



Christopher S. Sears

Senior Counsel

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Christopher S. Sears is Senior Counsel in the Employee Benefits Group at Ice Miller, concentrating his practice in the field of health care and employee benefits and assisting clients in designing and maintaining health and retirement plans and other employee benefits. He works with public and private employees, which include governmental plans at all levels, hospitals, and other tax-exempt organizations.

Chris helps clients design employer-sponsored health plans and other benefits such as cafeteria plans, tuition reimbursement plans, long- and short-term disability plans, health reimbursement accounts, health savings accounts, and life insurance plans. He also helps them comply with a myriad of regulatory laws such as ERISA, the Internal Revenue Code, the Patient Protection and Affordable Care Act, HIPAA, ADA, FMLA, and COBRA. Chris also concentrates on laws regulating the privacy of health information. In particular, he works closely with both health plans and health care providers in their efforts to comply with the complex privacy rules of HIPAA, as well as state privacy laws. He also consults with clients to adopt, maintain, and terminate their employee pension and retirement plans in compliance with the Internal Revenue Code and ERISA. In doing so, he assists clients with their 403(b) and 401(k) plans, defined benefit plans, and nonqualified deferred compensation arrangements (including those under Code Section 457(b) and 457(f)).

Chris is a frequent writer and speaker on employee benefit issues. He joined Ice Miller in 1994 after graduating from the Indiana University School of Law, Bloomington, *cum laude*. While attending law school, Chris was a member of the *Indiana Law Journal*. He did his undergraduate work at Indiana University, Bloomington, earning his Bachelor of Arts in Political Science and History in 1990.

He is a former Chair of the Employee Benefits and Executive Compensation Interest Group of the American Bar Association Health Law Section. He has also served as a member of the American Bar Association's Joint Committee on Employee Benefits from 2008–2013, and has been listed in The Best Lawyers in America® for Employee Benefits every year since 2007.

Education

- Indiana University (B.A., 1990)
 - Political Science and History

Services & Industries

- 401(k) Plans
- 403(b) Plans
- 457 Plans
- Benefit Compliance & Correction Programs
- Benefits Communications
- Church Benefit Plans
- Employee Benefits
- Employee Benefits for Higher Education
- Employment & Benefits in Health Care
- Health & Fringe Benefit Plans
- Health Care
- Higher Education
- HIPAA Privacy & Security
- Life Sciences & Biotechnology
- Retirement Plans
- Health Care

- Indiana University Maurer School of Law (J.D., 1994)

Admissions

- Indiana
- United States District Court - Northern District of Indiana
- United States District Court - Southern District of Indiana
- Supreme Court of Indiana
- United States Court of Appeals - Seventh Circuit

Professional Affiliations

- Member, National Association of Public Pension Attorneys
- Member, American Bar Association
- Member, Health Law Section, American Bar Association

Awards & Honors

- *The Best Lawyers® in America*, Employee Benefits (ERISA) Law, 2007-2026
- *Best Lawyers®* "Lawyer of the Year" for Employee Benefits (ERISA) Law in Indianapolis, 2015, 2018, 2024, & 2026
- Outstanding Young Healthcare Lawyer, *Nightingale*, 2007
- Indiana Super Lawyers, 2009

Community Involvement

- Volunteer, Humane Society of Indianapolis

Key Matters

Reported and Representative Cases

- *Spangler, Jennings & Dougherty v. Indiana Insurance*, 729 N.E.2d 117 (Ind. 2000)
- *Wine-Settergren v. Lamey*, 716 N.E.2d 381 (Ind. 1999)

Published In

- "IRS Announces Transition Relief for 403(b) Plan Exclusions of Part-Time Employees," *Employee Benefit Plan Review*, Volume 73, Number 3, March/April 2019
- "Bipartisan Budget Act of 2018 Brings Changes for Retirement Plans," *BenefitsLink Retirement Plans Newsletter*, Feb. 22, 2018
- "Fee Litigation Hits Higher Education," *Daily Herald Business Ledger*, Sept. 22, 2016
- "Is There a Doctor In the House?" *Indianapolis Business Journal*, Feb. 4, 2008
- "The Indiana Network for Patient Care: A Case Study of a Successful Healthcare Data Sharing Agreement," American Bar Association Health Law Section eSource, September 2005

- "HIPAA is Here: Has Your County Started Yet?" *Indiana News* 92, March/April 2003
- "USERRA - Protecting Employees' Rights," *The Wyoming Banker*, January 2002
- "USERRA - Protecting Employees' Rights," *Hoosier Banker*, November 2002

Thought Leadership

April 8, 2026

USPS Postmark Rule Change Creates New Compliance Risks for Employee Benefit Plans

March 24, 2026

Retirement of IRS FIRE System and Mandatory Transition to IRIS

February 2, 2026

IRS Modifies Language in the Safe Harbor Special Tax Notice

January 22, 2026

Upcoming Deadline Fast Approaching for Group Health Plans to Revise HIPAA Notice of Privacy Practices

December 3, 2025

Tobacco Surcharge Litigation Update

November 13, 2025

IRS Releases Updated Cost of Living Adjustments and Maximum Dollar Limits for Tax Year 2026

July 21, 2025

Big Beautiful Benefits: A Look at the Employee Benefits Provisions of the One Big Beautiful Bill

June 18, 2025

Uncertainty at the IRS: Why Qualified Pension Plans Should Self-Audit

November 21, 2024

Reminder to Employers: Don't Get Burned by a Non-Compliant Smoker's Surcharge

November 7, 2024

2025 Cost of Living Adjustments for Your Retirement Plan Administration

October 23, 2024

Compliance Deadline Approaching for New HIPAA Privacy Rule on Reproductive Health Care

January 8, 2024

Just in Time for the New Year, IRS Issues Miscellaneous Implementation Guidance for SECURE 2.0 Changes

December 20, 2023

In the Nick of Time Before Effective Date: IRS Issues Proposed Regulations for the Long-Term, Part-Time Employee Rules

November 9, 2023

2024 Cost of Living Adjustments for Your Retirement Plan Administration

August 29, 2023

Welcome Delay of SECURE 2.0 Roth Catch-Up Contribution Requirement

August 29, 2023

Social Security Replacement Plan Participants May Be Exempt from SECURE 2.0 Roth Catch-Up Contributions

August 3, 2023

Law360 | 4 Employer Action Steps For New Mental Health Parity Rules

Law360

August 1, 2023

Key Takeaways for Employers Regarding the New Mental Health Parity Rules

April 4, 2023

Guidance Issued on the End of the COVID-19 Emergency Periods and Impact on Benefits Plans

January 17, 2023

Secure 2.0 Highlights for Retirement Plan Sponsors

November 14, 2022

IRS Opens Determination Letter Program to 403(b) Plans

November 10, 2022

Time to Dig In: SEC Issues Final Clawback Rules for Incentive Compensation

Employee Benefit Plan Review

November 3, 2022

2023 Cost-of-Living Adjustments for Health and Welfare Plans

October 31, 2022

2023 Cost of Living Adjustments for Your Retirement Plan Administration

October 10, 2022

IRS Extends Helpful RMD Rule Transition Relief

September 2, 2022

***Dobbs v. Jackson Women's Health*: Key Considerations for Employers Webinar Recording**

August 22, 2022

IRS Extends Deadlines for Amending a Retirement Plan or IRA for Certain Provisions of SECURE Act, Miners Act, and CARES Act

August 9, 2022

Indiana Passes Near-Total Abortion Ban

August 1, 2022

Update on Indiana's Abortion Bill

June 13, 2022

IRS Announces New "Pre-Audit" Pilot Program for Retirement Plans

May 10, 2022

HDHP and HSA Annual Limits Increase for 2023

March 18, 2022

IRS Releases Proposed RMD Rule

February 11, 2022

Health Plan Fiduciaries Should Be Prepared for Service Provider Fee Disclosures

January 27, 2022

Expect the Breach of Fiduciary Duty Cases to Keep on Coming

January 12, 2022

Federal Agencies Issue New Guidance on Health Plan Coverage Requirements For At-Home COVID-19 Tests

November 9, 2021

2022 Cost of Living Adjustments for Your Retirement Plan Administration

October 25, 2021

New Emphasis in ESG and Proxy Voting Rules Under Proposed Department of Labor Regulations

October 20, 2021

Rollovers as Business Start-Ups (ROBS): What to Know When Financing a Business Using Your 401(k), IRA or Other Retirement Funds

October 1, 2021

Federal “No Surprises Act”

IHEN Q3 October 2021 Newsletter

July 19, 2021

IRS Updates the EPCRS Correction Program (Rev. Proc. 2021-30)

June 18, 2021

The U.S. Supreme Court Upholds the Affordable Care Act, Again

IHEN Q2 July 2021 Newsletter

May 19, 2021

IRS Issues Guidance on COBRA Subsidies Just In Time

May 12, 2021

HDHP and HSA Annual Limits Increase for 2022

May 3, 2021

DOL Issues New Cybersecurity Guidance: A Step Towards Minimum Expectations

March 12, 2021

Reminder: Annual Tax Withholding Notice and New IRS Draft Withholding Form W-4R

March 11, 2021

New Stimulus Act Provides Full COBRA Subsidies to Involuntarily Terminated Employees

March 8, 2021

Departments Issue New Guidance on COVID-19 Coverage Rules

March 3, 2021

Employer Action Required: Guidance on Plan Deadline Extensions During the National Emergency

February 23, 2021

IRS Issues Guidance on FSA Changes and Permits New Benefit Elections

January 19, 2021

Retirement Plan Provisions in the Consolidated Appropriations Act of 2021

January 11, 2021

EEOC Issues New Proposed Wellness Regulations

January 7, 2021

Year-End Legislation Brings More Than Just COVID-19 Relief: New Changes for FSAs and Employer-Based Health Plans

December 29, 2020

Consolidated Appropriations Act of 2021

December 8, 2020

IRS Issues 2020 Required Amendments List

November 12, 2020

IRS Issues Final Regulations Updating Required Minimum Distribution Life Expectancy Tables

National Association of State Retirement Administrators (NASRA) News Clips

October 29, 2020

2021 Cost of Living Adjustments for Your Retirement Plan Administration

October 6, 2020

IRS Offers Transition Relief for ACA Reporting

October 5, 2020

IRS Issues Final Regulations on Income Tax Withholding on Certain Periodic Retirement and Annuity Payments made After December 31, 2020

August 25, 2020

IRS Modifies Language in the Safe Harbor Special Tax Notice

June 29, 2020

Additional IRS Guidance for CARES Act Loans, Coronavirus-Related Distributions and Required Minimum Distributions

June 29, 2020

IRS Releases Important Guidance Regarding Coronavirus-Related Distributions, Loans and RMD Waivers under the CARES Act

May 27, 2020

DOL Issues Final Rule on Electronic Delivery

May 21, 2020

COVID-19 Extensions Are Not Mandatory for Governmental Plans

May 13, 2020

IRS Allows Mid-Year Election Changes for Health Plans, Health FSAs, Dependent Care FSAs in 2020

May 12, 2020

IRS Releases Coronavirus-Related Relief for Retirement Plans Q&A

May 11, 2020

A Closer Look: Mandatory Coverage of COVID-19 Testing

May 11, 2020

A Closer Look: Coronavirus-Related Distributions

May 11, 2020

A Closer Look: Other CARES Act Provisions Affecting Health Plans

May 11, 2020

A Closer Look: Extended Deadlines

May 11, 2020

A Closer Look: Suspension of Required Minimum Distributions

May 11, 2020

Summary Table and In-Depth Analysis of COVID-19 Legislation for Employer-Based Retirement and Welfare Plans

May 11, 2020

A Closer Look: Loan Increases and Repayment Relief

May 11, 2020

A Closer Look: Employer-Provided Student Loan Repayments

May 4, 2020

IRS and EBSA Provide Additional Relief for Health and Retirement Plans and Participants Due to COVID-19

April 17, 2020

FAQs Clarify Health Plan Requirements of FFCRA and CARES Act

April 13, 2020

IRS Extends Time-Sensitive Deadlines to July 15, 2020 Due to COVID-19

March 31, 2020

CARES Act Expands Requirements for Health Plans

March 30, 2020

403(b) Plan Amendment Deadline Extended

March 30, 2020

Reducing or Suspending Employer Retirement Plan Contributions Due to COVID-19

March 27, 2020

Accessing Retirement Plan Funds Under CARES Act and Existing Law

March 26, 2020

IRS Issues 2020 Form W-4P

March 24, 2020

FAQs Regarding COVID-19 and Governmental Retirement Plans

March 19, 2020

Coronavirus Response Act Requires Health Plans to Cover COVID-19 Testing

March 12, 2020

HDHPs Can Cover COVID-19 Testing and Treatment Without Cost-Sharing

January 23, 2020

More Retirement Plan Changes for Educational Employers

January 21, 2020

K-12 Update: Deadline for 403(b) Plan Corrections Drawing Near

January 10, 2020

DEVELOPMENT: Reduced Age for In-Service Distributions

January 7, 2020

Required Amendments List for Individually Designed Retirement Plans

December 27, 2019

SECURE Act Becomes Law

Speaking Engagements

- "Negotiating TPA Agreements," National Association of Public Pension Attorneys 2018 Legal Education Conference, June 28, 2018
- "Building Better Benefits: Current Concerns for Employee Benefits Professionals," Ohio Hospital Association 2018 Annual Meeting and Education Summit, June 5, 2018
- "Health and Welfare Update," Central Indiana CEBS Spring Health & Welfare Seminar, May 16, 2018
- "What Does a Pension Plan With Financial Troubles Do? Stories from Puerto Rico, Chicago, Dallas, and Elsewhere," American Law Institute, October 5, 2017
- "Hot Topics in Tax Exempt and Governmental Plan Benefits," American Law Institute, October 5, 2017
- "Health Plan Affinity Group Health Care - Where Do We Go From Here?," National Association of Public Pension Attorneys 2017 Legal Education Conference, June 28, 2017
- "The Current State of the ACA and the Future of Employer-Provided Health Plans," 2017 GFOA Annual Conference, May 23, 2017
- "ACA Repeal & Replace," Central Indiana Chapter - ISCEBS, May 10, 2017
- "Qualification Standards for Public Sector Plans," American Academy of Actuaries, Enrolled Actuaries Meeting, April 3, 2017
- "ACA Update and Other Health and Welfare Plan Developments," Indiana Society for Healthcare Human Resources Administration, 2017 Spring Education Conference, March 9, 2017
- "The Trump Agenda: Impact on Public Funds, Possible Paths for Health Care and the Affordable Care Act," National Association of Public Pension Attorneys 2017 Winter Conference, February 22, 2017
- "ACA Update and Other Health and Welfare Plan Developments," P2F2 2016 Annual Conference, October 26, 2016
- "Health Plan Affinity Group – Key Issues in Health Care Today," National Association of Public Pension Attorneys 2016 Legal Education Conference, June 23, 2016
- "Health and Welfare Seminar," Central Indiana Chapter – ISCEBS, May 11, 2016
- "Went to DC and They Taxed My Cadillac," National Association of Public Pension Attorneys 2016 Winter Conference, February 18, 2016
- "2015 Health Plan Update," Public Pension Financial Forum 12th Annual Conference, October 28, 2015
- "What is Hot in the Benefits World," 2015 HR Indiana Annual Conference, August 25, 2015

- "Affordable Care Act Update," Indiana Chamber of Commerce/Indiana Human Resources Update, August 13, 2015
- "Confused About the Affordable Care Act?," Indiana Association of Cities and Towns IMPACT Annual Conference, August 5, 2015
- "Essential Health Benefits Discussion," National Conference of Insurance Legislators, July 16, 2015
- "EEOC Wellness Rules," Indiana State Council of the Society of Human Resource Management Conference, June 29, 2015
- "Employee Benefits," Ice Miller Executive Briefing: 2015 Employment Trends for Indiana, June 16, 2015
- "Employee Benefits," Ice Miller Executive Briefing: 2015 Employment Trends for Illinois, January 29, 2015
- "Employer Shared Responsibility and Reporting under Health Care Reform," 2015 American Mold Builders Association Annual Conference, May 6-8, 2015
- "Employee Benefits in 2015: Challenges and Changes," Indiana Chamber of Commerce 51st Annual HR Conference and Expo, April 28, 2015
- "Health Care Reform Update," Indiana Chamber of Commerce, October 30, 2014
- "Employee Benefits Update," ISHHRA 2014 Fall Education Conference, October 17, 2014
- "Health Care Implementation: A Compliance Update," Government Finance Officers Association, September 17, 2014
- "Coordinating the Moving Parts: Update on ACA Requirements," Government Finance Officers Association Annual Conference: The Future of Government Finance, May 18, 2014
- "Welfare Benefit Programs," American Benefits Council, August 28, 2014
- "Health Care Reform: Employer Obligations and Opportunities Under the Final Employer Penalty Regulation," Indiana Chamber PPACA Seminar, April 16, 2014
- "Legal Aspects of Health Reform (PPACA)," Indiana Workplace Wellness Partnership, April 11, 2014
- "The Patient Protection and Affordable Care Act: The Latest Regulations and Administrative Guidance," Indiana School Boards Association, November 1, 2013
- "Preparing for 2014: Employer Responsibilities Under the Affordable Care Act," 2013 Employee Health and Wellness Summit, September 30, 2013
- "Preparing for 2014: Employer Responsibilities Under the Affordable Care Act," Indiana Chamber of Commerce Health Care Reform Seminar, August 23, 2013
- "Health Care Reform – What's Looming in 2013-2014," Indiana School Boards Association Summer Academy, July 8, 2013
- "Health Care Reform – What's Looming in 2013-2014," Lafayette-West Lafayette Employers Health Forum, June 24, 2013
- "Health Care Reform: Minimizing Risk and Maximizing Opportunity," Indiana Chamber of Commerce HR Conference, May 6, 2013
- "Employer Responsibilities Under Health Care Reform," Tri-State Business Group on Health, March 12, 2013
- "Employer Responsibilities Under Health Care Reform," Indiana Society for Healthcare Human Resource Administration, March 8, 2013
- "Employer Responsibilities Under Health Care Reform," Ice Miller LLP & Indiana Chamber of Commerce, January 29, 2013
- "Helping Employers with Compliance in a Post-PPACA World," ABA Emerging Issues in Health Care Law, February 22, 2013
- "Moving Forward with Health Care Reform," Government Finance Officers Association Teleconference, January 31, 2013
- "Implementing the New Health Reform Law: What Governmental Employees Need to Know," 104th Government Finance Officers Association Annual Conference, June 8, 2010
- "What Will The Administration Do Through Regulation Now That Health Care Reform Has Passed," American Bar Association Joint Committee on Employee Benefits, 2010 Government Invitational Conference, April 8, 2010

- "Emerging Issues in Healthcare Law," American Bar Association Health Law Section's Conference, February 18, 2010
- Health Care Reform, Mechanical Contractors Association of American National Collective Bargaining Conference, October 30, 2009
- "Breast Cancer Legal Advocacy Workshop," American Bar Association Health Law Section Council Annual Meeting, April 23, 2009
- "Using Deferred Compensation to Incent On-Call Coverage," American Bar Association Health Law Section Emerging Issues in Healthcare Law Conference, February 18-20, 2009
- "Breast Cancer Legal Advocacy Workshop," American Bar Association Health Law Section Emerging Issues in Healthcare Law Conference, February 18-20, 2009
- "Breast Cancer Legal Advocacy Workshop" and "What Employers Need to Know About Implementing Employee Wellness Plans" and "New EEOC Regulations on Age Discrimination in Retiree Health Care," Health Law Section Emerging Issues in Healthcare Law Conference, February 20-22, 2008
- "The Pension Protection Act and Defined Contribution Plans -- What You Need To Do Now," Health Law Section Employee Benefits and Executive Compensation Interest Group Webinar, April 26, 2007
- "The Pension Protection Act and Defined Contribution Plans -- What You Need To Do Now (in 25 Minutes or Less)," Health Law Section Emerging Issues in Healthcare Law Conference, February 21-23, 2007
- Moderator, "How Do Complex and Detailed Regulations Impact Benefits?" American Bar Association Joint Committee on Employee Benefits and American Law Institute on Certified Public Accounts, 2006 Government Invitational Conference, March 29-31, 2006
- "Medicare Part D: Where We Are So Far," American Bar Association Health Law Section Emerging Issues in Healthcare Law Conference, February 22-24, 2006