



Virginia E. McGarrity

Partner

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Virginia E. McGarrity counsels employers, insurance carriers, and service providers on a wide range of complex employee benefits and executive compensation matters. She chairs both our firm's Employee Benefits + Compensation group and Diversity, Equity, Inclusion + Belonging Committee.

Retirement Plan Design + Administration

Virginia's practice addresses a broad array of issues relating to the design, drafting, and operation of qualified and nonqualified defined benefit and defined contribution plans, including 401(k), profit-sharing, multiemployer, employee stock ownership and Section 403(b) and 457(b) plans of tax-exempt organizations. She represents clients before the Internal Revenue Service, the Department of Labor, and the Pension Benefit Guaranty Corporation in connection with audits, qualification submissions, plan corrections, and other matters.

Health + Welfare Benefit Plans

Virginia has considerable experience counseling clients on a wide range of health and welfare benefits matters, including issues related to the Affordable Care Act, self-funded health arrangements, wellness and disease management programs, HIPAA privacy and security rules, COBRA administration, and various state laws and regulations governing health and welfare plan design and administration.

Governmental Plans

Virginia frequently works with state and municipal governmental clients sponsoring and administering benefit plans and programs. She advises these clients on qualified retirement plans and 457(b) plans, from generally applicable requirements to unique rules addressing vesting requirements for governmental plans, pick-up of employee contributions, purchase of service and 415(m) excess plans. Additionally, she advises clients on state statutes relating to the implementation and governance of public plans, as well as the interpretation of specific enabling statutes creating various governmental entities.

Executive Compensation + Equity Arrangements

Virginia has a broad depth of experience in designing, implementing and maintaining executive and outside-director compensation and incentive programs, including equity-based plans. She regularly provides counsel on the tax consequences of such programs, as well as assisting in structuring those arrangements to comply with ERISA, Section 409A, and Section 457(f) (for tax-exempt organizations). Virginia also advises clients regarding change in control issues involving golden parachutes. In addition to designing executive compensation programs, she assists compensation committees of public companies on compliance with Securities and Exchange Commission disclosure and reporting requirements.

Fiduciary Advice

Virginia routinely counsels boards of directors, trustees, investment committees, plan administrators, and plan fiduciaries regarding their duties and responsibilities under federal law. She counsels plan sponsors on all aspects of ERISA fiduciary compliance, including plan governance, plan expense issues, and the selection and monitoring of plan investment options.

The author of numerous articles on employee benefits matters, Virginia is also a frequent speaker at insurance, human resource, financial institution, brokerage and government plan conferences.

Services

- Labor, Employment, Benefits + Immigration
- Data Privacy + Cybersecurity
- Employee Benefits + Compensation
- Executive Compensation
- Governmental Plans
- Health + Welfare Plans
- Plans for Tax-Exempt Organizations
- Retirement Plans

Industries

- Education

Education

- Pennsylvania State University, Dickinson School of Law (Juris Doctor, *cum laude*)
 - Woolsack Honor Society
 - Managing Editor, The World Arbitration and Mediation Review
- University of Massachusetts (Bachelors, *cum laude*)
 - B.A., Legal Studies and Judaic and Middle Eastern Studies

Admissions

- State of Connecticut

Recognitions

Ranked in *Chambers USA: America's Leading Lawyers for Business* in the State of Connecticut in the area of Labor & Employment for 2024 and 2025

Named "Law Firm Ally of the Year" as part of *Corporate Counsel's* 2026 Women, Influence & Power in Law (WIPL) Awards

Presented with the 2024 U.S.A. Deal of the Year award, in the small markets category, as part of the Global M&A Network's 15th Annual Americas and Global Markets M&A Atlas Awards in recognition of the acquisition of Medacis Solutions Group by Bluesight, the Medication Intelligence™ Company.

Listed in *The Best Lawyers in America*® as Hartford Lawyer of the Year in the area of Employee Benefits (ERISA) Law for 2021 and 2023

Selected to the Connecticut *Super Lawyers* list from 2013 to 2025

Hartford Business Journal, 2022 "Forty Under 40" Honoree

Selected as a 2022 Top Latino Lawyer by *Latino Leaders* magazine

Recognized by the *National Law Review* as a 2021 Go-To Thought Leader

Robinson+Cole Community Service Award recipient, 2019

Selected by her peers for inclusion in *The Best Lawyers in America*® in the area of Employee Benefits (ERISA) Law since 2018

Connecticut Law Tribune, recognized in 2016 *New Leaders in the Law Yearbook*

Selected as a Rising Star in the Connecticut *Super Lawyers* list from 2010 to 2012

2012 Connecticut Hispanic Bar Association Recognition Award

Robinson+Cole Pro Bono Service Award Recipient, 2011

Recognized in the special section "Lawyers of Color: High Achievers," *Connecticut Law Tribune*, 2011

Leadership + Memberships

American Bar Association

Section of Labor and Employment Law

Section of Taxation, Employee Benefits Committee

Connecticut Bar Association

Connecticut Hispanic Bar Association

Former Past President

Connecticut Bar Foundation

James W. Cooper Fellow

American Bar Foundation

Fellow (2022)

Connecticut Public Pension Forum

The Connecticut Forum

Secretary

Harriet Beecher Stowe Center

Former Board of Trustees