

Employee Benefits & ERISA

Ruel Pile

Senior Attorney

Mr. Pile has more than 27 years of legal experience in the area of ERISA (including both pension and welfare benefits). He has worked as in-house ERISA counsel for Fortune 500 companies (including a multibillion-dollar prescription benefit manager and a multinational food manufacturer), and for the U.S. Department of Labor (DOL), in the national office of the Employee Benefits Security Administration – Office of Regulations and Interpretations, within the Division of Fiduciary Interpretations. While at the DOL, he has served as an expert witness on ERISA, testifying on behalf of the U.S. government against organized crime. He concentrates his practice primarily in employee benefits, executive compensation, federal tax, corporate governance, and ERISA. He advises clients on fiduciary duty and prohibited transaction matters under Title I of ERISA and compliance matters related to Title II of ERISA; drafts, restates and amends pension and welfare benefit plans; assists employers in the creation, ongoing administration, and regulatory compliance of health and welfare plans; advises clients on Affordable Care Act (ACA), HIPAA and COBRA matters; and oversees the regulatory correction of complex plan administration failures in the context of audits conducted by the Internal Revenue Service and DOL.



He works with employers on their qualified and nonqualified retirement plans, employee stock ownership plans, insured and self-funded group health plans, executive and incentive compensation programs, and other equity-based compensation arrangements. He advises compensation committees, ERISA fiduciaries, in-house counsel, and finance and human resources executives. He assists clients in managing their growth and expansion through designing employee benefit programs that recruit and retain high-quality personnel. Mr. Pile's experience includes:

- Serving as in-house ERISA and benefits counsel for Fortune 500 companies
- Providing guidance to employers on ACA, HIPAA, and COBRA issues
- Designing, drafting and implementing a variety of nonqualified deferred compensation plans and equity incentive plans for key management employees of private and publicly traded companies
- Serving as counsel to employers in connection with the maintenance and operation of defined benefit, defined contribution and health and welfare plans
- Conducting fiduciary and tax compliance reviews for employee benefit plans
- Serving as legal counsel to fiduciaries on administration and investment committees of ERISA-governed employee benefit plans

Admitted: 1994, District of Columbia
1993, Florida
2020, California

Law School: Suffolk University, J.D., 1991
Georgetown University, LL.M. in Taxation, 1993 (with distinction)

College: Western New England College, B.A., 1988