

Karen K. Hartford

Partner

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Karen partners with employers of all sizes on a broad range of employee benefit plan design, drafting, implementation, and operational matters.

Karen's practice focuses on advising clients on their group health benefits, including cafeteria plans, self-insured plans, consumer-directed/HDHPs, HRAs, and HSAs, and providing guidance on HIPAA, COBRA, and Affordable Care Act (ACA) compliance. She also has significant experience working with defined contribution and defined benefit pension plans, with particular experience in de-risking plans, terminating plans, filing voluntary correction submissions with the Internal Revenue Service (IRS) and Department of Labor, handling benefit claim disputes, and drafting and reviewing QDROs.

Employers turn to Karen for creative and straightforward solutions to complex issues surrounding retirement plans, health care benefits, and taxation. They rely on her to explain all the possible strategies and solutions in clear terms, and to organize a step-by-step plan of action. Her diligent, thoughtful approach assures clients that, together, they can successfully steer through any challenge and reach a beneficial resolution.

Karen's representative matters include:

- Terminating multiple defined benefit pension plans for a client, and navigating the almost two-year, highly government-regulated process—from seeking agency approvals to making distributions to participants—of removing millions of dollars of volatile retirement liability from the company's books
- Harmonizing the health and welfare benefit offerings of two large companies following their merger, including rewriting plan documents and employee communications
- Assisting a client in adding employer stock as an investment offering under its 401(k) plan, which involved amending the plan document and expanding the plan's summary plan description to comply with ERISA, the Internal Revenue Code, and Securities and Exchange Act regulations; and providing education and advice on the fiduciary implications of holding

Services/Industries

- Employee Benefits & Executive Compensation

company stock in an ERISA-governed plan

- Responding to the Internal Revenue Service's proposed six-to-seven-figure penalty assessments under the employer shared responsibility provisions of the ACA for multiple clients and negotiating for significantly reduced to no penalty
- Submitting a voluntary correction application to the IRS on behalf of a client that mistakenly excluded certain groups of employees from its qualified retirement plan; Karen's rapid response permitted the client to significantly reduce the amount of corrective contributions it was required to make, while protecting its plan's tax-qualified status for the future

Karen is currently the Chair of the firm's Diversity, Equity & Inclusion Committee and previously served as the Chairperson of the Associate Development Committee.

A native Mainer, Karen thoroughly enjoys the outdoors through all seasons with her husband, two boys, and a very energetic soft-coated wheaten terrier.

Education

- University of Maine School of Law (J.D., *cum laude*)
 - Editor, Maine Law Review
- Wesleyan University (B.A.)

Bar Admissions

- Maine

Memberships

- Maine State Bar Association
- Maine Employee Benefits Council
- New England Employee Benefits Council

Honors

- AV® rated by *Martindale-Hubbell*
- Listed in *The Best Lawyers in America*® for Employee Benefits (ERISA) Law in Portland, Maine
- Selected by peers for inclusion in *New England Rising Stars*® under Employee Benefits

To learn more about third-party ratings and rankings, and the selection processes used for inclusion, [click here](#).