

Applies to Employers with 1-14 Employees:

ACA (2010): Affordable Care Act

- Sets health coverage mandates and reporting requirements. Includes employer mandate for 50+ FTEs.
- Penalties: Varies by provision; up to \$2,970 per full-time employee for large employers.

CHIPRA (2009): Children's Health Insurance Program Reauthorization Act

- Requires employers to notify employees about premium assistance opportunities for children's health coverage.
- Penalties: Potential fines for failure to notify employees.

CCPA (1968): Consumer Credit Protection Act

- Limits the amount of an employee's earnings that can be garnished.
- Penalties: Civil liability and damages for excessive garnishments.

Dodd-Frank (2010): Wall Street Reform and Consumer Protection Act

- Provides whistleblower protections for employees reporting securities violations.
- Penalties: Retaliation can result in lawsuits, reinstatement, and back pay awards.

EPPA (1988): Employee Polygraph Protection Act

- Prohibits most private employers from using lie detector tests.
- Penalties: Civil penalties up to \$10,000 per violation.

ERISA (1974): Employee Retirement Income Security Act

- Regulates employer-sponsored retirement and health benefit plans.
- Penalties: Fines, lawsuits, and fiduciary liability for mismanagement.

Equal Pay Act (1963)

- Prohibits wage discrimination based on sex for substantially equal work.
- Penalties: Back pay, damages, and attorney's fees.

FCRA (1970): Fair Credit Reporting Act

- Regulates background checks for employment purposes.
- Penalties: Fines from the FTC, lawsuits, and civil liability.

FLSA (1938): Fair Labor Standards Act

- Sets standards for minimum wage, overtime, and child labor.
- Penalties: Back wages, liquidated damages, and civil monetary penalties.

FICA (1935): Federal Insurance Contributions Act

- Requires Social Security and Medicare payroll tax contributions.
- Penalties: IRS penalties for underpayment or noncompliance.

HIPAA (1996, 2000, 2003): Health Insurance Portability and Accountability Act

- Protects employee health information and coverage rights.
- Penalties: Civil penalties up to \$1.5 million annually per violation type.

IRC Compliance (1939, 1954, 1986): Internal Revenue Code

- Mandates taxation and reporting of employee benefits.
- Penalties: IRS fines and tax liability for improper benefit reporting.

IRCA (1986): Immigration Reform and Control Act

- Mandates I-9 employment eligibility verification.
- Penalties: Fines up to \$20,130 per unauthorized worker.

Taft-Hartley Act (1947)

- Regulates union activities and employer-union relations.
- Penalties: NLRB actions and injunctions.

NLRA (1935): National Labor Relations Act

- Protects the right to unionize and collectively bargain.
- Penalties: NLRB remedies including reinstatement and back pay.

NMHPA (1996): Newborns' and Mothers' Health Protection Act

- Requires minimum hospital stay coverage for childbirth.
- Penalties: ERISA enforcement and benefit plan disqualification.

Section 1981 (1866)

- Prohibits race discrimination in employment contracts.
- Penalties: Compensatory and punitive damages under civil rights laws.

SOX (2002): Sarbanes-Oxley Act

- Protects whistleblowers in publicly traded companies.
- Penalties: Reinstatement, back pay, and damages.

Uniform Guidelines on Employee Selection Procedures (1978)

- Provides standards for lawful hiring practices to avoid discrimination.
- Penalties: EEOC enforcement and adverse legal rulings.

USERRA (1994): Uniformed Services Employment and Reemployment Rights Act

- Protects employment rights of military service members.
- Penalties: Reinstatement, back pay, and attorney's fees.

Applies to Employers with 15-19 Employees (in addition to above):

- ADA (1990) & ADAAA (2008): Americans with Disabilities Act
 - Prohibits discrimination against qualified individuals with disabilities.
 - Penalties: EEOC charges, legal damages, and civil penalties.
- GINA Title II (2008): Genetic Information Nondiscrimination Act
 - Bars genetic information discrimination in employment.
 - Penalties: Fines, civil penalties, and private lawsuits.
- Title VII (1964, amended 1991): Civil Rights Act
 - Prohibits discrimination based on race, color, religion, sex, and national origin.
 - Includes Pregnancy Discrimination Act (1978)
 - Penalties: Compensatory/punitive damages, reinstatement, back pay.

Applies to Employers with 20-49 Employees (in addition to above):

- ADEA (1967): Age Discrimination in Employment Act
 - Protects employees aged 40+ from age-based discrimination.
 - Penalties: Back pay, liquidated damages, and legal costs.
- COBRA (1985): Consolidated Omnibus Budget Reconciliation Act
 - Requires continued health coverage after termination.
 - Penalties: IRS excise tax (\$100/day/beneficiary), lawsuits.

Applies to Employers with 50-99 Employees (in addition to above):

- FMLA (1993): Family and Medical Leave Act
 - Grants up to 12 weeks of unpaid, job-protected leave.
 - Penalties: Reinstatement, back pay, and legal damages.
- MHPA (1996): Mental Health Parity Act
 - Requires equal treatment for mental and physical health benefits.
 - Penalties: Health plan disqualification and civil actions.
- EEO-1 Report (federal contractors, 1966)
 - Requires workforce demographic reporting.
 - Penalties: Potential loss of federal contracts for noncompliance.
- ACA ALE Provision (Applicable Large Employer, 2010)
 - Mandates health insurance for full-time employees if 50+ FTEs.
 - Penalties: IRS penalties (\$2,970 or \$4,460 per employee, depending on violation).

Applies to Employers with 100+ Employees (in addition to above):

- EEO-1 Report (non-contractors, 1966)
 - Annual demographic report required for private employers.
 - Penalties: EEOC enforcement; potential sanctions for federal contractors.
- WARN Act (1989): Worker Adjustment and Retraining Notification Act
 - Requires 60-day notice for mass layoffs or plant closures.
 - Penalties: Back pay and benefits for up to 60 days.

Applies to Industry-Specific Employers:

- FMCSA (2000): Federal Motor Carrier Safety Administration
 - Regulates commercial motor vehicles and drivers.
 - Penalties: Civil fines, license revocation.
- DOT Drug & Alcohol Testing (1991): Omnibus Transportation Employee Testing Act
 - Required for safety-sensitive transportation roles.
 - Penalties: Fines, disqualification from duty.
- MSHA (1978): Mine Safety and Health Administration
 - Regulates mine safety and health.
 - Penalties: Significant fines, shutdown orders.

Additional Laws / Regulations for Federal Contractors:

Copeland Act (1934)

- Bans wage kickbacks on federal projects.
- Penalties: Civil and criminal penalties.

CWHSSA (1962): Contract Work Hours and Safety Standards Act

- Mandates overtime pay on federal contracts.
- Penalties: Liquidated damages and contract penalties.

Davis-Bacon Act (1931)

- Requires prevailing wages on public works projects.
- Penalties: Contract debarment and back wage payments.

Drug-Free Workplace Act (1988)

- Mandates drug-free policies for federal contractors.
- Penalties: Loss of federal funding or contracts.

Executive Orders 11246 (1965), 13201 (2004)

- Requires affirmative action and union communication rights.
- Penalties: OFCCP audits and potential debarment.

Vocational Rehabilitation Act (1973)

- Mandates disability accommodation and affirmative action.
- Penalties: Loss of contract eligibility.

Walsh-Healey Act (1936)

- Sets labor standards for government supply contracts.
- Penalties: Contract termination and ineligibility.

Fair Chance Act (2021)

- Bans asking about criminal history before conditional job offer.
- Penalties: Contract sanctions or compliance reviews.

Rehabilitation Act Section 503 (1973)

- Affirmative action for individuals with disabilities (50+ employees).
- Penalties: OFCCP audits and sanctions.

VEVRAA (1974); Vietnam Era Veterans' Readjustment Assistance Act

- Requires affirmative action for protected veterans.
- Penalties: OFCCP audits and sanctions.

FCA (1863): False Claims Act

- Allows whistleblowers to report fraud against the government.
- Penalties: Treble damages and civil fines up to \$25,000+ per claim.

FAR (all federal contractors/subcontractors, 1984): Federal Acquisition Regulation

- Governs procurement processes and contractor compliance.
- Penalties: Suspension, debarment, and contractual remedies.