



Ruth Hays

OF COUNSEL

ST. LOUIS, MO

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OVERVIEW

Ruth represents a broad range of employee benefit matters.

She regularly assists clients with design, documentation and administration of qualified pension and profit-sharing plans, including 401(k), 403(b) and employee stock ownership plans (ESOP) and nonqualified deferred compensation plans. She advises clients in the design and administration of self-funded health benefit plans, cafeteria plans, medical reimbursement plans and insured-benefit plans.

A major part of Ruth's current practice is advising employers and health plans about options for complying with the Affordable Care Act. She also advises clients on compliance with other laws and regulations applicable to employee benefit plans, including the Consolidated Omnibus Budget Reconciliation Act (COBRA), the Health Insurance Portability and Accountability Act (HIPAA) and the Employee Retirement Income Security Act (ERISA). She assists clients with Internal Revenue Service (IRS) and Department of Labor (DOL) plan audits and resolving compliance failures through IRS and DOL correction programs.

In addition, Ruth has considerable experience with employee benefit issues that arise in the context of mergers and acquisitions for public and privately held companies. She has represented employers, plan fiduciaries and selling shareholders in a number of ESOP transactions.

Industry

Healthcare

Services

Employee Benefits & Executive Compensation

Employee Stock Ownership Plans

Healthcare Operations

Recognition

- *The Best Lawyers in America*®
 - Employee Benefits (ERISA) Law, 1995-2025
- Martindale-Hubbell AV Preeminent
- Missouri & Kansas Super Lawyers, Employee Benefits/ERISA, 2005-2007; Top 50 Women, 2005-2006
- *Who's Who in America*
- *Who's Who in American Law*

Education

- J.D., Washington University in St. Louis School of Law
 - first in class
 - Order of the Coif
 - *Urban Law Annual*, Articles Editor
- A.B., Grinnell College
 - Phi Beta Kappa

Admissions

- Missouri

Clerkships

- The Hon. Roy L. Stephenson, U.S. Court of Appeals, Eighth Circuit, 1978-1980
- The Hon. Gerald W. Heaney, U.S. Court of Appeals, Eighth Circuit, 1978-1980

Community Leadership

- Childhaven, (now part of Edgewood Children's Center), Board of Directors, 1983-1993
- Grace Hill Settlement House, Board of Directors, 2010-present
- The Saint Louis Forum



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