Carl C. Lammers

Partner

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Practice Areas

Corporate Law

Employee Benefits & ERISA

Health Care

Private Equity & Venture

Tax

Bar Memberships

Florida

Kentucky

Carl advises employers in a wide variety of employee benefits and executive compensation issues, including issues arising in the merger and acquisition context. His practice includes designing and drafting nonqualified deferred compensation plans, executive incentive compensation programs, and employment and severance agreements, drafting retirement plan and health and welfare plan documents, reviewing service provider contracts, and helping employers implement employee stock ownership plans (ESOPs). Carl's practice focuses on compliance with a variety of laws, including the Employee Retirement Income Security Act (ERISA), the Internal Revenue Code, Code Section 409A, the Health Insurance Portability and Accountability Act (HIPAA), the Affordable Care Act (ACA), the Consolidated Omnibus Budget Reconciliation Act (COBRA), and related laws.

While Carl practices in all areas of the employee benefits field, he is one of the firm's main Affordable Care Act and Code Section 409A specialists. He specifically enjoys working closely with employers on designing broad-based employee benefits and compensation programs, for both executives and rank and file employees. These programs can include anything from a standard 401(k) plan to a more complicated ESOP, various health insurance plan designs, and other health and welfare benefits (dental, vision, disability, etc.) and may also include employee stock options, employment agreements, change in control agreements, phantom stock programs, and other types of compensation arrangements. He works closely with employers in the manufacturing, health care services, and private equity industries, but has experience in working in all types of industries.

Other Info About Carl

Education

University of Florida, J.D., 2007

Georgetown University Law Center, LL.M. Taxation, Employee Benefits Certificate, *with distinction*, 2008
Dean's List

University of Florida, B.S. Finance, 2004

Recognition

The Best Lawyers in America® 2026 Employee Benefits (ERISA) "Lawyer of the Year" in Louisville, KY

The Best Lawyers in America® – Employee Benefits (ERISA), 2025-2027

Selected for inclusion in *Kentucky Rising Stars®,* 2016-2022

Professional Affiliations

Kentucky Bar Association, Tax Section, Chair

Greater Louisville Inc. Business Services Committee for JCPS Talent Development Academies

Louisville Employee Benefits Council, Program Committee, 2011-2012, 2015-2016

Louisville Deferred Compensation Practitioners

American Bar Association

Kentucky Bar Association

Louisville Bar Association

Civic Activities

I Would Rather Be Reading, Board Member

Focus Louisville, Class of 2015 (Leadership Louisville Center)

Family and Children's Place, Golf Tournament Planning Committee, 2012

Volunteer Income Tax Assistance Program

Presentations

The Plan Sponsor University – Key Note Speaker on ERISA Fiduciary Duties

"New ERISA Disability Claims Procedures Are in Effect, Are You In Compliance?", Clear Law Institute, July 18, 2018, Presenter

"DOMA, Employee Benefits and Employment Implications," MC Academy, August 27, 2013

"HIPAA Privacy and Security – The New Final Regulations," MC Academy, June 18, 2013

"The Health Care Reform Act," MC Academy, April 16, 2013

"Health Care Reform and Benefit Claims, Internal Claims and Appeals and External Review Under PPACA," Louisville Employee Benefits Council, February 22, 2011, Cincinnati Employee Benefits Conference, June 10, 2011

Major Publications

"Limited Liability Companies in Kentucky," Fourth Edition

"Business Succession Planning," Second Edition

The HR Benefits Authority Newsletter, regular author

"Quick Reference to ERISA Compliance," 2012 Edition, Aspen Publishers

Featured Articles

Retirement Dollars Could Fuel the Next Retail and Real Estate Investment Boom

Health and Welfare Plan Grab Bag

ESOPs Encouraged but Do It Right! SECURE 2.0 ESOP Provisions and Expanded IRS Focus

New Rules Require Plans to 'Chase Time' – Coverage for Long-Term Part-Time Employees

SECURE 2.0 for 401(k) and 403(b) Plans – What's New and When's it Effective?

Employee Benefit Plan Year-End Deadlines

Health and Welfare Plans 2022 Update

What's in the 86 COBRA Subsidy Q&As Released by the IRS?

New DOL Rule Withdraws Trump-era Employee v. Independent Contractor Test in Favor of Historic Seven-Factor Test

COBRA Subsidy Effects on Severance Programs and Employee Separations

The Return of COBRA Subsidies: Flashbacks of 2009

EEOC Issues Proposed Rule on Permitted Wellness Program Incentives

What's in the Longest Bill Congress Has Ever Passed? Employee Benefits Provisions in the Consolidated Appropriations Act

Supreme Court Hears Oral Arguments on Latest ACA Case

New Transparency in Pricing Rules Require Health Insurers to Disclose Health Care Cost and Cost-Sharing Information

New Proposed Rule Provides Flexibility For Grandfathered Group Health Plans

Saving the Trees: DOL Issues Final Electronic Disclosure Rule

IRS Provides 125 Plan and Flexible Spending Account Relief in Response to COVID-19

DOL and IRS issue COVID-19 Benefit Plan Rules, COBRA Deadline Extensions and Updated Model COBRA Forms

Employee Benefit Plan Changes Under CARES Act

Top Compliance Issues Currently Facing Employee Benefit Plans

SECURE Act Part II: Affordable Care Act, MEPs, and Tax Incentives

What M&A Transaction Participants Need to Know About the Golden Parachute Rules

DOL Attempts to Modernize its Electronic Disclosure Rules with New Proposed Safe Harbor

What's Going on with Wellness Plans? EEOC Withdraws Incentive Rules and Creates Uncertainties

Addressing the Impact of the Golden Parachute Rules in M&A Transactions

Special Timing Rule

Employer Health Plan Litigation over Residential Treatment and Wilderness Therapy

IRS Final Rules Make Plan Forfeitures More Useful

Department of Labor Issues Final Rule Expanding Access to More Affordable Health Insurance for Small Employers and Sole Proprietors

Employers: Prepare to Address Disability Claims Under all Types of Benefit Plans Differently, Effective April 1, 2018

IRS Permits Use of Forfeitures to Fund Safe-Harbor Contributions, QNECs and QMACs

Impact on Employers of Presidential Executive Orders Regarding Affordable Care Act

Impact on Employers of Presidential Executive Orders Regarding Affordable Care Act

Are You Ready for 2018 Group Health Plan Open Enrollment?

ACA Nondiscrimination Casts Wide Net, But Portion Has Been Enjoined

Form 5500 Updates and Increased ERISA Penalties

EEOC Model Notice for Wellness Programs

The Affordable Care Act – Complexities of the IRS Electronic Filing Process

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