



Judith W. Boyette

Partner

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Areas of Focus

- Employee Benefits
- Employee Benefits Litigation
- Health Care
- Tax



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Judy has advised employers and employee benefit plans on all aspects of compensation and benefits for more than 25 years. This includes tax, regulatory, fiduciary responsibility, financing, and organizational integrity issues. She has unique, hands-on experience as an administrator running large, complex employee benefit programs.

Before joining Hanson Bridgett, Judy was a partner in a national law firm where she advised clients on complex business and employee benefits issues. She also served as deputy general counsel at one of the largest telecommunications corporations in America, where she was responsible for corporate legal matters, including executive compensation and employee benefits.

Judy has substantial experience in labor negotiations, mergers, divestitures, executive compensation, and retirement programs, including including governmental and ERISA-covered, single and multi-employer, pension plans, 401(a), 401(k), 403(b), 457(b) plans, and other non-qualified arrangements and all health and welfare plan issues. She has worked with legislative and regulatory agencies, with many appearances before California legislative committees. She is a national leader in the area of human resources organizational evaluation and certifications. Judy also is well versed in the area of employment tax.

Most recently, Judy was elected a fellow of the American College of Tax Counsel. She also was appointed by the Secretary of Treasury for a 3-year term on the IRS Advisory Committee on Tax Exempt and Government

Entities (ACT) as a representative in the employee plans area. The ACT advises IRS leadership on operational policy and procedural improvements in the areas of employee plans, tax exempt organizations, tax-exempt bonds, and federal, state, local and Indian tribal governments. In addition, Judy is currently serving as a member of the Board of Trustees for the UC Law San Francisco Foundation.

Representative Work

Retirement plan fiduciaries. Provide advice on emerging fiduciary issues, including recent litigation and regulatory actions involving investments and administrative fees, and current ESG investment guidance. Support fiduciaries in ensuring continued tax-qualified plan status, including successfully completing many IRS voluntary correction program (VCP) filings. Present annual fiduciary education update on key issues for clients.

Complex regulatory solutions. Work with clients to achieve practical solutions for health and welfare and retirement plan compliance, such as meeting new requirements under the Affordable Care Act (ACA), Transparency in Coverage Rules, No Surprises Act, the COVID-19 legislation, SECURE 2.0, as well as implementing DOL and IRS guidance.

Tax reporting and withholding. Advise on numerous issues, including implementation of new federal and state tax requirements such as numerous COVID-19 related tax credits.

Represented numerous clients in successful resolution of IRS employment tax audits and asserted ACA penalties.

Publications

“IRS Clarifies Income Tax Withholding and Reporting Obligations for Uncashed Retirement Checks,” co-author, Employee Benefits Legal Alert (July 2025)

“Southern California Wildfires: Employers Should Be Aware of Potential Financial Resources for Employees,” co-author, Employee Benefits Legal Alert (January 2025)

“Affordable Care Act Reporting Changes – Some Good News for Employers,” co-author, Employee Benefits Legal Alert (January 2025)

“IRS Issues Guidance on Required Inclusion of Long-Term, Part-Time Employees in 401(k) Plans, Including Application to Governmental Plans,” co-author, Employee Benefits Legal Alert (January 2024)

“District Court Issues Ruling in Lawsuit Challenging Application of California Pension Reform to Transit Agencies,” Employee Benefits Legal Alert (January 2023)

“Year-End Legislation Contains Significant Benefit Plan Changes,” Employee Benefits Law Alert (January 2023)

“IRS Issues 2023 Limits for Retirement Plans,” co-author, Employee Benefits Legal Alert (November 2022)

“IRS Issues 2022 Limits for Retirement Plans” Employee Benefits Law Alert (November 2021)

“Significant Employee Retention Tax Credits May Be Available to ASHA Members,” ASHA Newsletter (September 2021)

“Key points of the New Payroll Tax Credit Available for Public Colleges, Universities, and Governmental Healthcare Entities,” *USLAW* (June 2021)

“Termination of Governor’s COVID Stay-at-Home Order Triggers Review of Rehired Public Sector Retirees,” Employee Benefits Law Alert (June 2021)

“New Payroll Tax Credit Available in 2021 for Public Colleges, Universities and Governmental Healthcare Entities – Q&A,” Employee Benefits Law Alert (January 2021)

“COVID-19 Legislation: New Paycheck Protection Program Loan Rules Allow Second Round Funding and Deductibility of Expenses Paid with Forgivable Loan Proceeds,” Business Disruption Strategies Law Alert (January 2021)

“IRS Finalizes Default Withholding Rules for Periodic Retirement and Annuity Payments,” Employee Benefits Law Alert (October 2020)

“IRS Issues Last-Minute Guidance on Deferral of Employees’ Social Security Withholding,” Employee Benefits Law Alert (August 2020)

“California Supreme Court Upholds Pension Reform Changes As Constitutional,” Employee Benefits Law Alert (July 2020)

“IRS Provides Rules for W-2 Reporting of COVID Paid Leaves,” Employee Benefits Law Alert (July 2020)

“IRS Issues Guidance on 2020 Waiver of Required Minimum Distributions,” Employee Benefits Law Alert (July 2020)

“More Flexibility for PPP Loans Under New Legislation,” Business Disruption Strategies Alert (June 2020)

“Recent Tax Legislation: The SECURE Act of 2019 and the CARES Act of 2020,” *National Association of Public Pension Attorneys Newsletter* (April 2020)

“COVID-19 Related Employee Benefits Issues for Governmental Employers,” *Employee Benefits Law Alert* (April 2020)

“COVID-19 Emergency Paid Leave and Other Leave-Related Benefits,” *Employee Benefits Law Alert* (April 2020)

“UPDATED: IRS and DOL Issue COVID-19 Related Tax Credit Guidance,” co-author, *Employee Benefits Law Alert* (April 2020)

“IRS Form Released for Advance Payments of COVID-19 Payroll Tax Credits,” co-author, *Employee Benefits Law Alert* (April 2020)

“Additional Payroll Tax Credits for Small and Large Employers Under the CARES Act,” co-author, *Employee Benefits Law Alert* (March 2020)

“Group Health Plan and Cafeteria Plan Issues Related to COVID-19,” co-author, *Employee Benefits Law Alert* (March 2020)

“IRS and DOL Issue COVID-19 Related Tax Credit Guidance,” co-author, *Employee Benefits Law Alert* (March 2020)

“Employee Benefits Questions and Answers Related to COVID-19,” co-author, *Employee Benefits Law Alert* (March 2020)

“Ignorance Is Bliss (If You Are an ERISA Plaintiff),” co-author, *Employee Benefits Alert* (February 2020)

“Retirement Plan Changes and ‘Cadillac Tax’ Repeal Included in Domestic Appropriations Package,” co-author, *Employee Benefits Alert* (December 2019)

“‘Text Me?’ Proposed Electronic Disclosure Rule Would Allow Greater Flexibility for Retirement Plans,” co-author, *Employee Benefits Alert* (November 2019)

“IRS Issues 2020 Limits for Retirement Plans,” *Employee Benefits Law Alert* (November 2019)

“Employers May Offer Two New Types of Health Reimbursement Arrangements in 2020,” co-author, *Employee Benefits Law Alert* (July 2019)

“New IRS Rules Allow Retirement Plan Sponsors to Self-Correct Broader Range of Plan Failures,” co-author, *Employee Benefits Law Alert* (May 2019)

“Health & Welfare Benefits, Checklist - Association Health Plan Compliance for Employers,” Bloomberg Law (September 2018)

“ACA: 4 Things Employers Should Focus on This Fall,” *BenefitsPRO* (August 2018)

“Lessons for Defined Contribution Plan Fiduciaries from Current Litigation,” *Employee Benefits Alert* (July 2018)

“Three Things about the Affordable Care Act Employers Need to Focus on Now,” co-author, *Employee Benefits Alert* (July 2018)

“DOL Finalizes Rules to Expand Access to Health Plans for Small Businesses,” *Employee Benefits Alert* (June 2018)

“Courts Split On Pension Vested Rights Analysis,” co-author, *Employee Benefits Alert* (March 2018)

“New Rules Would Expand Access to Association Health Plans for Small Businesses,” co-author, *Employee Benefits Alert* (January 2018)

“IRS Releases Updated Employment Tax Examination and Appeals Rights Publication,” co-author, *Employee Benefits Alert* (May 2017)

“Hanson Bridgett Announces IRS Determination Letter Replacement Program,” co-author, *Employee Benefits Law Alert* (March 2017)

“IRS Issues 2017 Limits for Retirement Plans,” co-author, *Employee Benefits Law Alert* (October 2016)

“2016 IRS Limits for Retirement Plans Generally Remain Unchanged,” co-author, *Employee Benefits Law Alert* (October 2015)

“The End of an Era? IRS Considers Eliminating Periodic Determination Letter Process,” co-author, *Employee Benefits Law Alert* (April 2015)

“Are you in compliance with the healthcare reform law? What seniors housing employers need to know about the ACA’s new rules in 2015,” *Seniors Business Housing* (January 2015)

“IRS to Issue New Rules for Determining Status of Governmental Entities and Benefit Plans—Potential Significant Effect on Health Care Entities,” *Employee Benefits Law Alert* (January 2015)

“IRS Releases New Guidance on Application of Windsor to Qualified Retirement Plans,” co-author, *Employee Benefits Law Alert* (April 2014)

“Healthcare reform compliance rules are complex—Here’s what steps employers should be taking now,” *Seniors Housing Business* (August–September 2013)

“Senior Care Employers Should Start Today to Prepare for Health Care Reform,” *California Assisted Living Association Legal Update* (February 2013)

Presentations

“Tough Budget Times: How to Reduce Your Workforce,” co-speaker, CALPERLA (November 2025)

“Fiduciary Best Practices for California Plans,” co-presenter, NAGDCA Annual Conference (September 2025)

Hanson Bridgett 2024 Annual Employee Benefits Update (February 2024)

“Current IRS Audits Focused on Special District Issues,” co-speaker, CSDA Annual Conference (August 2023)

“Current IRS Rules for Correcting Benefit Overpayments and Member Contribution Overpayments,” State Association of County Retirement Systems Attorney Roundtable (November 2021)

“ERISA Plan Fiduciaries,” 2021 Employee Benefits Plan Fiduciaries Training (May 2021)

“Public Sector Plan Fiduciaries: 2021 Update,” 2021 Employee Benefits Plan Fiduciaries Training (May 2021)

Presenter, Hanson Bridgett 2021 Annual Employee Benefits Update (February 2021)

“Meeting Your Ethical Responsibilities During COVID-19,” MCLE Marathon (January 2021)

“Public Retirement System Tax Issues Arising Out of COVID-19,” CALAPRS Attorneys’ Roundtable (June 2020)

“Employee Benefit Issues (including HIPAA) in COVID Response,” Hanson Bridgett Labor & Employment Mid-Year Briefing (June 2020)

“New Electronic Disclosure Rules,” Hanson Bridgett Labor & Employment Mid-Year Briefing (June 2020)

“IRS Audit Focus On Public Agency Paid Leave Programs,” presenter, CALPELRA Conference (December 2018)

“IRS Update: View from Washington,” presenter, CALAPRS Administrator’s Institute (September 2018)

“Best Practices & Lessons Learned from Private Sector Defined Contribution Plans,” presenter, NAGDCA (September 2018)

“Legislative and Regulatory Update,” co-speaker, International Foundation of Employee Benefit Plans (IF) Annual Conference (October 2017)

“Pension Outlook,” co-presenter, Association of California Water Agencies Annual Conference (May 2017)

“Employee Benefits Update,” co-speaker, Hanson Bridgett Employee Benefits Webinar (February 2017)

“Special District Executive Recruitment, Evaluation and Compensation Post-PEPRA,” co-speaker, California Special Districts Association Annual Conference (October 2016)

“Tax Issues Raised By Offering Voluntary Service Credit Purchases on a Pre-Tax Basis,” CALAPRS Attorneys’ Roundtable (June 2016)

“Government Tax Seminars,” co-speaker, White Nelson Diehl Evans LLP (December 2015)

“Affordable Care Act – Planning to Deal with the Pay-or-Play Penalties Effective 1/1/15,” co-speaker, 2015 Annual CSDA Conference (September 2015)

“System Audits and Pre-Tax Service Credit Purchases,” CALAPRS Attorney Roundtable (September 2015)

“Health Care (ACA) Update,” Annual National Home Delivery Forum (August 2015)

“New Developments in the IRS Determination Letter Process,” CALAPRS Attorneys Roundtable (June 2015)

“ACA – New Reporting Requirements,” co-speaker, California County Payroll Managers Spring Meeting (April 2015)

“Affordable Care Act Compliance in 2015 and Other Updates in Employee Benefits,” co-presenter, Hanson Bridgett Labor & Employment Seminar (January 2015)

“New Tax Developments & The Affordable Care Act,” co-presenter, WNDE’s 2014 Government Tax Seminar (December 2014)

“What’s Up, Doc? and Other Obamacare Legal Questions and Decisions,” co-speaker, American Trucking Associations Forum for Motor Carrier General Counsel (July 2014)

“New Tax Developments and The Affordable Care Act,” WNDE’s 2013 Government Tax Seminar, San Francisco (December 2013)

“Panel Presentation: What Employers Need to Know,” co-speaker and organizer, Healthcare Reform and The Affordable Care Act Seminar (November 2013)

“What Should Employers Be Doing Now to Comply With the Recent Change in DOMA?” Sacramento County Bar Association, Labor & Employment Section Luncheon (October 2013)

“The Business of Healthcare, Part II: Select Legal Issues for Employers and Health Care Providers Complying with the New Coverage Rules,” American Bar Association’s Annual Meeting (August 2013)

“Pay or Play—Planning for the New Future of Employee Health Benefits,” co-speaker, CALA Conference and Trade Show (June 2013)

“Would You ‘Pass’ an IRS Employment Tax Exam?” co-speaker, California Society of Municipal Finance Officers (February 2013)

“New Employer ‘Pay or Play’ Rules,” co-speaker, Hanson Bridgett Health Care Reform Webinar (January 2013)

“Employment Tax Audits; Fringe Benefits; W-2 Requirements for Health Care Reporting; Pension Reform,” Auditor-Controller Payroll Managers Group, California Counties (April 2012)

“Defending Public Employment in Tough Economic Times,” California Transit Association, Annual Conference (November 2011)

“Update on the IRS Determination Letter Application/Voluntary Correction Program Filing Process,” CALAPRS Attorney Roundtable (September 2011)

“Pension Reform: What’s on the Horizon,” MMANC Winter Forum (February 2011)

“Current Pension Reform Issues,” CALAPRS Attorney Roundtable (January 2011)

“Tax Compliance Operational Review and Domestic Relations Orders,” CALAPRS Attorney Roundtable (September 2010)

“Healthcare Reform 2010-Special Focus on Grandfathered Plan Issues,” SF Chapter-Western Pension & Benefits Conference (June 2010)

“Principles of Pension Management for Trustees,” Instructor for CALAPRS training for public retirement system trustees (March 2010)

“IRS Employment Tax Audits—The Do’s and Don’ts,” CALAPRS Attorney Roundtable (June 2009)

“Tax Determination Letter Update,” CALAPRS Attorney Roundtable (June 2009)

“Tomorrow-Land: Retirement Plans in the Next Decade,” San Francisco Chapter Western Pension & Benefits Spring Conference (May 2009)

“Can You Feel the Love Tonight? New Strategies for Coping with PERS Retiree Medical Costs,” Spring 2009 Conference of the Southern California County Counsels Association (February 2009)

“Updates on the IRS Determination Letter Process,” CALAPRS (January 2009)

Press

“The State of Employer-Sponsored Healthcare,” *Managed Healthcare Executive* (March 2019)

Honors & Awards

California Lawyers Association, Wiley W. Manuel Pro Bono Legal Services Award (2022)

Best Lawyers in America® (2017)

Chambers and Partners USA, Healthcare

Professional Affiliations

American College of Tax Counsel, Fellow

Internal Revenue Service Advisory Committee on Tax Exempt and Government Entities, Member

American Bar Association, Tax Section, Employee Benefits Committee Member

Western Pension & Benefits Council, Member

National Association of College and University Attorneys, Member

Alliance for Work-Life Progress, Member

International Foundation of Employee Benefit Plans, Member

Society for Human Resource Management, Member

Education

J.D., Order of the Coif UC Law San Francisco (Formerly UC Hastings) (1981)

B.S., with honors Texas Woman's University (1972)

Admissions and Courts

California

U.S. Tax Court