



Mikaela C. Habib

Senior Associate

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Areas of Focus

- Employee Benefits
- Employee Benefits Litigation



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Mikaela Habib advises employers, plan sponsors, and fiduciaries on a wide range of employee benefits matters, with a focus on helping businesses proactively manage legal risk, ensure regulatory compliance, and strengthen workforce retention through well-designed benefits programs. She works with both public and private sector clients to build sustainable benefit structures that support organizational stability and long-term business continuity.

Mikaela helps clients navigate complex regulatory frameworks under ERISA and non-ERISA arrangements, providing strategic guidance on the design, governance, and administration of retirement and health and welfare plans. Her experience includes defined benefit and defined contribution plans, Code section 125 cafeteria plans, flexible spending arrangements, health reimbursement arrangements, dependent care assistance programs, and health savings accounts. She provides clear, actionable advice under federal and state laws, including ERISA, the Internal Revenue Code, the Affordable Care Act (ACA), the Public Health Service Act (PHSA), the Mental Health Parity and Addiction Equity Act (MHPAEA), HIPAA, COBRA, the Consolidated Appropriations Act (CAA) of 2021 (including the No Surprises Act), and California benefits law.

Mikaela's practice focuses on proactive risk management. She assists clients in developing and maintaining governance structures, fiduciary processes, and internal policies that align with evolving legal standards and industry best practices. She routinely

conducts fiduciary trainings for clients and supports them in translating complex compliance obligations into practical operational policies that reduce risk with the goal of avoiding costly enforcement issues.

She also advises on vendor relationships, negotiates and drafts service provider agreements, and helps clients create and maintain plan documents and Summary Plan Descriptions. Through her work, Mikaela enables organizations to confidently administer employee benefit plans in a way that promotes compliance, protects organizational resources, and supports employee retention.

Publications

“No Delay in Effective Date and Other Key Takeaways from the IRS’ Final Catch-Up Regulations,” Employee Benefits Law Alert (November 2025)

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

“Form W-2 Reporting Requirement for COVID-Related Paid Leave Could Apply to Governmental Employers This Year,” Employee Benefits Law Alert (January 2022)

Presentations

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

Honors & Awards

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

Professional Affiliations

Minority Corporate Counsel Association, C-Suite Leadership (2025-2026)

Academic Distinctions

U.C. Hastings Business Law Journal, Staff Member

Volunteer Income Tax Assistance

Education

J.D., UC Law San Francisco (Formerly UC Hastings) (2010)

B.S., *magna cum laude* University of Arizona (2007)

Admissions and Courts

California