



**Thomas I. Kramer**

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*Practice Area*

Tax-Qualified Retirement Plans  
Executive Compensation  
Health and Welfare Benefits  
Flexible Benefit Plans

*Bar Admission*

Oregon, 1981  
Ninth Circuit Court of Appeals

*Education*

J.D., Yale University, 1980  
B.A., Claremont Men's College, 1976  
(*summa cum laude*)  
University of St. Andrews, 1974-75

Tom Kramer, a shareholder in the firm, has represented employers who sponsor employee benefit plans, service providers who consult with such employers regarding their plans, and insurance and banking institutions that provide funding to employers with respect to their plans.

Tom's practice covers both tax-qualified and nonqualified retirement plans, including pension, profit sharing and other deferred compensation plans.

Tom also advises regarding health and welfare benefit plans. The health plans he works with include; medical, dental, vision, prescription-drug, employee-assistance and executive medical reimbursement plans, as well as cafeteria plans, voluntary employees' beneficiary associations, medical savings accounts, healthcare reimbursement arrangements and health savings accounts. Tom also works with other welfare benefit plans, including dependent care assistance plans, educational assistance plans, adoption assistance plans, disability plans, life insurance plans and severance pay plans. Tom's practice includes plan drafting, problem solving and representing employers and others in disputes with regulators, such as the Internal Revenue Service, U.S. Department of Labor, Oregon Insurance Division and Oregon Bureau of Labor and Industries.

Tom has written and spoken frequently about benefits issues. He is the co-author of [Employee Health Benefits and Health Insurance and Health Plans](#), for the Oregon State Bar, and [Welfare Benefits under the Tax Reform Act of 1986](#) for the American Law Institute–American Bar Association.