



## ELIZABETH HOWARD

Associate [Columbus Office](#)

Phone [614.464.6299](tel:614.464.6299)

Fax [614.719.4677](tel:614.719.4677)

Email [ebhoward@vorys.com](mailto:ebhoward@vorys.com)

### PRACTICE AREAS

Labor and Employment

### EDUCATION

The Ohio State University Moritz  
College of Law, J.D., 2014,  
*summa cum laude*

*Ohio State Law Journal*, chief  
managing editor, 2013-2014

University of Notre Dame, B.A.,  
2008

### BAR AND COURT ADMISSIONS

Ohio

U.S. Court of Appeals for the  
Sixth Circuit

U.S. District Court for the  
Southern District of Ohio

Elizabeth is an associate in the Vorys Columbus office and a member of the labor and employment group. Her practice focuses on employee benefits. She has experience working with employers and multiemployer plans on benefit issues, including assisting with the design, administration, and compliance of qualified retirement plans, deferred compensation plans, health and welfare plans, and fringe benefits. She also has experience representing clients with the Internal Revenue Service (IRS), Department of Labor (DOL) and the Pension Benefit Guaranty Corporation (PBGC).

### Career Highlights Include:

- Assisted clients in design, drafting and amending plan documents for their qualified retirement plans, 403(b) plans, 457(b) plans, 457(f) plans, cafeteria plans, and welfare benefit plans.
- Advised clients on correcting administration, operational, and fiduciary issues with their qualified retirement plans and welfare plans, including preparing voluntary compliance filings with the IRS and DOL.
- Represented clients in IRS and DOL audits of their qualified retirement plans.
- Counseled clients on the design and compliance of nonqualified deferred compensation arrangements, including compliance with Internal Revenue Code section 409A.
- Worked with clients on the day-to-day aspects of benefit administration, including responding to claims and appeals, reviewing qualified domestic relations orders, and preparing notices and communications.
- Assisted clients with threats of litigation. Elizabeth also has significant experience representing clients in ERISA litigation, including actions for claims for benefits and claims of fiduciary violations.

Elizabeth received her J.D. *summa cum laude* from the Ohio State University Moritz College of Law, where she was chief managing editor of the Ohio State Law Journal. She received her B.A. from the University of Notre Dame.

## Insights

*"Labor and Employment Alert: Federal Garnishments of Retirement Benefits,"* April 26, 2019

*"Labor and Employment Alert: District Court Holds ACA Unconstitutional – But That’s Not The Final Word On The Issue,"* December 18, 2018

*"Labor and Employment Alert: Deadline to Distribute 2018 Form 1095-Cs to Employees Extended,"* December 3, 2018

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## ELIZABETH HOWARD

(Continued)

"*Labor and Employment Alert: Treasury Department Releases Proposed Regulations Addressing Awaited Guidance On Hardship Distributions,*" November 13, 2018

"*Labor and Employment Alert: Addressing Student Loan Debt in a 401(k) Plan: Recent IRS Private Letter Ruling Provides New Options for Employers,*" August 28, 2018

"*Labor and Employment Alert: PBGC Missing Participant Program – It's Not Just For Defined Benefit Plans Anymore,*" January 25, 2018

"*Labor and Employment Alert: DOL Green-Lights Disability Claims Regulations,*" January 9, 2018

"*Labor and Employment Alert: Finding Lost Participants, Annual Limit Update and Tax Bill Implications,*" November 8, 2017

"*Labor and Employment Alert: IRS Prepares to Enforce Employer Pay or Play Penalties,*" November 6, 2017

"403(b) Plan Remedial Amendment Period Announced," September 15, 2017

### Events

Missing Plan Participants: Best Practices in Light of Increased DOL Scrutiny