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Alliant Global Services

Global Knowledge Center — Legal & Regulatory Updates

July 2026



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Belgium

Statutory pension reform introduces bonus-malus system from 2027

Published 20 July 2026

Effective for statutory retirement pensions (*pensions légales de retraite / wettelijke rustpensioenen*) commencing on or after 1 January 2027, the pension reform introduces a permanent reduction for employees who retire early without satisfying two qualifying-work conditions and a permanent increase for employees who defer retirement beyond statutory pension age and satisfy the applicable conditions.

The reform concerns social security pensions and does not amend employer-sponsored supplementary pension plans.

Pension reduction for early retirement

An employee who takes early retirement benefits before statutory pension age will be subject to a benefit reduction unless they have a contribution history of at least 35 calendar years with at least 156 qualifying days in each year and at least 7,020 qualifying days over their entire career.

Eligibility for early retirement does not by itself prevent the reduction. The reduction is based on year of birth as indicated in the table below.

Year of birth	Reduction for each year of early retirement
1960 or earlier	0%
1961 through 1965	2%
1966 through 1974	4%
1975 or later	5%

Pension increase for deferred retirement

An employee who postpones the statutory retirement pension beyond statutory pension age may receive a continuing percentage increase where the same 35-year, 156 qualifying days, and 7,020-day conditions are satisfied.

The increase in pension amount is also based on year of birth as indicated in the table below.

Year of birth	Increase for each year of deferred retirement
1962 or earlier	2%
1963 through 1972	4%
1973 or later	5%

Effect on private-sector employers

The Federal Pension Service applies the statutory rules automatically. The reform does not create a new employer calculation, contribution, payroll, filing, or pension-reporting obligation. It is, however, likely to affect employees' retirement timing and in turn employers' workforce planning.

Underlying legislation

The reforms were introduced by the Law of 30 May 2026 on pension reform (*Loi du 30 mai 2026 portant la réforme des pensions / Wet van 30 mei 2026 houdende de pensioenhervorming*), which was published in the Official Journal (*Moniteur belge* / *Belgisch Staatsblad*) on 1 June 2026.

Resources

Federal Pension Service: Pension Reform 2025-2029

Belgium

Informal caregiver leave extended and enhanced with increased flexibility

Published 14 July 2026

Effective 1 July 2026, the maximum duration of informal caregiver leave (*congé pour aidants proches*) per care recipient will be increased, and full-time and part-time caregiver leave may, subject to the employer's agreement, be taken for a shorter period. These changes apply to caregiver leave requests submitted to the employer on or after 1 July 2026.

Leave arrangements and duration

Effective 1 July 2026, the entitlement to informal caregiver leave changes from previously three months of complete suspension of the employment contract or six months of career reduction by half or one-fifth per individual requiring assistance, to six months of complete suspension of the employment contract or 12 months of career reduction by one-half or 30 months of career reduction by one-fifth per individual requiring assistance.

Leave arrangements	Before 1 July 2026	Effective 1 July 2026
Full suspension of the employment contract	Up to three months per care recipient	Up to six months per care recipient
Working 50% of full-time	Up to six months per care recipient	Up to 12 months per care recipient
Working 80% of full-time	Up to six months per care recipient	Up to 30 months per care recipient

The different leave arrangements in the above table may be combined, but the total entitlement for each care recipient may not exceed the equivalent of six months of full suspension.

Furthermore, the maximum entitlement over the employee’s entire career remains the equivalent of six months of full suspension, regardless of the number of people for whom the employee provides care.

In total, the recognized caregiver will be entitled, at most, per care recipient, to the equivalent of six months of complete suspension of their employment contract.

More flexible leave arrangements

Subject to the employer's agreement, from 1 July 2026, informal caregiver leave, in the form of either a full suspension of the employment agreement or a 50% reduction in working time, can be taken over a shorter period, and thus split as follows:

- The complete suspension may be taken for periods of one month or a multiple thereof, at the employee's discretion or, with the employer's agreement, for periods of one week or a multiple thereof;
- The half-time arrangement may be made in periods of two months or a multiple of two months, at the employee's discretion or, with the employer's agreement, in periods of one month or a multiple of one month.

Leave arrangements in the form of 80% of full-time continue as was already provided for, i.e., can be taken in periods of two months or a multiple of two months, at the employee's discretion.

Leave eligibility unchanged

Eligibility for informal caregiver leave remains unchanged. Specifically, the employee must be recognized as an "informal caregiver" and must submit a request for recognition to their mutual insurance company using a standard declaration form.

An informal caregiver must commit to providing continuous or regular help and support to an individual in a situation of dependency.

An employee recognized as an informal caregiver becomes entitled to special leave, such as caregiver leave, and under certain conditions to a work interruption allowance granted by the National Employment Office (*L'Office National de l'Emploi, ONEM*).

Employer Actions

For informal caregiver leave requests submitted on or after 1 July 2026, employers must:

- Apply the increased maximum entitlement per care recipient of six months of full suspension of the employment contract, 12 months of working 50% of full time, or 30 months of working 80% of full time;
- Track combinations of the different leave arrangements to ensure that the total entitlement for each care recipient does not exceed the equivalent of six months of full suspension;
- Continue to apply the maximum career entitlement of the equivalent of six months of full suspension, regardless of the number of care recipients;
- Grant full suspension in periods of one month or one-month multiples, half-time leave in periods of two months or two-month multiples, and one-fifth leave in periods of two months or multiples of two months where the employee satisfies the applicable eligibility conditions; and
- Apply the existing requirement that the employee be formally recognized as an informal caregiver.

Effective 1 July 2026, employers may agree to:

- Full suspension of the employment agreement in periods of one week or multiples of one week; and
- Half-time leave in periods of one month or multiples of one month.
- The shorter periods cannot be imposed unilaterally by the employee and require the employer's agreement. The rules for four-fifth working time remain unchanged.

Employers should consider:

- Updating leave policies, request forms, and HRIS configurations to reflect the increased entitlements and new shorter-period options;

- Distinguishing between standard statutory leave periods available at the employee's discretion and shorter periods requiring employer agreement;
- Establishing a consistent internal process for considering requests for weekly full-suspension periods and monthly half-time periods;
- Tracking leave separately by care recipient and across the employee's entire career; and
- Informing HR personnel and managers that the revised rules apply only to requests submitted to the employer on or after 1 July 2026.

Underlying legislation

The changes were introduced by the Law of 22 March 2026 on various measures in favor of informal caregivers (*Loi du 22 mars 2026 portant diverses mesures en faveur des aidants proches*), which was published in the Official Journal (*le Moniteur belge*) on 1 April 2026.

Belgium

Supplementary pension plans' 2027 guaranteed minimum return remains unchanged

Published 10 July 2026

As of July 2026, the Financial Services and Markets Authority (*Autorité des services et marchés financiers, FSMA*) has updated its official website confirming that the statutory guaranteed minimum return (GMR) on supplementary pension plans will be unchanged at 2.5% in 2027.

The statutory GMR ensures plan members receive at least their net contributions, capitalized at the statutory GMR, when they retire or transfer their pension entitlements.

It is the responsibility of the sponsoring employer or sector, rather than the pension institution, to make up for any shortfall if investment returns fail to meet the statutory minimum.

When a supplementary pension is organized at this industry level rather than by a single company, it is the responsibility of the sector or specific industry-wide economic branches governed by Joint Committees (*paritaire comités / commissions paritaires*) where employers and trade unions negotiate collective agreements.

The statutory minimum guaranteed rate of return is annually adjusted on 1 June of each year to be applied as of the following calendar year. The annually adjusted rate as of 1 January 2020 is equal to 85% of the average return on 10-year government bonds (*Obligation de l'État belge, OLO*), as calculated over the latest 24 months and rounded to the nearest 25 basis points.

The yield on 10-year government bonds typically serves as an indicator of economic confidence and investor expectations.

Historical background

According to the provisions of the Supplementary Pensions Act (*Loi relative aux pensions complémentaires, LPC*), the contributions made to supplemental pension plans must yield a minimum rate of return.

This statutory minimum rate of return requirement results in a minimum capital that the employer must guarantee when an employee retires or transfers their balance to a new employer's pension plan.

Between 1999 and 2016, the minimum annual rate of return was fixed at 3.25% for employer contributions and 3.75% for employee contributions to second pillar plans. However, the aftermath of the 2008 global financial crisis forced the government to relax the minimum rate of return requirement by setting a range within which the minimum guaranteed rate could fluctuate.

Since 2016, the minimum annual rate of return on employer and employee contributions became the same, is subject to annual adjustments, and must remain within the statutory range of 1.75% to 3.75%.

Occupational pension plan types and their GMR calculation methods

Occupational pension plans (*Assurance Groupe)* are typically managed by insurance companies. There are two different types of *Assurance Groupe* contracts, namely Branch 21 contracts and Branch 23 contracts. The type of occupational pension plan contract determines how the minimum guaranteed return is calculated.

Branch 21 contracts and their GMR calculation method

Branch 21 contracts are occupational pension plans that offer a guaranteed return on contributions made by employers and employees, and the risks associated with the guaranteed return are borne by the insurance companies providing these Branch 21 contracts. All sector pension plans, and most company pension plans are managed by Branch 21 contracts.

When there is a change in 10-year government bond yield, and hence the statutory minimum guaranteed return, Branch 21 contracts typically follow what is referred to as the "horizontal method" for calculating the minimum guaranteed returns. Meaning that the new rate only applies to new contributions made as of the new rate's effective date, with returns on previous balances being calculated based on the minimum guaranteed return that was applicable prior to the change.

Branch 23 contracts and their GMR calculation method

Branch 23 contracts are unit-linked pension insurance plans that do not offer a guaranteed return while being subject to the statutory minimum guaranteed return, and the risks associated with the minimum guaranteed return are borne by the employer. They are invested mainly in investment funds and equity markets. Branch 23 plans are riskier for employers. Nevertheless, some employer pension plans are managed through Branch 23 contracts.

When there is a change in the statutory minimum guaranteed return, Branch 23 contracts typically follow what is referred to as the "vertical method" for calculating the minimum guaranteed returns. Meaning that the return will be calculated at the new minimum rate of return, both with regard to contributions paid after the change in the minimum guaranteed return rate and balances attained through contributions made prior to the change in the minimum guaranteed return rate.

Underlying legislation

The automatic adjustment in the minimum guaranteed rate of return is provided for by the Law aimed at guaranteeing the sustainability and social nature of supplementary pensions and aiming to strengthen the complementary nature in relation to retirement pensions (*Loi visant à garantir la pérennité et le caractère social des pensions complémentaires et visant à renforcer le caractère complémentaire par rapport aux pensions de retraite*), which was published in the Official Journal (*le Moniteur belge*) on 24 December 2015.

The above legislation provides that an annual official announcement be made by the Financial Services and Markets Authority (*Autorité des services et marchés financiers, FSMA*).

Belgium

Maximum tax-exempt home office allowance increased

Published 7 July 2026

Effective 1 March 2026, the maximum monthly flat-rate home-office allowance (*indemnité forfaitaire de bureau* / *forfaitaire kantoorvergoeding*) that employers may grant to qualifying employees free of income tax and social security contributions increased from EUR 157.83 to EUR 160.99.

The increase only changes the maximum exempt amount. Employers are not required to introduce the allowance or increase an existing allowance to the new ceiling.

Eligibility

The allowance may be granted to full-time and part-time employees who work from home on a structural and regular basis for a substantial part of their working time.

For this purpose, structural and regular work from home means the equivalent of at least one working day per week, assessed monthly. This requirement may be satisfied through arrangements such as:

- One full working day per week;
- Two half working days per week;
- Two hours per day during a five-day workweek; or
- One full working week per month.

The work must be performed at the employee's private premises during normal working days and working hours and must be work that could also be performed at the employer's premises.

The EUR 160.99 amount is a monthly maximum. Employers may grant a lower allowance, and the ceiling does not have to be prorated for part-time employees.

Tax and social security treatment

Where the applicable conditions are satisfied, the home-office allowance is treated as reimbursement of expenses attributable to the employer rather than as employee remuneration. It is therefore exempt from income tax and employer and employee social security contributions up to EUR 160.99 per month.

Where an employer pays more than the maximum flat-rate amount, the employer must substantiate the higher reimbursement by reference to the employee's actual homeworking expenses. If the excess cannot be substantiated, it is treated as taxable remuneration subject to social security contributions.

Additional reimbursements

In addition to the home-office allowance, employers may grant the following separate monthly reimbursements for employees' professional use of personal equipment:

- Up to EUR 20 for a private internet connection and subscription;
- Up to EUR 20 for a private computer, including peripherals and software; or
- Where the employee does not use a private computer, up to EUR 5 per item for a personal second monitor, printer, or scanner, subject to a combined maximum of EUR 10 per month for up to three years.

These additional reimbursement limits remain unchanged. The private internet reimbursement may be combined with either the private computer reimbursement or the reimbursement for a personal second monitor, printer, or scanner.

Underlying legislation

The income tax treatment of the increased home office allowance was updated by Ministry of Finance Circular 2026/C/38 on Employer Reimbursements for Telework (*Circulaire 2026/C/38 relative aux interventions de l'employeur pour le télétravail / Circulaire 2026/C/38 over tussenkomsten van de werkgever voor thuiswerk*), issued by the Federal Public Service Finance on 10 March 2026.

The social security contribution treatment of the increased home office allowance is set out in the National Social Security Office Administrative Instructions 2026/2 on expense reimbursements and homeworking allowances (*Instructions administratives ONSS 2026/2 – Remboursements de frais – Indemnité pour travail à la maison / Administratieve instructies RSZ 2026/2 – Kostenvergoedingen – Vergoeding voor thuiswerk*).

Canada

Québec introduces new measures to prevent or stop sexual violence in the workplace

Published 6 July 2026

Effective 27 May 2027, the new regulation introduced by Decree 741-2026 will require employers in Québec to prevent and address sexual violence in the workplace by providing information, establishing procedures for filing complaints or reports, and managing them appropriately.

Effective 27 May 2028, additional training-related measures will come into effect.

The Regulation expands employers' statutory responsibility to protect and take measures to prevent or put a stop to physical or psychological violence, including sexual violence, in the workplace as provided for by the Occupational Health and Safety Act (*Loi sur la santé et la sécurité du travail*).

The Regulation is detailed below.

Information sharing

Effective 27 May 2027, the Regulation will introduce specific requirements for information sharing.

The first key measure requires employers to recognize that sexual violence may occur in or outside the workplace between employees, clients, or the employer, including during work-related social activities or through digital technology, especially in remote work settings.

The second measure requires employers to provide the following information to employees in writing:

- Risks of sexual violence that have been identified or analyzed;
- Types of social interactions that could lead to sexual violence;
- Measures set out in a prevention program or the employer's action plan to eliminate, or failing that, to control identified risks; and
- Procedures for filing a complaint or reporting sexual violence.

Filing complaints or reports

Effective 27 May 2027, employers will be required to establish and make available the procedure for filing and handling complaints or reports of sexual violence.

Additionally, employees who come forward with a complaint or report have the right to be accompanied by another person of their choice.

Managing complaints or reports

Effective 27 May 2027, employers must designate an impartial individual with the necessary knowledge and skills to receive and handle workplace sexual violence complaints or reports.

Complaints and reports must be handled diligently with measures in place to prevent further harm, including secondary victimization caused by victim-blaming, disbelief, or dismissive legal or social processes.

In addition, employers must implement measures to control risks identified while handling the complaint or report.

Sexual violence prevention training

Effective 27 May 2028, employers must provide sexual violence prevention training to all employees every three years that includes:

- The definition of sexual violence;
- Types of sexual violence that may occur in the workplace;
- The effects of sexual violence on individuals and the consequences in the workplace;
- Employer and employee obligations and employees' rights;
- Available resources and employee support; and
- Good practices for when an individual witnesses or is informed of an act of sexual violence in the workplace.

For the training, the employer must choose an instructor who is qualified to identify and assess the risks related to sexual violence in the workplace.

Employer Actions

Effective 27 May 2027, employers must:

- Provide written information to employees on identified sexual violence risks, types of interactions that could lead to sexual violence, prevention measures, and complaint and reporting procedures;
- Establish and make available a complaint or reporting procedure for employees to report sexual violence in the workplace;
- Inform employees of their right to be accompanied by another person if they choose to report sexual violence;
- Designate a qualified individual to manage complaints or reports of sexual violence;
- Handle complaints and reports diligently to prevent further harm; and
- Implement measures to control risks identified while handling complaints or reports of sexual violence.

Effective 27 May 2028, employers must provide sexual violence prevention training to all employees every three years delivered by a qualified instructor with the knowledge and skills to identify and assess sexual violence risks in the workplace.

Underlying legislation

The changes were introduced by Decree 741-2026, Regulation concerning measures to prevent or stop a situation of sexual violence (*Décret 741-2026, Règlement concernant les mesures pour prévenir ou faire cesser une situation de violence à caractère sexuel*), which was published in the Official Gazette of Québec (*Gazette Officielle du Québec*) on 27 May 2026.

Canada

British Columbia Financial Services Authority releases guideline for triennial plan assessments

Published 7 July 2026

On 26 June 2026, the British Columbia Financial Services Authority (BCFSA) released its Guideline - Triennial Plan Assessments, which outlines expectations and good practices for pension plan administrators completing the triennial self-assessment required under the Pension Benefits Standards Act (PBSA).

According to the Pension Benefits Standards Regulation, plan administrators must complete the first assessment within one year after the end of the plan's second fiscal year, followed by an assessment within one year after the end of every third fiscal year of the plan.

Upon BCFSA request, plan administrators are required to submit a written assessment documenting the effectiveness, quality, and performance of plan administration. This requirement underlies the guidance and resources provided in the Guideline.

Key components of the Guideline

The Guideline is intended to inform rather than prescribe specific steps or requirements and focuses primarily on the documentation portion of the triennial plan assessment, or the written assessment.

The written assessment provides a structured, iterative framework for evaluating plan performance and effectiveness, incorporating feedback, managing risk, and facilitating continuous improvement.

Under the PBSA, the following elements must be included in the written assessment:

- Compliance with the PBSA and the Pension Benefits Standards Regulation,
- Governance,
- Plan funding,
- Investments,
- Performance of trustees (as applicable), and
- Performance of administrative employees and any agents of the administrator (e.g., service providers).

For each of the required elements, the written assessment should include a summary that clearly conveys:

- Areas of strength and effective practices that should be reinforced,
- Lessons learned,
- Risks, gaps, issues, or opportunities for improvement or increased oversight,
- Descriptions of any material challenges or emerging risks, their outlook, and how they are being managed,
- Overall conclusions and judgements with rationales, and
- Action plans that outline responsible parties, timelines, and how progress will be monitored.

The written assessment should also:

- Demonstrate accountability by explaining how previously identified issues or opportunities were addressed or have evolved; and
- Take all plan years within the assessment period into consideration, rather than the most recent year.

The Guideline also identifies common pitfalls observed in past written assessments, most notably omitting one or more of the required elements or completing the assessment late, i.e., more than four years since the end of the last triennial assessment period.

Additional resources that may support preparation of the plan assessment can be found in the Guideline.

Canada

Ontario makes certain auto accident benefits optional, including income replacement

Published 15 July 2026

Effective 1 July 2026, Regulation 383/24 makes certain statutory accident benefits in Ontario optional, while benefits such as standard medical, rehabilitation, and attendant care remain mandatory in standard auto insurance policies. The Regulation also amends who is covered by the now optional benefits.

Separately, effective 1 July 2026, Regulation 58/25 introduces the first-payer rule, whereby auto insurers are responsible for paying medical and rehabilitation expenses, other than prescription medications, even where payment is reasonably available under group or individual supplementary health insurance plans.

Employer implications

Because income replacement benefits are now optional, employees who decline this coverage may rely more heavily on employer-sponsored disability benefits following an auto accident. This may create unintended gaps in income protection, prompting employers to review whether their disability plans adequately address those gaps. This change may also increase long-term disability premiums in the future. Employers are not, however, required to expand their disability benefits as a result of the change.

Additionally, employers that insure company-owned or fleet vehicles should confirm which optional accident benefits are included in those policies. This is particularly important since the newly optional benefits only apply to the named insured, the named insured's spouse and dependents, and individuals specified in the policy as drivers of the vehicle.

Furthermore, auto insurers are now the first payer responsible for medical and rehabilitation expenses, excluding prescription medications, arising from an auto accident ahead of a group or individual supplementary health plan. Previously, these expenses would have been covered by the supplementary health plan first.

Employers and plan administrators should therefore ensure that employees submit eligible accident-related claims to their auto insurer first. The change is likely to reduce health insurance premiums down the line. For employees, this change allows them to reallocate amounts available to them under their health plans towards other covered expenses.

Mandatory and optional auto accident benefits

Effective 1 July 2026, standard medical, rehabilitation, and attendant care will remain mandatory benefits, while the following auto accident benefits become optional:

- Income replacement: Helps replace income an insured individual may lose because of an auto accident.
- Non-earner: Helps provide financial support to an insured student or unemployed individual who is recovering from an auto accident.

- Caregiver benefits: Helps cover caregiver expenses if an insured individual is injured in an auto accident and can no longer provide care for a household member.
- Lost educational expenses: Helps an insured individual cover lost costs if an auto accident keeps them from attending school or an education program.
- Expenses of visitors: Helps cover reasonable and necessary expenses for visitors such as siblings or parents if an insured individual is injured in an auto accident.
- Housekeeping and home maintenance: Helps cover costs if an insured individual is unable to perform normal housekeeping or home maintenance tasks after an auto accident.
- Damage to personal items: Helps cover the cost to repair or replace personal items (e.g., clothing, prescription eyewear, hearing aids, etc.) that are damaged in an auto accident.
- Death benefit: Compensates family members if an insured individual dies in an auto accident.
- Funeral benefits: Helps cover some funeral costs if an insured person dies in an auto accident.

Individuals covered by optional auto accident benefits

Effective 1 July 2026, the newly optional auto accident benefits apply only to:

- The named insured;
- The named insured's spouse;
- The named insured and the named insured's spouse's dependents; and
- Individuals specified in the policy as drivers of the vehicle.

Pedestrians, cyclists, and other passengers who may have been covered in the past will not be covered by the newly optional accident benefits unless they fall into one of the above groups under an auto insurance policy that includes optional benefits. Mandatory accident benefits, however, will still apply to these individuals.

Existing auto insurance policies and renewals

Existing auto insurance policies will retain their current accident benefits after 1 July 2026 and will automatically renew with the same coverage and limits unless the insured and insurer agree in writing to decline a benefit or change the applicable amount. However, changes to who is eligible for coverage under the auto policy take effect on 1 July 2026, regardless of the policy's renewal date.

For auto policies entered or renewed on or after 1 July 2026, the insured can choose which optional accident benefits to purchase and add additional options based on their needs.

Employer Actions

Effective 1 July 2026, employers and benefits administrators are advised to:

- Review their long-term disability plans to assess any potential gaps in coverage that may arise if employees choose to decline income replacement benefits under their auto insurance policy;
- Confirm which optional accident benefits are included in auto insurance policies for commercial or fleet vehicles;
- Direct eligible accident-related claims to auto insurers first;

- Confirm how prescription medication expenses will be covered since auto insurers are not responsible for these payments; and
- Consider group health plan coverage limits once auto insurance limits are met.

Employers should also prepare communication materials informing employees that:

- Newly optional auto accident benefits include income replacement, non-earner, caregiver benefits, lost educational expenses, visitor expenses, housekeeping and maintenance, damage to personal items, and death and funeral costs;
- Standard medical, rehabilitation, and attendant care remain mandatory in standard auto insurance policies;
- The newly optional auto accident benefits apply only to the named insured, the named insured's spouse and dependents, and individuals specified as drivers of the vehicle in the policy;
- The first-payer rule requires auto insurers to pay for medical and rehabilitation expenses, other than prescription medications, before group or individual supplementary health plans; and
- The default provisions of existing car insurance policies will be automatically renewed with the same coverage and limits unless they and their insurer agree in writing to decline a benefit or change the applicable amount.

Underlying legislation

The changes related to the newly optional auto accident benefits were introduced by Ontario Regulation 383/24: Statutory Accident Benefits Schedule – Effective September 1, 2010, which was published in The Ontario Gazette on 26 October 2024.

The first-payer change for medical and rehabilitation expenses was introduced by Ontario Regulation 58/25: Statutory Accident Benefits Schedule – Effective September 1, 2010, which was published in The Ontario Gazette on 31 May 2025.

Resources

Financial Services Regulatory Authority of Ontario: 2026 Accident Benefits Reforms – What Ontario drivers need to know

Canada

Data privacy bill under parliamentary review

Published 28 July 2026

On 15 June 2026, the federal government introduced Bill C-36 to Parliament. The Bill would regulate the protection of personal information in a manner that recognizes the fundamental right of privacy of individuals and the need of organizations to collect, use, or disclose personal information for commercial activities, i.e., any particular transaction, act, or conduct such as the selling, bartering, or leasing of donor, membership, or other fundraising lists.

The Bill would apply to federally regulated industries and employers that collect, use, or disclose personal information for commercial activities.

The provisions set forth in the Bill would specifically strengthen personal information protection obligations associated with administering health insurance, retirement, disability, and other employee benefits, particularly regarding sensitive information, service provider oversight, inter-provincial or international information transfers, automated decision making, security breaches, and individual access rights.

Key provisions

Data privacy requirements

The Bill would implement new and modernized requirements provided for by the Protecting Privacy and Consumer Data Act (PPCDA), including:

- Recognizing privacy as a fundamental right of all Canadians;
- Setting higher standards for organizations that manage children's information;
- Requesting consent for the use of personal information and explaining how it is being handled using plain language;
- Ensuring transparency about the use of automated decision-making for significant decisions involving individuals;
- Ensuring the right to request deletion of personal information for increased privacy protection;
- Ensuring personal information is used responsibly, transparently, and for appropriate purposes;
- Preventing unfair or inappropriate use of personal information, such as for surveillance pricing;
- Supporting data mobility so individuals can securely move their personal information between organizations, where applicable;
- Establishing robust privacy safeguards and risk assessments before personal information is transferred internationally; and
- Establishing strong enforcement mechanisms, including penalties for non-compliance.

Obligations for organizations

The Bill would impose new obligations on organizations, including:

- Designating one or more individuals to be responsible for matters related to the obligations proposed under the PPCDA;
- Implementing and maintaining a privacy management program that includes policies, practices, and procedures the organization has put in place to fulfill obligations proposed under the PPCDA;
- Ensuring that if personal information is transferred to a service provider, the service provider—by contract or otherwise—provides a level of protection over personal information equivalent to that which the organization is required to provide; and
- Requiring organizations to make specific information about their personal information practices publicly available, including the types of personal information they collect, how it is used, the use of any automated decision-making systems, inter-provincial or international transfers, retention periods applicable to sensitive personal information, individual rights, and complaint contact details.

Penalties

Under the proposed legislation, the maximum administrative penalty that would be imposed on an organization would be the greater of CAD 10 million or 3% of the organization's gross global revenue for contraventions identified through a single investigation.

Organizations convicted of serious offences would face fines of up to CAD 25 million or 5% of their gross global revenue, whichever is greater. For less serious offences, the maximum fine would be the greater of CAD 20 million or 4% of gross global revenue.

Proposed legislation

The changes were proposed by Bill C-36, An Act to enact the Protecting Privacy of Consumer Data Act, to amend the Personal Information Protection and Electronic Documents Act and to make amendments to other Acts, which received first reading in the House of Commons on 15 June 2026.

Colombia

Pay for work on statutory rest days and holidays increases

Published 7 July 2026

Effective 1 July 2026, employees who work on a statutory rest day or holiday will be paid a surcharge of 90% on their ordinary salary in proportion to the hours worked, up from previously 80%.

The surcharge will reach 100% starting 1 July 2027, completing the phased increase that took effect on 1 July 2025.

Since 1 July 2025, employers and employees may agree to designate any day of the week as a rest day. If no day is specified in the employment contract or other agreement, Sunday will be presumed to be the statutory rest day.

These provisions were passed on 25 June 2025 as part of a wide-ranging labor reform.

Employer Actions

Effective 1 July 2026, employers are advised to:

- Ensure that their payroll departments or providers make the necessary adjustments to adequately compensate employees who work on a mandatory rest day or a statutory holiday; and
- Update relevant employee communication materials to ensure employees are informed of their new entitlement.

Underlying legislation

The changes were introduced by Law 2466 of 2025 to partially amend labor regulations and to adopt labor reforms for decent and dignified work in Colombia (*Ley 2466 de 2025 por medio de la cual se modifica parcialmente normas laborales y se adopta una Reforma Laboral para el trabajo decente y digno en Colombia*), which was published in the Official Gazette (*Diario Oficial*) on 25 June 2025.

Finland

Private-sector earnings-related pension reform enters into effect in 2027

Published 16 July 2026

Effective 1 January 2027, Act 560/2026 changes TyEL (*työntekijän eläkelaki*)—the mandatory earnings-related pension scheme for private-sector employees—funding parameters, strengthens prefunding of future old-age pensions, and introduces a cap on indexation of pensions in payment from 2030.

Increased equity-linked investment capacity

Effective 1 January 2027, the share of TyEL pension liabilities linked to average equity returns increases from 20% to 25%. Effective 1 July 2027, the share increases further to 30%.

The change allows private-sector earnings-related pension providers to hold a higher equity allocation and pursue higher long-term investment returns within the statutory financing framework.

Funding of pension benefits

For financing and cost-allocation purposes, TyEL pension benefits are divided into a funded component and a pooled pay-as-you-go component. The pension recipient receives one statutory pension benefit, but part of its cost is financed from contributions set aside in advance and returns on those assets, while the pooled component is financed collectively from current pension contributions.

Increased funding of future old-age pensions

Effective 1 January 2027, a larger share of each year's newly accrued statutory old-age pension entitlement will be funded in advance. The funded portion increases from 0.4% to 0.5% of the employee's annual pensionable earnings.

Currently, pension institutions are required to set aside sufficient assets to fund 0.4% of each year's newly accrued old-age pension entitlement. Starting 1 January 2027, that advance-funded portion increases to 0.5%.

The additional advance funding increases the amount of pension liabilities that are financed in advance through pension fund assets and their future investment returns. This measure strengthens the long-term financial sustainability of the TyEL system and reduces future needs for contribution increases.

Cap on indexation of pensions in payment

Effective 1 January 2030, a new indexation cap (*indeksirajoitin*) will apply to adjustments made to pensions already in payment by the earnings-related pension index (*työeläkeindeksi*). If, over a two-year period, the index increases by more than the wage coefficient (*palkkakerroin*), the increase is limited accordingly. The wage coefficient adjusts an individual’s stream of earnings to the level of wages and prices of the year in which pension payments begin; the earnings-related pension index adjusts pensions already in payment.

Effect on private-sector employers

The reform is significant for private-sector employers because it changes the long-term financing framework of the TyEL system.

By allowing earnings-related pension institutions to assume greater equity investment risk and increasing the prefunding of future pensions, the reform is intended to improve long-term investment returns and strengthen the financial sustainability of the statutory earnings-related pension system.

For employers, TyEL contributions represent a significant employment cost. Although the reform does not reduce contribution rates immediately, it is intended to moderate future contribution increases over the long term.

The reform may also influence workforce planning. Indeed, employees approaching retirement may reassess the timing of retirement because the new indexation rules and funding changes alter the long-term characteristics of the statutory pension system, even though the reform does not change statutory retirement ages or pension accrual rates.

Underlying legislation

The reforms were introduced by Act 560/2026, Act Amending the Employees Pensions Act (*560/2026 Laki työntekijän eläkelain muuttamisesta*), which was published in the Official Journal (*Suomen säädöskokoelma*) on 23 June 2026.

France

Duration of sick leave certificates and extensions capped

Published 18 July 2026

Effective 1 September 2026, an initial medical certificate supporting an employee's sick leave (*avis d'arrêt de travail initial*) will be limited to 31 days, and each extension (*prolongation d'arrêt de travail*) will be limited to 62 days. A longer period may be prescribed where the certificate explains why the employee's medical condition requires it.

The limits apply to each certificate and do not impose a maximum total duration on sickness absence. Further valid extensions remain possible. Currently, there is no statutory limit on the duration of a medical certificate supporting sick leave, and no limitations on extensions.

Payment and administration

The changes do not alter statutory sickness daily allowances (*indemnités journalières de sécurité sociale, IJSS*), employer salary-maintenance obligations, or subrogation arrangements. Employers should not treat the end date of a 31-day certificate or 62-day extension as an automatic return-to-work date if a further valid extension is provided.

Employer Actions

In preparing for the introduction of a cap on the duration of sick leave certificates starting 1 September 2026, employers will need to:

- Update sick leave policies and employee communication materials;
- Ensure that absence and payroll systems are configured to process more frequent extensions during long employee absences; and
- Continue applying existing sickness absence notification procedures, salary-maintenance arrangements, and subrogation procedures for statutory sickness daily allowances (IJSS).

Underlying legislation

The new statutory framework limiting the duration of medical certificates for sick leave, requiring limits to be prescribed by decree and allowing exceptions only where medically justified, was introduced by Article 81 of Law No. 2025-1403 of 30 December 2025 on Social Security Financing for 2026 (*Loi n° 2025-1403 du 30 décembre 2025 de financement de la sécurité sociale pour 2026*), which was published in the Official Journal (Journal officiel de la République française) on 31 December 2025.

The maximum durations were set by Decree No. 2026-498 of 12 June 2026 relating to caps on the duration of work stoppages resulting in daily allowances (*Décret n° 2026-498 du 12 juin 2026 relatif au plafonnement de la durée des arrêts de travail donnant lieu au versement d'indemnités journalières*), which was published in the Official Journal on 13 June 2026.

Germany

Federal government announces day-one sick note requirement

Published 3 July 2026

On 2 July 2026, the Federal Government (*Bundesregierung*) announced a reform package that includes proposed changes to sickness certification rules. The proposal would abolish telephone sick notes, require a certificate of incapacity for work (*Arbeitsunfähigkeitsbescheinigung*, *AU-Bescheinigung*) from the first day of sickness absence, and strengthen penalties for issuing incorrect medical certificates.

The measures have been announced as part of a proposed reform package.

Sick-leave notification and certification rules

Currently, sickness certification rules are set out in the Continued Remuneration Act (*Entgeltfortzahlungsgesetz, EntgFG*), according to which, employees must notify their employer of incapacity for work and the expected duration of the absence without delay.

Where incapacity for work lasts longer than three calendar days, employees must provide a medical certificate on the next working day. For employees covered by statutory health insurance, the employee must ensure that incapacity for work and its expected duration is medically established by the applicable statutory deadline. Generally, this is required no later than the working day following the third calendar day of absence, or earlier if the employer requires certification from an earlier date. If the absence continues beyond the period originally certified, then further medical determination is required. The employer retrieves the electronic certificate of incapacity for work (*elektronische Arbeitsunfähigkeitsbescheinigung, eAU*) from the employee's social health insurer.

The employer may already require a medical certificate earlier than the fourth day, including from the first day of absence.

The proposal would make a certificate of incapacity for work mandatory from the first day of sickness absence.

Currently, the statutory default is that medical certification is required only where the incapacity for work lasts longer than three calendar days, although employers may already require an earlier certificate.

If adopted, the proposal would change the statutory default from a fourth-day certification rule to a first-day certification rule.

Telephone sick notes

The proposal would abolish telephone sick notes (*telefonische Krankschreibung*).

Currently, the Federal Joint Committee (*Gemeinsamer Bundesausschuss, G-BA*) allows physicians to issue an initial certificate of incapacity for work by telephone for up to five calendar days where the patient is already

known to the practice, there are no severe symptoms, and a video consultation is not possible. Patients do not have a right to telephone certification. The doctor decides whether a telephone assessment is medically appropriate.

If adopted, the proposal would remove this possibility and require employees to obtain sickness certification through another permitted medical assessment route.

Incorrect medical certificates

The proposal states that penalties for incorrectly issuing a certificate of incapacity for work would be subject to stronger penalties under Section 278 of the Criminal Code (Strafgesetzbuch, StGB).

Currently, Section 278 StGB provides that a physician or other licensed medical professional who issues an incorrect health certificate for deception in legal transactions may be punished by imprisonment of up to two years or a fine. In particularly serious cases, the penalty is imprisonment from three months to five years.

The proposal does not yet specify how the penalty framework would be amended.

Employer considerations

Employers are not required to change sick-leave policies until legislation or regulatory amendments are adopted. In the interim employers could consider:

- Reviewing whether current sick-leave policies already require medical certification from the first day of sickness absence;
- Identifying whether employment contracts, works agreements, or policies would need amendment if the statutory default requirements were changed;
- Assessing whether HR systems and absence workflows are designed to process first-day certification;
- Reviewing communications to employees on sickness notification, medical certification, and electronic certificate retrieval; and
- Assessing whether works council involvement would be required before changing internal absence procedures.

Underlying official source

The announced changes are part of the Federal Government's reform package, Program for Growth and Employment (*Ein Programm für Aufschwung und Beschäftigung*), released by the Federal Ministry of Finance on 2 July 2026.

Resources

Ministry of Health announcement of a resolution by the Federal Joint Committee on an amendment to the incapacity for work directive: Telephone determination of incapacity for work (*Bekanntmachung eines Beschlusses des Gemeinsamen Bundesausschusses über eine Änderung der Arbeitsunfähigkeits-Richtlinie: Telefonische Feststellung von Arbeitsunfähigkeit*), published in the Federal Gazette of 7 December 2023.

Italy

Automatic supplementary pension enrollment rules revised

Published 28 July 2026

Effective 1 July 2026, private-sector employers must apply a 60-day automatic enrollment process for supplementary occupational pension coverage *(previdenza complementare)* to employees hired on or after that date. If an eligible employee makes no written election within 60 days of recruitment, the employer must enroll the employee in the default collective pension fund and transfer the full contribution package, namely: the employee's accruing statutory end-of-service benefit *(Trattamento di Fine Rapporto, TFR)*, the employer contribution required by the applicable collective or company agreement, and the minimum employee contribution required by that agreement.

Previously, employees had six months to decide. If no election was made, the default or silence-assent *(silenzio-assenso)* mechanism automatically transferred only TFR accruing from the seventh month. It did not automatically activate employer and employee supplementary pension contributions.

The changes pertain to the decision period, the amounts transferred automatically, and the date from which those amounts accrue.

Automatic enrollment rules from 1 July 2026

The automatic enrollment process applies to private-sector employees hired on or after 1 July 2026. Public-sector employees and domestic workers are excluded. Unless implementing rules provide otherwise, intermittent workers are also excluded. Automatic enrollment may apply to fixed-term employees only where the employment relationship continues beyond the 60-day decision period without an election.

The summary of key changes is as follows:

- New employees’ decision period, namely, 60 days from hire, down from previously six months.
- Default contribution amounts comprise the TFR, the employer contribution, and the minimum employee contribution required by the applicable agreement. Previously, only TFR was transferred automatically.
- Amounts accrued from the hire date are transferred after the 60-day period. Previously, the automatic TFR allocation began from the seventh month, i.e., after the six-month decision-making period.
- The receiving fund uses a default investment option that is aligned with the employee's age and investment horizon. Previously, the guaranteed investment option was the default.

These changes are detailed below.

60-day decision period

First private-sector employment

Within 60 days of hire, the employee may select a supplementary pension fund or opt out of automatic enrollment and keep future TFR under the statutory arrangement. If no written election is made, automatic enrollment applies.

Previous private-sector employment

The employer must obtain a written declaration stating whether the employee has an active supplementary pension account funded wholly or partly by TFR. If such an account exists, the employee has 60 days to identify the pension fund that should receive TFR accruing under the new employment relationship. Failure to do so triggers automatic enrollment in the default fund. If no active account exists, or the earlier account was fully redeemed, automatic enrollment does not apply and TFR remains under the statutory arrangement unless the employee expressly elects supplementary pension coverage.

Contributions

TFR is mandatory deferred remuneration that accrues during employment and is normally payable when employment ends. The reform does not change how much TFR the employee earns. It changes whether TFR remains under the statutory arrangement or is transferred to supplementary pension coverage, and whether employer and employee pension contributions are activated automatically.

Where automatic enrollment applies, the employer must transfer the employee's entire TFR accrued from the hire date, the minimum employer and employee contributions required by the applicable collective or company agreement. The employee may decline that contribution where annual gross remuneration is below the annual INPS social allowance (EUR 7,101.12 as of 1 January 2026). If no applicable agreement requires employer or employee contributions, only TFR is transferred.

Destination fund and default investment option

If the employee keeps TFR outside supplementary pension coverage, it remains under the statutory TFR arrangement and, where the employer meets the applicable size threshold, is remitted to the INPS Treasury Fund *(Fondo di Tesoreria INPS)*. This reference is included only to explain the destination of TFR after an employee opts out. The separate 2026 expansion of Treasury Fund employer thresholds is outside this article.

The employer identifies the receiving pension fund in the following order:

- The fund designated by a company-level agreement;
- Otherwise, the fund identified by the applicable collective agreement;
- Where several collective funds apply, the fund with the largest number of enrolled employees in the company, unless a company-level agreement designates another fund; and
- Where no agreement identifies a fund, the National Supplementary Pension Fund for Workers in the Metalworking, Plant Installation and Related Sectors *(Fondo nazionale pensione complementare per i lavoratori dell'industria metalmeccanica, della installazione di impianti e dei settori affini, COMETA)*, which serves as the statutory residual fund.

The destination fund uses a default investment option that is aligned with the employee's age and investment horizon. Previously, the guaranteed investment option was the default.

Employer administration and cost impact

Upon recruitment, the employer must provide written information on the applicable collective pension arrangements, the automatic enrollment mechanism, the default fund, contribution rates, the 60-day deadline, and the available choices. The employer must also obtain and retain the employee's written statement on whether this is the employee's first private-sector employment, whether an active TFR-funded supplementary pension account exists, and the employee's TFR and pension election. The employer must provide the employee with a copy.

The official TFR3 form is to be adopted by interministerial decree of the Ministry of Labor and Social Policies *(Ministero del Lavoro e delle Politiche Sociali)* and the Ministry of Economy and Finance *(Ministero dell'Economia e delle Finanze)*. Until then, employers may use the draft TFR3 form published by the Ministry of Labor and Social Policies. If automatic enrollment applies, the employer must notify the receiving fund and begin remitting the required amounts in the month following expiry of the 60-day period, including amounts accrued from the hire date.

The employer contribution required by an applicable collective or company agreement is a direct employment cost that may now be activated automatically. The employee contribution is withheld from pay and is not an employer cost. TFR already accrues as an employer liability; transferring it from the hire date changes the timing and destination of the cash outflow rather than increasing the employee's TFR entitlement. Employers also face additional onboarding, payroll, record-retention, and pension-fund administration requirements.

Employer Actions

For private-sector employment contracts starting on or after 1 July 2026, employers must:

- Identify whether each new hire is entering their first private-sector employment and, for employees with prior private-sector service, whether an active supplementary pension account funded by TFR exists;
- Provide the required written information at hire and obtain the employee declaration covering employment history, existing TFR-funded pension coverage, and the employee's TFR and pension election;
- Apply the 60-day decision period to employees hired on or after 1 July 2026 and continue applying the six-month period to employees hired before that date;
- Identify the correct receiving fund and the employer and employee contribution rates required by the applicable collective or company agreement;
- Where automatic enrollment applies, withhold the employee contribution where required, add the employer contribution, notify the receiving fund, and remit all amounts accrued from the hire date beginning in the month after the 60-day period expires;
- Apply the employee-contribution exception where annual gross remuneration is below EUR 7,101.12 as of 1 January 2026;
- Use the draft TFR3 form published by the Ministry of Labor and Social Policies until the official TFR3 form is adopted; and
- Update onboarding, payroll, HRIS, pension-fund interfaces, record-retention procedures, and employee communications.

Underlying legislation

The changes were introduced by Law No. 199 of 30 December 2025, State Budget for financial year 2026 and multi-year budget for 2026-2028 (*Legge 30 dicembre 2025, n. 199, Bilancio di previsione dello Stato per l'anno finanziario 2026 e bilancio pluriennale per il triennio 2026-2028*), which was published in the Official Gazette *(Gazzetta Ufficiale)* on 30 December 2025.

Resources

- Ministry of Labor and Social Policies: Automatic Enrollment in Supplementary Pensions, posted 1 July 2026 (*Da oggi scatta l'adesione automatica alla previdenza complementare*).
- Ministry of Labor and Social Policies: Automatic Enrollment in Supplementary Pension Schemes and Allocation of TFR - Frequently Asked Questions (*Adesione automatica alla previdenza complementare e destinazione del TFR*).
- Ministry of Labor and Social Policies: Draft TFR3 Form (*Modulo TFR3 - draft*).
- Commission for the Supervision of Pension Funds: Guidelines on Automatic Enrollment - Resolution of 19 June 2026 (*Direttive in materia di adesione automatica - Deliberazione COVIP del 19 giugno 2026*).

Mexico

Proposal lays down gender pay gap measurement and reporting framework

Published 2 July 2026

On 29 April 2026, a proposed decree amending the Federal Labor Law (*Ley Federal del Trabajo, LFT*) regarding the measurement, assessment, and reporting of the gender pay gap (GPG) was introduced in the Senate.

Although the 2024 constitutional reform mandates the reduction of the GPG and upholds the principle of equal pay for equal work, the existing legal framework lacks standardized and mandatory measurement mechanisms and implementation tools.

The proposed decree provides for a framework with defined indicators, standardized data, and reporting and evaluation obligations to ensure transparency, corrective actions, and accountability, as necessary.

The proposed decree is pending approval by relevant Senate committees after which it will be presented to the full Senate for approval. Once approved, the proposed decree would come into effect upon publication in the Official Gazette of the Federation (*Diario Oficial de la Federación, DOF*).

Components of the proposal

The proposal entails the four key components listed below.

The first is the express assignment of authority to the Ministry of Labor and Social Welfare (*Secretaría del Trabajo y Previsión Social, STPS*), in coordination with the Ministry of Finance, to design indicators for identifying gender-related wage disparities.

The second component is periodic assessment. In order to adequately track and address pay disparities amidst changes such as employee turnover, promotions, workforce composition, bonus policies, corporate restructuring, and sectoral distribution of employment, periodic assessment is essential to establishing baselines, observing trends, assessing impacts of employer strategy or actions, and adjusting policies in the future.

The third component is the requirement that indicators be assessed and reported for each pay grade to ensure balanced gender representation at all levels and positions.

Lastly, the assessment must be based on a standardized methodology and indicators to ensure objective, precise, and comparable measurement across companies, sectors, and regions of the country.

STPS would be responsible for developing and issuing corresponding guidelines for determining indicators and the methodology for their measurement.

Proposed legislation

The changes were introduced by the Proposed Decree to Amend Article 86 of the Federal Labor Law, Regarding the Measurement of the Wage Gap (*Proyecto de Decreto Por El Que Se Reforma el Artículo 86 de la Ley Federal Del Trabajo, en Materia De Medición de la Brecha Salarial*) on 29 April 2026.

Netherlands

Government launches public consultation on draft ministerial regulation related to the Pay Transparency Directive

Published 24 July 2026

On 9 July 2026, the government launched a public consultation on a draft ministerial regulation setting definitions and calculation methods for employer pay gap reporting required under the EU Pay Transparency Directive. The consultation also covers a draft reporting template and online form for reporting differences in pay.

The consultation period is open until 11 September 2026.

Key components of the draft regulation

The draft ministerial regulation sets out the key technical concepts, definitions, and calculation methods needed to fulfill the reporting obligations under the proposed legislation that would implement the EU Pay Transparency Directive and explains how employers can calculate and report pay gaps based on data from payroll tax return documents, or from employment contracts in the case of seconded employees.

Key components of the draft ministerial regulation include:

- Calculation methods to be used in GPG reporting, such as:
  - overall gender pay gap
  - gaps in supplementary or variable remuneration
  - median gender pay gap
  - proportion of men and women receiving variable remuneration
  - the distribution of men and women across pay quartiles
  - gender pay gaps within categories of employees performing equal work of equal value
- Calculation methods for different pay concepts, such as:
  - annual value of supplemental or variable remuneration
  - annual hours
  - paid hours
  - average gross annual salary
  - average gross hourly wage
  - median gross annual salary
  - median gross hourly wage
  - median annual value of supplementary or variable remuneration
  - median hourly value of supplementary or variable remuneration
- Definitions of key employment terms used for reporting purposes, such as gender, number of employees, start of period, nature of employment relationship, employment relationship, end of period, category of employees, reporting year, type of earnings, period, employer, employee, lender, hirer, and seconded employee

- Standardized rules for completing the pay gap report

Consultation documents and feedback form

By 11 September 2026, stakeholders can submit feedback on the draft ministerial regulation and draft reporting template and electronic web form via the online form (third link below):

- Regulation of the Ministry of Social Affairs and Employment No. 2026-0000212238, establishing rules on mandatory reporting on wage differences (Regulation implementing the Pay Transparency Directive for Men and Women) (*Regeling van de Minister van Sociale Zaken en Werkgelegenheid van Datum, nr. 2026-0000212238, houdende vaststelling van regels over de verplichte rapportage over loonverschillen (Regeling implementatie Richtlijn Loontransparantie mannen en vrouwen*)
- Draft Web Form, Template, and Data Specification for Reporting Gender Pay Gaps (*Concept webformulier, sjabloon en gegevensspecificatie voor de rapportage loonverschillen man/vrouw*)
- Feedback form on Regulation Implementing the Men and Women Pay Transparency Directive (*Regeling implementatie Richtlijn Loontransparantie mannen en vrouwen*)

Poland

Misuse of sick leave rules and employer inspection procedures revised

Published 18 July 2026

Effective 13 April 2026, the rules governing misuse of sick leave (*zwolnienie lekarskie*) and employer inspections were revised. The amendments define gainful work and activity incompatible with the purpose of sick leave, distinguish employer inspection rights according to who finances the sickness payment, and introduce updated rules on inspection locations, authorization, documentation, objections, privacy, and referrals to the Social Insurance Institution (*Zakład Ubezpieczeń Społecznych, ZUS*).

Loss of sickness allowance

An insured employee may lose sickness allowance (*zasiłek chorobowy*) for the entire certified period if they perform gainful work or undertake an activity that is incompatible with the purpose of sick leave. Before 13 April 2026, the same grounds applied, but the legislation did not specifically define them.

Gainful work and permitted incidental activity

Gainful work (*praca zarobkowa*) means any activity of a gainful nature, regardless of legal basis. An incidental activity required by significant circumstances is excluded, but an employer instruction cannot constitute a significant circumstance. Employers should therefore not direct employees on sick leave to perform work-related tasks.

Employer inspection rights

An employer is authorized to carry out an inspection in two cases, namely if it:

- Pays statutory sickness remuneration from its own resources; or
- Reports no more than 20 insured individuals and ZUS pays the benefit.

Where the employer reports no more than 20 insured employees and ZUS pays the sickness benefit, the employer must request ZUS to conduct the inspection.

Previously, employers could also inspect the proper use of sick leave, but the legislation did not distinguish employer inspection authority as clearly according to who financed the sickness payment.

Inspection procedure

Inspections may be carried out at the employee’s residence, stated place of stay, workplace, another workplace, place of business, or another location necessary for an inspection. Absence from the residence does not by itself establish misuse.

The inspector must carry a named written authorization together with proof of identity, conduct the inspection using proportionate measures, respect the employee's privacy and recovery, and may not request information concerning the employee's medical diagnosis or medical condition.

Whenever the employee is present during an inspection, the inspector must prepare an inspection protocol (*protokół kontroli*), regardless of whether misuse is identified. The protocol is the official written record of the inspection. It documents the inspection's date, place, participants, factual findings, statements made during the inspection, and the inspector's conclusions. The employee may submit comments or objections that become part of the inspection record.

The employee may submit written objections within seven days. Previously, legislation required inspection documentation but did not prescribe a standardized inspection protocol or objection procedure in the same manner.

Where the protocol records suspected misuse, it must be forwarded promptly to ZUS. ZUS—not the employer—determines whether the employee loses entitlement to sickness allowance.

Employer Actions

Employers should review their sick leave inspection procedures to ensure they reflect the revised statutory inspection framework and clearly distinguish situations where the employer may conduct an inspection from those requiring referral to ZUS.

Employers authorized to conduct inspections should also ensure that inspectors use the prescribed documentation and follow the revised procedural requirements. In particular, employers must:

- Determine whether the employer has statutory authority to conduct inspections directly or must request ZUS to carry out the inspection;
- Use the prescribed written authorization and inspection protocol forms introduced by the Minister of Family, Labor and Social Policy. The authorization identifies the inspector and confirms their authority to conduct the inspection, while the protocol serves as the official record of the inspection findings and any employee objections;
- Update internal inspection procedures to reflect the revised inspection locations, documentation requirements, employee objection process, privacy safeguards, and restrictions on requesting medical information;
- Review agreements with external inspection providers, where used, to ensure they comply with the revised data-processing and confidentiality requirements; and
- Forward inspection protocols identifying suspected misuse, together with any employee objections, to ZUS without undue delay.

Employers may not instruct employees on sick leave to perform work.

Underlying legislation

The changes were introduced by the Act of 18 December 2025 amending the Social Insurance System Act and certain other acts (*Ustawa z dnia 18 grudnia 2025 r. o zmianie ustawy o systemie ubezpieczeń społecznych oraz niektórych innych ustaw*), which was published in the Official Journal (*Dziennik Ustaw*) on 12 January 2026.

The authorization and protocol forms were introduced by the Regulation of the Minister of Family, Labor and Social Policy of 8 April 2026 on the model authorization to inspect the proper use of sick leave and the model inspection protocol (*Rozporządzenie Ministra Rodziny, Pracy i Polityki Społecznej z dnia 8 kwietnia 2026 r. w sprawie wzoru upoważnienia do przeprowadzenia kontroli prawidłowości wykorzystywania zwolnień od pracy i wzoru protokołu tej kontroli*), which was published in the Journal of Laws on 10 April 2026.

Resources

Social Insurance Institution: Changes to the control and use of sick leave from 13 April 2026 (*Zmiany w kontroli i wykorzystywaniu zwolnień od pracy od 13 kwietnia 2026 r.*).

Minister of Family, Labor and Social Policy,

- Model authorization to conduct an inspection of the proper use of sick leave (*Upoważnienie do przeprowadzenia kontroli prawidłowości wykorzystywania zwolnień od pracy*) is in Annex 1 of the Regulation of 8 April 2026 on the model authorization to conduct an inspection of the proper use of sick leave and the model inspection protocol (*Rozporządzenie Ministra Rodziny, Pracy i Polityki Społecznej z dnia 8 kwietnia 2026 r. w sprawie wzoru upoważnienia do przeprowadzenia kontroli prawidłowości wykorzystywania zwolnień od pracy i wzoru protokołu tej kontroli*); and
- Model inspection protocol for the proper use of sick leave (*Protokół kontroli prawidłowości wykorzystywania zwolnień od pracy*) is in Annex 2 to the Regulation of 8 April 2026 on the model authorization to conduct an inspection of the proper use of sick leave and the model inspection protocol (*Rozporządzenie Ministra Rodziny, Pracy i Polityki Społecznej z dnia 8 kwietnia 2026 r. w sprawie wzoru upoważnienia do przeprowadzenia kontroli prawidłowości wykorzystywania zwolnień od pracy i wzoru protokołu tej kontroli*).

South Korea

Fractional annual leave use and related protections introduced by law

Published 28 July 2026

Effective 10 June 2027, private-sector employers must grant statutory employer-paid annual leave (연차 유급휴가) in units shorter than one day if requested within the time unit and annual day limit that remains to be prescribed by Presidential Decree. Employers will also be prohibited from terminating or otherwise treating an employee unfavorably because the employee requests or uses statutory annual paid leave.

The amendment does not increase the number of annual leave days; it changes how part of the existing entitlement may be used and adds express protection against unfavorable treatment of an employee for their use of annual leave entitlements.

It is worth noting that on 13 July 2026, the Ministry of Employment and Labor opened a public consultation on a Draft Partial Amendment to the Enforcement Decree of the Labor Standards Act (근로기준법 시행령 일부개정령안) that would set the above-mentioned time unit and annual day limit. The draft proposes that employees be permitted to divide up to five days of statutory annual leave each year into half-day units when the new statutory fractional-leave right takes effect on 10 June 2027.

Employers and employees concerned

The annual paid leave provisions generally apply to workplaces regularly employing at least five employees. They do not apply to employees whose average scheduled working time is fewer than 15 hours per week over a four-week period.

Fractional use of annual leave

Effective 10 June 2027, Article 60 of the Labor Standards Act requires an employer to grant annual leave in fractional units when an employee requests to divide leave within limits prescribed by the Enforcement Decree of the Labor Standards Act.

Previously, the Labor Standards Act did not require employers to grant statutory annual leave in units shorter than one day. Half-day or hourly leave was only available when provided under rules of employment, a collective bargaining agreement (CBA), an employment contract, or an established workplace practice.

The amendment does not specify the mandatory fractional unit or the maximum number of annual leave days that may be divided. Those details are to be prescribed by Presidential Decree and are currently open to public consultation.

Timing of fractional leave

The employer must grant a qualifying fractional-leave request at the time requested by the employee. The employer may change the requested timing only where granting the leave at that time would seriously interfere with business operations.

Previously, this statutory timing rule applied to annual leave that employees were already entitled to request under Article 60 of the Labor Standards Act. From 10 June 2027, the same rule applies to fractional leave time requested within the final implementing limits set out by the forthcoming presidential decree.

Protection against unfavorable treatment

Effective 10 June 2027, employers may not terminate or otherwise treat an employee unfavorably because the employee requests or uses their statutory annual leave rights. The protection applies to annual leave provisions, including those pertaining to fractional leave.

Previously, Article 60 of the Labor Standards Act required employers to grant statutory annual paid leave, limiting when they could change the timing requested by the employee, but it did not contain a separate express prohibition on termination or other unfavorable treatment because an employee requested or used the leave.

Penalties

Failure to grant a qualifying fractional-leave request in accordance with the final implementation rules may result in imprisonment for up to two years or a fine of up to KRW 20 million. The same maximum penalty already applies to violations of the existing statutory annual leave-granting requirements; the amendment extends it to the new fractional-leave rights.

Termination or other unfavorable treatment because an employee requests or uses statutory annual paid leave may result in a fine of up to KRW 5 million. Previously, Article 60 did not provide for this specific offense.

Effect on employers

The change will make annual leave administration more granular. Employers may receive more short-duration leave requests and will need staffing, approval, timekeeping, payroll, and leave-balance processes capable of recording fractional use accurately.

The express prohibition on unfavorable treatment also increases employment-relations and enforcement risk. Attendance, performance, compensation, promotion, discipline, and termination decisions must not penalize employees for lawful annual leave requests or use.

Employer Actions

Private-sector workplaces regularly employing at least five employees must permit eligible employees to take annual leave in units shorter than one day, within the units and annual limit that remains to be prescribed by Presidential Decree. As part of this new mandate, employers will need to:

- Update annual leave policies, rules of employment, and request procedures once the final Enforcement Decree is issued, so eligible fractional-leave requests can be processed within the prescribed unit and annual limit;
- Configure HR, timekeeping, payroll, and leave-balance systems to record fractional leave accurately;
- Document any decision to change the requested timing because of serious operational disruption;
- Review attendance, performance, compensation, promotion, disciplinary, and termination practices to prevent unfavorable treatment linked to lawful annual leave requests or use; and
- Provide training to HR personnel and managers on the new fractional-leave entitlement and protection against unfavorable treatment.

Additionally, employers regularly employing at least 10 employees are required to maintain rules of employment (취업규칙). Where existing rules limit the use of annual leave to full-day units, make fractional leave entirely discretionary, or permit adverse consequences linked to annual leave use, the rules and related procedures will need to be aligned with the amended Act and the final Enforcement Decree.

Underlying legislation

The changes were introduced by Act No. 21784, Partial Amendment to the Labor Standards Act (법률 제21784호 근로기준법 일부개정법률), which was published in the Official Gazette (관보) on 9 June 2026.

South Korea

Government opens consultations on proposed half-day use of up to five annual leave days

Published 28 July 2026

On 13 July 2026, the Ministry of Employment and Labor opened a public consultation on a Draft Partial Amendment to the Enforcement Decree of the Labor Standards Act (근로기준법 시행령 일부개정령안). The Draft proposes that employees be permitted to divide up to five days of statutory annual paid leave (연차 유급휴가) each year into half-day units when the new statutory fractional-leave right takes effect on 10 June 2027.

Institutions, organizations, and individuals may submit comments through the Government Legislation Participation Center (국민참여입법센터) or directly to the Ministry of Employment and Labor by 24 August 2026.

Purpose of the proposal

Act No. 21784 amended Article 60 of the Labor Standards Act (근로기준법) to require employers, from 10 June 2027, to grant annual leave in the fractional unit and annual day limit as would be prescribed by a forthcoming Presidential Decree. The Act does not in itself specify those details.

The draft Enforcement Decree would implement that delegation by adding proposed Article 33-2 and setting the mandatory fractional unit at one half-day and the annual limit at five days.

Proposed half-day unit and annual limit

If adopted as proposed, employers would be required to permit employees to divide up to five days of their existing annual paid leave entitlement into half-day units each year. The proposal would not create five additional leave days; it would govern how up to five accrued leave days may be used.

The Ministry of Employment and Labor states that the proposal is intended to allow employees, including younger employees and employees with childcare responsibilities, to use annual leave for shorter periods when needed for personal development or caregiving.

Currently, the Labor Standards Act does not require employers to grant statutory annual paid leave in increments shorter than one day. Half-day or hourly leave depends on the employer's rules of employment, a collective bargaining agreement (CBA), an employment contract, or an established workplace practice.

From 10 June 2027, the amended Act will create a statutory right to fractional annual paid leave, but the mandatory unit and annual limit will depend on the final Enforcement Decree. The proposed half-day unit and five-day annual limit are not yet final and may change before adoption.

Employers and employees potentially affected

Article 60 governs the annual leave provisions of the Labor Standards Act and applies to workplaces regularly employing at least five employees. It does not apply to employees whose average scheduled working time is fewer than 15 hours per week over a four-week period.

If the proposal is adopted, employers would need leave-request, timekeeping, payroll, staffing, and leave-balance processes capable of administering half-day leave and tracking the five-day annual limit. Employers with existing half-day or hourly arrangements would need to compare those arrangements with the final statutory minimum, while employers without fractional leave would need to introduce a compliant process before 10 June 2027.

Consultation Notice

Ministry of Employment and Labor's online Consultation Notice No. 2026-361 on the Proposed Partial Amendment to the Enforcement Decree of the Labor Standards Act (고용노동부공고 제2026-361호 근로기준법 시행령 일부개정령안) was published on 13 July 2026 for public consultations.

United Kingdom

Fair Work Agency consultation proposes new annual leave pay enforcement framework

Published 30 July 2026

On 30 June 2026, the Department for Business and Trade launched a public consultation on the approach the Fair Work Agency (FWA) would take to enforcing statutory annual leave pay entitlements from 2027. The consultation seeks views on the proposed compliance and enforcement framework, key operational design features, and the guidance and support the FWA should provide to help employers comply with statutory holiday pay obligations.

The consultation concerns how the FWA will promote compliance, investigate suspected non-compliance, recover unpaid annual leave pay, and take enforcement action where employers fail to comply with statutory requirements. Government enforcement is intended to complement, rather than replace the existing Employment Tribunal system.

Annual leave pay is the pay employees receive from their employer while taking their statutory annual leave entitlement under the Working Time Regulations 1998 and is locally referred to as “holiday pay”. As a reminder, there is no general statutory entitlement to paid leave on a public or bank holiday.

Proposed enforcement approach

The consultation proposes that the FWA adopt a compliance model that combines employer guidance with proportionate enforcement. The government is seeking input on:

- how holiday pay complaints should be investigated;
- the circumstances in which the FWA should intervene;
- mechanisms for recovering unpaid statutory annual leave pay;
- how employers should be encouraged to identify and correct underpayments voluntarily;
- the use of enforcement notices and other enforcement tools; and
- the guidance and support employers will need to comply with the statutory annual leave pay rules.

Employer impact

The consultation signals a significant change in how statutory annual leave pay rights will be enforced. Currently, employees generally enforce annual leave pay claims through Employment Tribunals. Under the proposed framework, the FWA would assume an active enforcement role by promoting compliance, investigating suspected underpayments, and taking enforcement action where appropriate.

Although the consultation does not introduce new employer obligations, employers should anticipate greater regulatory scrutiny of annual leave pay compliance once the FWA assumes these responsibilities.

Employers may therefore wish to review annual leave pay calculations, payroll practices, recordkeeping procedures, and internal compliance processes in preparation for the future enforcement regime.

Consultation

The consultation opened on 30 June 2026 and closes on 22 September 2026. The Government is inviting responses from employers, employees, business representative organizations, trade unions, and other interested stakeholders before finalizing the enforcement framework. Responses may be submitted through the online consultation portal, by email, or by post addressed to:

Pay Rights Enforcement Team
Employment Rights Directorate
Department for Business and Trade
Old Admiralty Building
Admiralty Place
London
SW1A 2DY

Resources

Department for Business and Trade: Make Work Pay: holiday pay compliance and enforcement (consultation), published on 30 June 2026, including the consultation document, online response portal, email submission details, and postal submission address.

United Kingdom

Draft legislation sets phased mandatory payroll reporting of benefits from April 2027

Published 31 July 2026

On 13 July 2026, HM Revenue & Customs (HMRC) published draft primary legislation for phased mandatory real-time reporting of in-kind benefits through payroll. If enacted, from 6 April 2027, employers would have to report via payroll company cars, car fuel, vans, van fuel, employer-provided medical benefits, and taxable employment expenses through Real Time Information (RTI). Most other in-kind benefits would follow from 6 April 2028, while employer-provided loans and accommodation would remain outside mandatory payroll reporting pending a later decision.

The primary legislation remains in draft and has not been laid before Parliament. Secondary legislation expected at Autumn Budget 2026 will prescribe the detailed scope, exclusions, and operational rules. HMRC expects final guidance for the first phase to be published in autumn 2026.

Current and proposed reporting framework

The phased real-time reporting regime would replace annual reporting for the benefits included in the scope of mandatory payroll reporting. The main differences are summarized below.

Benefits subject to mandatory payroll reporting

Starting 6 April 2027, company cars, car fuel, vans, van fuel, and employer-provided medical benefits would be subject to mandatory payroll reporting. HMRC interim guidance also includes taxable employment expenses. Starting 6 April 2028, most remaining in-kind benefits, except employer-provided loans and accommodation would be subject to mandatory payroll reporting.

Currently, most in-kind benefits are reported annually on forms P11D and P11D(b), unless voluntarily processed via payroll for Income Tax. As from 6 April 2027, these forms would be used for benefits outside mandatory payroll reporting that are not voluntarily payrolled, and from 6 April 2028, they would also be used for loans and accommodation unless a later change is introduced.

Income Tax and Class 1A National Insurance contributions

Income Tax is generally collected through pay as you earn (PAYE) coding after annual reporting. Class 1A National Insurance contributions are reported and paid after the tax year. Starting 6 April 2027, taxable amounts, Income Tax, and Class 1A contributions would be reported through Full Payment Submission (FPS), a digital report that employers must send to HMRC every time they pay employees, detailing staff pay, tax deductions, and National Insurance contributions. Starting 6 April 2028, the same real-time process would be extended to most remaining in-kind benefits.

Real-time reporting in practice

For each benefit provided to an employee, the employer would determine the annual taxable cash-equivalent value, divide it across the employee's pay periods, and report the apportioned value on each FPS. The value would be included with the employee's taxable earnings so PAYE Income Tax can be deducted from cash pay. Class 1A National Insurance contributions would remain an employer liability and would be reported separately through RTI.

Where the exact value is not available, the employer could use a reasonable estimate and adjust it when accurate information becomes available. Benefits not fully corrected during the tax year would be reported through an end-of-year update process by 22 July following the end of the tax year.

Employee tax deductions and the 50% limit

HMRC intends to remove the mandated in-kind benefits from employee tax codes before 6 April 2027 because tax on those benefits would be deducted through payroll in the year the benefit is received. Tax underpayments from the previous year would remain in tax codes, so some employees may simultaneously pay current-year tax on benefits through payroll and catch up on taxes due from an earlier year.

Employers may not deduct more than 50% of an employee's cash pay as Income Tax in a pay period. Amounts exceeding that limit would be carried forward where possible. Any tax remaining uncollected after the end of the tax year would be recovered directly by HMRC through the applicable year-end tax reconciliation or assessment process.

Class 1A contribution cash-flow impact

The transition would create a one-time Class 1A National Insurance contribution cash-flow overlap. In July 2027, employers would still pay Class 1A due for benefits provided during the 2026–2027 tax year under the current annual P11D(b) process, while also paying Class 1A contributions in real time for mandated benefits provided from 6 April 2027. HMRC advises employers to reflect both liabilities in 2027 budgets.

Non-mandated benefits

A voluntary registration service is expected to open in November 2026 for employers that wish to report via payroll the benefits not mandated from April 2027, including employer-provided loans and accommodation. Registration for the 2027–2028 tax year would close on 5 April 2027. Employers that do not report these benefits via payroll would continue using the applicable P11D and P11D(b) processes.

Cross-border benefit data for US-headquartered groups

US-headquartered multinationals with a UK employing entity or UK payroll would need to ensure that the UK payroll team receives timely and complete information on taxable benefits provided to UK employees by the US parent, another overseas group company, global mobility teams, insurers, fleet providers, and other third parties. This would be particularly relevant for employees assigned to the UK or working across borders because the entity arranging or paying for a benefit may be outside the UK even though the benefit must be reported through UK payroll.

HMRC advises employers to test their processes for employees seconded from overseas and for benefits provided by another group. Employers would therefore have to establish clear data ownership, payroll cutoff dates, valuation processes, and information-sharing procedures across the UK entity, headquarters, mobility, benefits, finance, payroll, and external vendors.

First-year penalty easement

Under the draft framework, employers would not incur penalties for non-deliberate inaccuracies in mandatory-payroll reporting Real Time Information (RTI) returns for the 2027–2028 tax year. The easement would not protect deliberate non-compliance, late filing, late payment, or statutory late-payment interest. Normal inaccuracy penalties would apply from the 2028–2029 tax year.

Employer preparations

Although the legislation is not final, the operational lead time is substantial. Employers should consider the following preparations before the first phase begins:

- Inventory taxable benefits and expenses and classify each item according to the April 2027 and April 2028 implementation phases;
- Assign responsibility for identifying, valuing, approving, and transmitting benefit data across UK payroll, HR, finance, US headquarters, global mobility teams, overseas group companies, insurers, fleet providers, and other vendors, and establish payroll cut-off dates, reconciliation processes, and escalation procedures for late or incomplete data;
- Confirm that payroll software and interfaces can report the required taxable values and Class 1A liabilities through FPS;
- Design processes for estimates, in-year adjustments, employee departures, exits, and separations, employees with no cash earnings, the 50% tax-deduction limit, and the end-of-year update;
- Budget for the July 2027 overlap between annual Class 1A National Insurance contribution for 2026–2027 and real-time Class 1A payments for 2027–2028;
- Prepare employee communications explaining changes to tax codes, pay slips, take-home pay, and possible concurrent collection of earlier-year underpayments; and
- Decide whether to report non-mandated benefits voluntarily via payroll and, if so, plan to register between November 2026 and 5 April 2027.

Draft legislation

The proposed changes are set out in the Draft Finance Bill Measures—PAYE regulations: benefits in kind, published by HMRC on 13 July 2026. The draft would amend section 684 of the Income Tax (Earnings and Pensions) Act 2003 to authorize PAYE regulations to require real-time payroll reporting of in-kind benefits and would permit a one-year penalty easement for careless inaccuracies relating to the 2027–2028 tax year. Detailed secondary legislation defining the benefits in scope, exclusions, and operational rules is expected at Budget 2026.

Resources

- HMRC: Changes to reporting of benefits in kind from April 2027, including the policy paper, draft primary legislation, and explanatory note.
- HMRC: Mandatory payrolling of benefits in kind and expenses - interim guidance and legislation, updated 31 July 2026.
- HMRC: Getting ready for mandatory payrolling of benefits in kind.

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