



Tara Schulstad Sciscoe

Senior Counsel

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Tara Schulstad Sciscoe is a senior counsel in Ice Miller's Workplace Solutions Group in Indianapolis, where she focuses her practice on assisting clients with employee benefits and executive compensation matters. She advises employers, plans and trusts with respect to the design and compliance of their employee benefit programs, including their retirement plans, deferred compensation plans, health and welfare plans, severance plans, early retirement programs, executive compensation programs, tuition remission and fringe benefit plans, and phased retirement programs.

Examples of key matters:

- Advising governmental, private and tax-exempt employers with respect to Health Care Reform compliance
- Designing and implementing early retirement programs for colleges and universities
- Structuring, drafting and implementing executive compensation programs for presidents, administrators, officers, and coaches
- Working with church plans with respect to retirement and welfare plan compliance across multiple interrelated programs and across multiple states
- Advising employers regarding wellness programs, cafeteria plan compliance, health savings accounts, and defined contribution health care strategies
- Consulting with tax-exempt and governmental educational employers and state systems on all aspects of 403(b), 457(b), and 401(a) plan compliance
- Working with plan sponsors on fiduciary compliance with respect to their retirement plans

Tara graduated from Duke University in 1991 and earned her juris doctor, from the University of Michigan in 1994, where she was a contributing editor of the *Michigan Law Review*. Born in Indianapolis, Indiana, Tara joined Ice Miller in 1994.

Education

- Duke University (B.A., 1991)
 - Psychology and Political Science

Services & Industries

- 403(b) Plans
- 457 Plans
- Benefits Communications
- Benefit Compliance & Correction Programs
- Benefit Disputes & Litigation
- Church Benefit Plans
- Employee Benefits
- Employee Benefits for Higher Education
- Employee Benefits for K-12 Education
- Equity-Based Compensation Programs
- Executive Compensation
- Fiduciary Responsibility & Audits
- Health & Fringe Benefit Plans
- Higher Education
- Litigation
- Governmental Retirement Plans
- Retirement Plans
- Tax

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

Admissions

- Indiana

Professional Affiliations

- Member, Section on Taxation, American Bar Association
- Member, National Association of College and University Attorneys (NACUA)
- Member, Church Benefits Association (CBA) Core Lawyer Working Group (CLWG)
- Member, Internal Revenue Service Advisory Committee (IRSAC), TE/GE Subgroup
- Ice Miller, Chair of Higher Education Practice Group
- Ice Miller, Chair Retirement Plans Committee

Awards & Honors

- Distinguished Service Award, National Association of College and University Attorneys (NACUA), 2024
- *The Best Lawyers® in America*, Employee Benefits (ERISA) Law, 2013-2026
- *The Best Lawyers®* "Lawyer of the Year" in Employee Benefits (ERISA) Law, 2019 and 2022
- AV-Preeminent, Martindale-Hubbell, Peer Review Ratings
- Internal Revenue Service Advisory Council (IRSAC), Tax Exempt / Government Entities Subgroup, 2022-2025

Community Involvement

- NACUA Committee on Program for the Annual Conference
- Board Member, Second Helpings
- Past NACUA Notes Committee; Committee on Strategic Planning; Committee on Legal Education Workshops
- Past Eiteljorg Museum Advisory Board
- Past Park Tudor School Annual Fund Committee
- Past BSA Troop 180 Committee Chair and Camping Coordinator
- Past Committee Member, St. Richard's School, Regalia
- Past Board Member, Art with a Heart
- Past President and Board Member, Social Health Association

Key Matters

Reported and Representative Cases

- *Fairfield Mfg. Co. v. Hartman*, 132 F. Supp. 2d 1142 (N.D. Ind. 2001)
- *Eaton v. Onan Corporation*, 117 F.Supp. 2d 812 (S.D. Ind. 2000).
- *Marriott Mgmt. Services Corp. v. School Employees Retirement System*, Nos. 96-4191, 96-4194 (6th Cir. 1998)
- *Reilly v. Daly*, 666 N.E.2d 439 (Ind. App. Ct. 1996)

Published In

- Keeping Your 403(b) Plan Compliant," *Plan Consultant*, Fall 2021
- IRS Announces Transition Relief for 403(b) Plan Exclusions of Part-Time Employees," *Employee Benefit Plan Review*, Volume 73, Number 3, March/April 2019
- "Employee Benefits & Executive Compensation," *Practical Law Newsletter*, Feb. 2019
- "Bipartisan Budget Act of 2018 Brings Changes for Retirement Plans," *BenefitsLink Retirement Plans Newsletter*, Feb. 22, 2018
- "Retirement Plans Face New Challenges to Demonstrating Compliance," *Illinois Manufacturers' Association*, Aug. 21, 2017
- "Retirement Plans Face New Challenges to Demonstrating Compliance," *Inside Indiana Business*, Aug. 20, 2017
- "Fee Litigation Hits Higher Education," *Daily Herald Business Ledger*, Sept. 22, 2016
- "Covering the Kids: The Patient Protection and Affordable Care Act's Adult Child Coverage Mandate," *Health Care Law Monthly*, July 2011, Volume 2011, Issue No. 7
- "Health Care Reform and its Effect on Student Health Plans," *NACUANote*, Spring 2011
- "Health Care Reform and Colleges and Universities: The Initial Impact," *NACUANote*, Fall 2010
- Compliance with the New 403(b) Regulations," *NACUANote*, Fall 2008
- "Should I Stay or Should I Go? Early Retirement Incentive Programs," *NACUA*, Summer 2007
- "Take Control of Your Retirement Plan," *NACUBO Business Officer Magazine*, November 2006
- "Rethinking Deferred Compensation Plans for Executives of Tax-Exempt Employers," *Journal of Deferred Compensation*, Aspen Publishers, Vol. 8, No. 3, Spring 2003

Thought Leadership

December 4, 2025

New Maximum Dollar Limits for Tax Year 2026: How the Contribution Limits Interact When an Employer Sponsors Multiple Retirement Plans

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

November 6, 2025

***Kiplinger's Adviser Intel* | Catch-Up Contributions for Higher Earners in 457(b) Plans: What You Need to Know**
Kiplinger's Adviser Intel

October 3, 2025

Quade | What Employers Need to Know About Reissued Retirement Plan Distribution Checks
Quade Blog

September 23, 2025

IRS Issues Final Regulations on Roth Catch-Up Mandate for Higher Earners Ahead of Implementation Deadline

September 15, 2025

Withholding and Reporting Obligations for Re-Issued Distribution Checks

July 24, 2025

Roth Catch-Up Requirements for Special Catch-Up Contributions in 457(b) Plans

July 21, 2025

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

July 10, 2025

Avoiding Impermissible CODAs in Governmental Pension Plan Reform and Enhancement

June 18, 2025

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

February 25, 2025

Quade | New 401(k) Plan Requirements End Pre-Tax Catch-Up Contributions for High Earners

Quade Blog

January 17, 2025

IRS Issues Proposed Regulations on SECURE 2.0 Catch-up Provisions

January 2025

Employee Benefit Plan Review | SECURE Developments: The Final and New Proposed RMD Regulations

Employee Benefit Plan Review

December 26, 2024

Congress Repeals Social Security Benefit Reductions for Public Employees

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

August 23, 2024

SECURE Developments – Final and New Proposed RMD Regulations Issued

January 8, 2024

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

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 2, 2023

The Supreme Court Ends Race Conscious Admissions: What Higher Education Institutions Should Consider Moving Forward

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

March 29, 2023

Emergency Savings Accounts: What We Know (So Far)

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

July 8, 2022

Law360 | Navigating The IRS Pre-Audit Retirement Plan Pilot Program

Law360

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

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 22, 2021

Church Plans - Know the Rules

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: Coronavirus-Related Distributions

May 11, 2020

A Closer Look: Employer-Provided Student Loan Repayments

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: Mandatory Coverage of COVID-19 Testing

May 11, 2020

A Closer Look: Loan Increases and Repayment Relief

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: Suspension of Required Minimum Distributions

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

- "SECURE 2.0 Update," Core Lawyer Working Group 2024 Annual CLE, July 25, 2024
- "IRSAC Recommendation on EPCRS Updates," IRSAC Public Meeting, November 9, 2023
- "Church Plan Litigation Update," Core Lawyer Working Group 2023 Annual CLE, July 18, 2023
- "Dobbs v. Jackson Women's Health: Key Considerations for Employers," Ice Miller Webinar, September 2, 2022
- "Church Plan Litigation Update" and "Correcting Plan Errors," Core Lawyer Working Group 2022 Annual CLE, July 18, 2022
- "ERISA and ESG Investing," Core Lawyer Working Group 2021 Annual CLE, July 22, 2021
- "Employer Sponsored Health Plan Changes in the Consolidated Appropriations Act of 2021," Ice Miller Webinar, February 9, 2021
- "Recent Legislation of Interest for Church Plans", Church Benefits Association and Church Alliance Webinar, March 5, 2020
- "The New CARES Act and its Retirement-Related Provisions", National Council on Teacher Retirement ("NCTR") Webinar, April 9, 2020
- "Federal Tax Update," National Association of College and University Attorneys' 2019 Annual Conference, Denver, Colorado, June 25, 2019
- "K12 Education Presentation," Central Indiana Chapter ISCEBS Health and Welfare Seminar Carmel, IN, May 21, 2019
- "A Retirement Plan Workshop for K-12 Schools," Indianapolis, IN, May 1, 2019
- "Code Section 4960 Excise Tax," SEC Chief Financial Officer Meeting, Nashville, TN, March 13, 2019
- "People Payments: Executive Compensation Tax Issues," Higher Education Tax Institute, Austin, TX, June 5, 2018
- Central Indiana Chapter ISCEBS, Health and Welfare Seminar, Carmel, IN, May 16, 2018
- "Higher Education Retirement Plans: Update on Litigation and Risk Mitigation Considerations," NACUA Webinar, April 12, 2018
- "The Latest on Retirement Plan Fee Litigation," NACUA Employment Law Conference, March 23, 2018

- "Mitigating Risk and Achieving Audit Readiness for Your Retirement Plans," Ice Miller Higher Education Seminar, Philadelphia, PA, November 7, 2017
- "Fee Litigation and Fiduciary Duties," Ohio Attorney General Office, Columbus, OH, October 27, 2017
- "Creating Effective and Compliant Employee Benefit Plans," Indiana Public School Corporation Seminar, October 24, 2017
- "Wellness and the Law: Structuring a Legally Compliant Workplace Wellness Program," Indiana Health and Wellness Summit, Indianapolis, IN, October 3, 2017
- "Deferred Compensation and Employment Agreements," 5th Annual Higher Education Taxation Institute Tax Forum, University of Texas, Austin, TX, June 6, 2017
- "What's New for Health Care Reform?," National Association of College and University Attorneys' 2017 Annual Conference, Chicago, IL, June 25, 2017
- "Fee Litigation" and "Update on Final Fiduciary Advice Rule," Core Lawyers Working Group 2017 Annual CLE, Philadelphia, PA, June 8, 2017
- Central Indiana Chapter ISCEBS Health and Welfare Seminar Presentation, May 10, 2017
- "Graduate Student Health Insurance and the Affordable Care Act," AGS 68th Annual Meeting, San Diego, CA, September 19, 2016
- "Third Party Payees and Power of Attorney," Core Lawyers Working Group 2016 Annual CLE, New York, NY, July 18, 2016
- Central Indiana Chapter ISCEBS Health and Welfare Seminar Presentation, May 13, 2016
- "Affordable Care Act Update," Indiana Chamber of Commerce, Indiana Human Resources Update, September 10, 2015
- "Rollovers, Contract Exchanges and Plan to Plan Transfers" and "IRS Audits and Church Plans," Core Lawyers Working Group 2015 Annual CLE, Chicago, IL, July 13, 2015
- "The Affordable Care Act on Campus in 2015: Ask the Experts," National Association of College and University Attorneys' 2015 Annual Conference, Washington, DC, June 30, 2015
- "Surviving an IRS Audit," Indiana Plan Sponsor Workshop, June 9, 2015
- "2015 Health & Welfare Update Seminar," Central Indiana Chapter - ISCEBS & Ice Miller, May 19, 2015
- "Ethics in the Cloud," Church Plan Workshop, Scottsdale, AZ, April 28, 2015
- "Trends & Benchmarking Higher Education Plans," White Oak Advisors Webinar, March 10, 2015
- "The Final Countdown: Preparing for the Employer Mandate and Reporting for Educational Institutions," Everence Webinar, November 17 and 19, 2014
- "Health Care Reform Update," Indiana Chamber of Commerce, October 30, 2014
- "Navigating the Complicated Landscape of ACA Implementation: Health Insurance Requirements and Defining Full-Time Employees," American Conference Institute's Forum on Legal, Regulatory & Compliance Forum on Higher Education Law, Chicago, IL, October 7, 2014
- "Benefits Law Briefing: Welfare Benefits Program," American Benefits Council Seminar, August 28, 2014
- "The Affordable Care Act: Are You Ready for Pay or Play?," National Association of College and University Attorneys' Annual Conference, Denver, CO, June 22, 2014
- "The Affordable Care Act: Compliance Issues for Colleges and Universities," National Association of College and University Attorneys in Cooperation with the American Council on Education and the College and University Professional Association for Human Resources Seminar, May 6, 2014
- "The Affordable Care Act: Compliance Issues for School Corporations," Indiana Association of School Business Officials Annual Meeting, French Lick, IN, May 9, 2014