



JEFFERY J. LOWRY

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SHAREHOLDER

Jeff Lowry is a member of the firm's Tax and Estate Planning section. His practice focuses on employee benefits and tax-related compliance, offering strategic counsel to employers, plan sponsors, and fiduciaries. He has extensive experience helping clients navigate the complexities of the Employee Retirement Income Security Act (ERISA), the Internal Revenue Code, the Affordable Care Act (ACA), the Mental Health Parity and Addiction Equity Act (MHPAEA), COBRA, HIPAA, and other key federal and state regulations. He also provides guidance on tax-favored benefits, such as cafeteria plans, health savings accounts (HSAs), health reimbursement arrangements (HRAs), and flexible spending accounts (FSAs).

In addition to health plan matters, Mr. Lowry advises on retirement plans, fringe benefit program design, and executive compensation arrangements.

Having worked with a broad range of clients across the public and private sectors, Mr. Lowry brings a client-centered, solutions-oriented approach to his practice. His deep understanding of the consulting industry allows him to anticipate client needs and deliver practical, actionable legal advice. He is known for his ability to communicate complex regulatory requirements clearly and effectively, whether working with in-house counsel, HR professionals, or government regulators.

EXPERIENCE

- Prepares and reviews plan documents, summary plan descriptions, participant communications, and annual reporting forms, such as Form 5500.
- Reviews and negotiates service provider and third-party administration agreements.
- Provides guidance on correcting plan errors through established correction programs, including EPCRS, VFPC, and DFVCP.
- Drafts responses to the IRS Letter 226-J, the initial letter issued to Applicable Large Employers (ALEs) to notify them that they may be liable for an employer Shared Responsibility Payment (ESRP).

EDUCATION

University of Tulsa College of Law, JD, 2001

Staff, Tulsa Law Review, 1999-2000

Production Editor, Tulsa Law Review, 2000-2001

"CALI Excellence for the Future" Award for Legal Reasoning, Authorities, and Writing

University of Tulsa, Master of Taxation, 2001

Brigham Young University, BA, Humanities - Art History, 1997

ADMISSIONS & AFFILIATIONS

Bar Admissions: Texas
Utah

PRACTICE AREAS

TAX AND ESTATE
PLANNING

EMPLOYEE BENEFITS
AND EXECUTIVE
COMPENSATION

EMPLOYMENT CONTRACTS
AND AGREEMENTS

LANGUAGES

SPANISH