



**Julia E. Zuckerman**

**Vice President and Senior Consultant, Compliance  
Segal  
Washington, D.C.**

Julia is a vice president and senior consultant in the compliance practice, based in the Washington, D.C. office. She provides consultative and technical support on compliance issues for both health and retirement plans. Specifically, she helps employers and health plans navigate Affordable Care Act requirements, mental health parity rules, high deductible health plan/health savings account (HSA) plan design, ERISA plan document and notice, wellness program, cafeteria/section 125 plan and COBRA requirements. She also advises defined contribution and defined benefit plan sponsors on the full range of retirement plan compliance issues, including fiduciary training, plan corrections, IRS filings and dealing with missing participant searches. She regularly drafts plans documents, amendments, summary plan descriptions (SPDs), summaries of material modifications (SMMs), and summaries of benefits and coverage (SBCs). Additionally, she has extensive experience helping employers comply with state and local paid leave laws and understand how those requirements interact with the employer's paid leave offerings as well as with the rules governing supplemental unemployment benefit (SUB) plans. Previously, Julia was a director in the compliance consulting center at Buck. In that role, she consulted to health and welfare plans and retirement plans in the corporate, public sector and multiemployer markets. Prior to joining Buck, she was an associate in the litigation and public plan practices at the Groom Law Group, a boutique employee benefits law firm in Washington, D.C. She began her legal career at the National Labor Relations Board in the Office of Representation Appeals. Julia received her J.D. degree from the Benjamin N. Cardozo School of Law, where she earned Order of the Coif honors, and a B.A. degree in history from Vassar College, where she was elected to Phi Beta Kappa. She is admitted to the Bar in California and the District of Columbia.