

119TH CONGRESS
1ST SESSION

H. R. 6685

To amend the Internal Revenue Code of 1986 to establish an exception for multiemployer plan participants to the requirements for automatic enrollment.

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 12, 2025

Mr. FINSTAD (for himself, Mr. CAREY, Mr. BOYLE of Pennsylvania, and Mr. LARSON of Connecticut) introduced the following bill; which was referred to the Committee on Ways and Means

A BILL

To amend the Internal Revenue Code of 1986 to establish an exception for multiemployer plan participants to the requirements for automatic enrollment.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. EXCEPTION TO REQUIREMENTS RELATED TO**
4 **AUTOMATIC ENROLLMENT.**

5 (a) IN GENERAL.—Section 414A(c)(3) of the Inter-
6 nal Revenue Code of 1986 is amended—

7 (1) in the heading, by striking “AND CHURCH
8 PLANS” and inserting “CHURCH PLANS, AND MULTI-
9 EMPLOYER PLANS”, and

1 (2) by striking “or any church plan (within the
2 meaning of section 414(e))” and inserting “any
3 church plan (within the meaning of section 414(e)),
4 or any multiemployer plan (as defined in section
5 414(f)).”.

6 (b) EFFECTIVE DATE.—The amendments made by
7 this section shall apply to taxable years beginning after
8 December 31, 2024.

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