrimination on the basis of pregnancy” (eeoc.gov). |
| 1985 | Consolidated Omnibus Budget Reconciliation Act (COBRA) | “Gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events” (DOL.gov). |
| 1990 | Americans with Disabilities Act (ADA) | “Prohibits discrimination against people with disabilities in several areas, including employment, transportation, public accommodations, communications and access to state and local government’ programs and services” (DOL.gov). |
| 1990 | Older Worker Benefit Protection Act (OWBP) | “a federal law that requires employers to offer older workers (those who are at least 40 years old) benefits that are equal to or, in some cases, cost the employer as much as, the benefits it offers to younger workers” (Cornell Law School). |
| 1993 | Family and Medical Leave Act (FMLA) | “Entitles eligible employees of covered employers to take unpaid, job-protected leave for specified family and medical reasons with continuation of group health insurance coverage under the same terms and conditions as if the employee had not taken leave (dol.gov). |
| 2006 | Pension Protection Act | “Designed to improve pension plan funding requirements of employers, as well as 401(k), IRA, and other retirement plans. The PPA also included numerous provisions that affect charitable giving” (cof.org). |
| 2008 | Genetic Information Nondiscrimination Act (GINA) | “Protects individuals against discrimination based on their genetic information in health coverage and in employment” (HHS.gov). |
| 2010 | Patient Protection and Affordable Care Act | “The Patient Protection and Affordable Care Act, referred to as the Affordable Care Act or “ACA” for short, is the comprehensive health care reform law enacted in March 2010.  The law has 3 primary goals:  Make affordable health insurance available to more people. The law provides consumers with subsidies (“premium tax credits”) that lower costs for households with incomes between 100% and 400% of the [federal poverty level](https://www.healthcare.gov/glossary/federal-poverty-level-FPL) (FPL).  [Expand the Medicaid program](https://www.healthcare.gov/medicaid-chip/medicaid-expansion-and-you/) to cover all adults with income below 138% of the FPL. Not all states have expanded their Medicaid programs.  Support innovative medical care delivery methods designed to lower the costs of health care generally” (HHS.gov). |
| 2022 | Families First Coronavirus Response Act (FFCRA) | “Requires certain employers to provide their employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19” (DOL). |

**Relevant Laws**

* Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA)
* Employee Retirement Income Security Act (ERISA)
* Family and Medical Leave Act of 1993 (FMLA; expanded 2008, 2010)
* Worker’s Compensation Act
* Social Security Act of 1935
* Equal Pay Act of 1963
* Title VII of the Civil Rights Act of 1964
* Age Discrimination in Employment Act 1967
* Employee Retirement Income Security Act of 1974
* Pregnancy Discrimination Act of 1978
* Americans with Disabilities Act of 1990
* Older Worker Benefit Protection Act of 1990
* Pension Protection Act of 2006
* Genetic Information Nondiscrimination Act of 2008
* Patient Protection and Affordable Care Act of 2010
* Families First Coronavirus Response Act of 2022