

119TH CONGRESS
2D SESSION

S. 3615

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

IN THE SENATE OF THE UNITED STATES

JANUARY 12, 2026

Ms. KLOBUCHAR (for herself and Mr. MORENO) introduced the following bill;
which was read twice and referred to the Committee on Finance

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. SHORT TITLE.**

4 This Act may be cited as the “Multiemployer Plan
5 Relief Act”.

6 **SEC. 2. EXCEPTION TO REQUIREMENTS RELATED TO AUTO-**
7 **MATIC ENROLLMENT.**

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

1 (1) in the heading, by striking “GOVERN-
2 MENTAL AND CHURCH PLANS” and inserting “GOV-
3 ERNMENTAL, CHURCH PLANS, AND MULTIEMPLOYER
4 PLANS”, and

5 (2) by striking “414(d)) or any church plan
6 (within the meaning of section 414(e))” and insert-
7 ing “414(d)), any church plan (within the meaning
8 of section 414(e)), or any multiemployer plan (with-
9 in the meaning of section 414(f))”.

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

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