



MID-SIZED

RETIREMENT & HEALTHCARE

PLAN MANAGEMENT CONFERENCE



Searching for the Right Benefit Plan Strategy?

An educational conference focused on key retirement plan
and healthcare benefits issues for mid-sized employers

Boston

May 5-8, 2019

Featuring 40+ Sessions



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CHART YOUR COURSE TO BETTER BENEFIT PLAN MANAGEMENT!

Discover new ways to tackle benefit plan challenges and achieve greater savings, improved employee engagement, and superior plan compliance by attending the Boston **Mid-Sized Retirement & Healthcare Plan Management Conference**, May 5-8 at the Boston Marriott Copley Place. Choose from more than 40 expert-led workshops covering critical issues in retirement and healthcare benefits management. Experience why **99% of past attendees recommend this conference to their colleagues**. Browse the full agenda inside and register today!

"We have been attending this conference for 6 years. The content is always current and well presented, and we have developed several great professional relationships as a result of attending."

— J. Thompson, Chief Financial Officer, *Cavender's Boot City*

National Sponsors



Conference Sponsors



Additional Conference Sessions

Pre-Conference Sessions

Sunday, May 5

Understanding Your Fiduciary Obligations Under ERISA

10:00 am - 5:00 pm

Basic Concepts and Advanced Tactics in Self-Funding

1:00 pm - 5:00 pm

Complete descriptions are available online.

Why Attend?

- **Non-tradeshows environment** focuses on education without the distraction of sales pitches
- Dynamic speakers include leading **benefits professionals**
- Opportunity to earn **more than 15 continuing education credits**
- Fantastic **networking opportunities** with peers and healthcare and retirement industry experts

Earn Continuing Education Credits



+ CPEs for CPAs

Hotel Information

Boston Marriott Copley Place



Room Rate: \$299 (Single/Double)

Room rates are valid until April 12, 2019, or only as long as rooms remain in the block. Make reservations online from our website.

Registration Fees

	By Mar. 29	By Apr. 12	After Apr. 12
Conference			
First Registrant	\$1,095 <i>Save \$200 off the regular fee!</i>	\$1,195 <i>Save \$100 off the regular fee!</i>	\$1,295
Each Additional Registrant	\$695 <i>Save \$600 off the regular fee!</i>	\$795 <i>Save \$500 off the regular fee!</i>	\$895 <i>Save \$400 off the regular fee!</i>
Pre-Conference Sessions*			
Understanding Your Fiduciary Obligations Under ERISA**		\$450	\$550
Basic Concepts and Advanced Tactics in Self-Funding		\$350	\$450

Register as a team and save money! The first registrant pays the current fee; each additional team member saves \$400.

*Available only to conference participants.
**Program includes lunch.

NOTE: Please see website for the Cancellation/Substitution/Transfer policy. Registration is limited exclusively to plan sponsors and employers. Outside vendors of benefit plan services are not permitted to register. UCS is solely responsible for determining eligibility.

3 Ways to Register



1. Online: **www.ucs-edu.net**



2. Call Us: **800-864-2063**



3. Mail: **Visit our website for a printable registration form**

800-864-2063

www.ucs-edu.net

Agenda and Workshops

Note: Some sessions and speakers may change. Please visit the workshop page on our website for the most updated schedule.

SUNDAY MAY 5

9:00 am – 5:00 pm	Registration
10:00 am – 5:00 pm	Tutorial: Understanding Your Fiduciary Obligations Under ERISA M. E. Falcone, <i>NFP</i> ; C. D. Hancey, J.D., <i>Nixon Peabody LLP</i> ; L. Christensen, J.D., <i>Katten Muchin Rosenman LLP</i>
1:00 pm – 5:00 pm	Self-Funding Forum: Basic Concepts and Advanced Tactics in Self-Funding D. M. Hoffman, <i>Dean M. Hoffman, LLC</i>

KEY:

Legal, Regulatory & Fiduciary Issues
Plan Design & Administration
Employee Communication & Education
Evaluating and Monitoring Your Plan & Vendors
Investment Management & Plan Funding
Wellness, Disease & Case Management

Appropriate for:
R=Retirement Plans; H=Health and Welfare Plans

MONDAY MAY 6

7:00 am – 4:00 pm	Registration	7:00 am – 8:15 am	Continental Breakfast
8:15 am – 8:30 am	Welcome/Opening Remarks	<i>University Conference Services</i>	

8:30 am – 9:30 am Keynote Address • Moving Forward: The Role of Advisors in a Changing Industry—Richard T. Allison, *SWBC Retirement Plan Services*

9:45 am – 10:45 am

Most Common Compliance Issues for Your Defined Contribution Plan C. D. Hancey <i>Nixon Peabody LLP</i>	Innovative Ways to Manage Your Health Plan M. C. Person <i>HealthSCOPE Benefits</i>	Financial Wellness, Productivity and Health: Measuring Outcomes and Best Practices M. Bahl <i>Prudential</i>	Gearing Up for 2019 & 2020: How Benefits Strategies Affect Recruiting in an Almost Zero Unemployment World M. B. Gray <i>Trion</i>
R	1 H	2 R,H	3 H

11:00 am – 12:00 pm

FSAs, HSAs and HRAs: Navigating and Selecting the Right Account-Based Health Plans L. Christensen <i>Katten Muchin Rosenman LLP</i>	Demystifying Futures: Unravelling Plan Fees & Maximizing Provider Negotiations Presented by <i>NFP</i>	The Age of Million Dollar Drugs—What is Your Company Doing About It? M. B. Gray <i>Trion</i>	Discover a Better Approach to Total Pension Management F. Pellerin, J. Rahn <i>Fidelity Investments</i>
H	5 R	6 H	7 R

12:00 pm – 1:45 pm Lunch & Speaker • How to Start a FIRE and Not Get Burned—Kyle Healy, *NFP*

2:00 pm – 3:00 pm

Trends in Retirement Plans: Working with Plan Committees B. Liss <i>Transamerica</i>	What to Expect for Pharmacy Benefits and Drug Cost Trends for 2020 G. I. Madsen, M. J. Staab <i>Innovative Rx Strategies, LLC</i>	Mastering Medicare: Navigating Employees 65+ J. Z. Luo <i>Doctor's Choice</i>	From the Outside Looking In—What We Found in YOUR Plans B. D. Ferguson <i>SWBC Retirement Plan Services</i>
R	9 H	10 H	11 R

3:00 pm – 3:15 pm Refreshment Break

3:15 pm – 4:15 pm

Employee Wellness Programs Compliance Problems: What Employers Must Know Now L. Christensen <i>Katten Muchin Rosenman LLP</i>	Reconnecting Former Employees with Their Retirement Funds R. Whittington <i>Millennium Trust Company</i>	Engaging the Unengaged: An Unconventional Approach to Retirement Presented by <i>Mutual of Omaha Retirement Services</i>	Health Savings Accounts: The Intersection of Retirement and Consumer-Driven Healthcare G. Giffen <i>Franklin Templeton Investments</i>
H	13 R	14 R	15 R,H

4:15 pm – 5:30 pm Networking Reception

TUESDAY MAY 7

7:30 am – 4:00 pm	Registration	7:30 am – 8:30 am	Continental Breakfast
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8:30 am – 9:30 am Keynote Address • What Does the Future Hold for the Employment-Based Health Benefits System?—Paul Fronstin, Ph.D., *Employee Benefit Research Institute*

9:45 am – 10:45 am

Formulas for Fiduciary Compliance for Retirement and Healthcare Plans I. S. Kopelman <i>DLA Piper US LLP</i>	Practical Strategies for Reducing Health Plan Costs R. J. Foley <i>Mutual of Omaha Insurance Company</i>	Get on the PATH to Financial Wellness K. Gates <i>Lincoln Financial Group</i>	Strategies in Corporate Wellness: Design, Implementation and Beyond J. R. Cruger <i>VIA Metropolitan Transit</i>
R	17 H	18 R	19 H

11:00 am – 12:00 pm

M&A Due Diligence—Uncovering Hidden Benefits Issues P. S. Beagle <i>Senior Human Resources Consultant</i>	Is Your Pension Plan Risk Management Dialed In? J. Anzalone, K. Morrison <i>River and Mercantile Solutions</i>	What Your CFO Needs to Hear About Your Benefit Plans M. B. Gray <i>Trion</i>	Hitting the Bullseye: Overcoming the Liability of Target-Date Funds Presented by <i>NFP</i>
R,H	21 R	22 H	23 R

12:00 pm – 1:45 pm Lunch & Panel Discussion • Spotlight on Benefit Plans: Are They Doing Their Job?—Moderated by Mark E. Friedman, *Conference Chairman*

2:00 pm – 3:00 pm

Fee Equalization and the Essentials of Managing Retirement Plan Expenses C. D. Hancey <i>Nixon Peabody LLP</i>	Designing and Implementing a Student Loan Repayment Plan P. S. Beagle <i>Senior Human Resources Consultant</i>	Benchmarking Plan Design & Fees—Best Practices to Improve Participant Outcomes D. Balsam <i>DiMeo Schneider & Associates, L.L.C.</i>	Why RFPs Fail—Exploring a New Approach S. R. Matlock <i>SWBC Retirement Plan Services</i>
R	25 R,H	26 R	27 R

3:00 pm – 3:15 pm Refreshment Break

3:15 pm – 4:15 pm

Best Practices for ADA/FMLA Management K. K. Grimes <i>Mutual of Omaha Insurance Company</i>	The “Magical Mystery Tour” of Prescription Drug Rebates G. I. Madsen, M. J. Staab <i>Innovative Rx Strategies, LLC</i>	One Size Fits None: Discovering the Future of Individualized Benefits Presented by <i>NFP</i>	Financial Wellness, Productivity and Health: Measuring Outcomes and Best Practices M. Bahl <i>Prudential</i>
H	29 H	30 R,H	31 R,H

4:15 pm – 5:30 pm Networking Reception

WEDNESDAY MAY 8

7:30 am – 11:00 am	Registration	7:30 am – 8:30 am	Continental Breakfast
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8:30 am – 9:30 am Keynote Address • Take Command of Your Time & Technology—Dominick Quartuccio, *International Speaker, Author and Executive Coach*

9:45 am – 10:45 am

Paid Family Leave Legislation: Staying Compliant and Preparing for the Future L. Christensen <i>Katten Muchin Rosenman LLP</i>	Self-Funding: Stop Loss Contracts, Underwriting and Risk Transfer for Partially Self-Funded Plans D. M. Hoffman <i>Dean M. Hoffman, LLC</i>	Case Study: How to Create Effective Benefit Communications and Branding J. R. Cruger <i>VIA Metropolitan Transit</i>	Effective Steps to Improve Your Retirement Plan Committee D. van Dyck <i>SWBC Retirement Plan Services</i>
H	33 H	34 H	35 R

11:00 am – 12:00 pm

Americans with Disabilities Act and ADA: Lessons Learned for Effective Workplace Administration K. K. Grimes <i>Mutual of Omaha Insurance Company</i>	Population Health Management for Your Employees L. Manning <i>The Guthrie Clinic</i>	How to Develop and Manage Effective Benefit Program Metrics R. J. Foley <i>Mutual of Omaha Insurance Company</i>	The Dollars and Sense of On-Site Health Clinics G. R. Williams <i>Mount Vernon Mills, Inc.</i>
R,H	37 H	38 H	39 H

Complete workshop descriptions are available at www.ucs-edu.net

Pre-Conference Session Descriptions

Tutorial: Understanding Your Fiduciary Obligations Under ERISA

This intensive, six-hour tutorial provides a comprehensive look at the fiduciary duties and obligations of retirement and healthcare plan sponsors. A team of highly respected ERISA experts cover issues ranging from the basic rules and regulations governing fiduciary responsibility to a more advanced look at contemporary and unfolding issues. Among the retirement plan topics explored are Fiduciary Committee formation and governance, investment and fiduciary consulting models, selecting non-financial service providers, investing plan assets, using plan assets to pay expenses and current fiduciary litigation. Additional health plan topics include health plan contracting and oversight, notice and disclosure requirements, and a basic legal compliance primer. Michael E. Falcone, *NFP*; Christian D. Hancey, J.D., *Nixon Peabody LLP*; Lisa Christensen, J.D., *Katten Muchin Rosenman LLP*

Self-Funding Forum: Basic Concepts and Advanced Tactics in Self-Funding

This all-inclusive four-hour session begins with the basics of self-funding your health and welfare plan and progresses to more advanced tactics to help mitigate risk. The speaker breaks down this funding arrangement into easy-to-understand segments and explains the “plug and play” approach to stop loss protection, claims administration, care management, pharmacy, data analytics, domestic medical travel, direct provider contracting and digital medicine. The emerging use of group captives will be discussed along with the new level-funded and reference-based pricing arrangements. Gain insight into the variations of stop loss contracts, including recent hybrid contracts, and how they impact the employer’s risk tolerance and financial goals. Real-life case studies will be considered, allowing participants to walk away from this session well-grounded in the concept of self-funding and partial self-funding.

Dean M. Hoffman, *Dean M. Hoffman, LLC*

Keynote Session Descriptions

Moving Forward—The Role of Advisors in a Changing Industry

While investment advisors have long been involved in the retirement industry, the role of advisors has been far from constant. What's changed? Should you have an advisor? Which advisor? Is your advisor staying current with an evolving industry? Does the now-defunct fiduciary rule have any impact today? Is your recordkeeping provider enough? During this keynote session, receive answers to these questions and a clear path forward to ensure you're staying current and positioning your plan for the future.

Richard T. Allison, *SWBC Retirement Plan Services*

How to Start a FIRE and Not Get Burned

"Financial Independence, Retire Early"—are the watchwords for a number of younger employees attempting retirement by 40. Meanwhile, more responsibility is falling on employer benefit programs to help employees achieve their financial goals, whatever they may be. Join Kyle Healy for a candid discussion of how employers can invest in financial wellness for all employees while creating a viable succession plan for the business—even if everyone does retire early!

Kyle Healy, *NFP*

What Does the Future Hold for the Employment-Based Health Benefits System?

The employment-based health benefits system is the most common form of health coverage in the United States, covering 167 million people under age 65 in 2017. Despite the fact that workers value health insurance more than any other employee benefit, the system faces a number of potential threats in the future. Public policies related to the Cadillac tax, Medicare-for-all, and proposals that would allow insurance to be purchased in the individual market using employer funding, as well as market developments like the gig economy and high-priced medical advances may all affect whether there is an employment-based health benefits system in the future. This keynote presentation examines the pros and cons of having an employment-based health benefits system. Learn whether there is an alternative to the employment-based system that would produce higher quality care, better service and lower price, and what that alternative might look like.

Paul Fronstin, Ph.D., *Employee Benefit Research Institute*

Panel Discussion: Spotlight on Benefit Plans: Are They Doing Their Job?

Conference chairman Mark Friedman and a panel of benefits professionals examine legal, economic and societal issues that are causing many employers to re-think how they provide for employees' physical and financial well-being without jeopardizing their bottom lines. For most companies, the two most highly-valued and costly benefits—healthcare and retirement—can be the most troublesome. The panel discusses real-world solutions, innovations and best practices for ensuring your plans are doing their job of attracting and retaining talent.

Moderated by Mark E. Friedman, *Conference Chairman*

Take Command of Your Time & Technology

Will less be asked of you and your employees this coming year? Of course not. Here's an even more sobering reality: more will be asked of you/your employees every single year from now until you/they choose to stop working. This shouldn't be daunting... it should be exciting. Yet you've already had to sacrifice your personal health, relationships or freedoms to meet the present day demands. The "sacrifice" model is broken, and we need a better way. The best get better only when they align the most important areas of their life, and the fastest way of doing so is building better habits in your time and technology. This enlightening discussion is extraordinarily relevant for our present-day reality. It unmask the sneaky time and energy wasters that sabotage your work and life, and offers actionable tools to get back a minimum of 1 extra hour every day.

Dominick Quartuccio, *International Speaker, Author and Executive Coach*

Workshop Descriptions

KEY:

Legal, Regulatory & Fiduciary Issues

Plan Design & Administration

Employee Communication & Education

Investment Management & Plan Funding

Evaluating and Monitoring Your Plan & Vendors

Wellness, Disease & Case Management

Workshop Title & Descriptions as of 4/1/19

Please visit the workshop page on our website for the most updated schedule and session descriptions.

The number next to the workshop title designates location on agenda.

Legal, Regulatory & Fiduciary Issues

1. Most Common Compliance Issues for Your Defined Contribution Plan

Are you 100% confident in the operation and ERISA compliance of your defined contribution plan? Increasing IRS audit activity makes this issue more important than ever. This presentation highlights the most common ERISA compliance issues that can affect even the most conscientious plan sponsors. Learn what to look for, what to avoid, when to seek assistance, and how to utilize the IRS self-correction methods to fix these common errors.

5. FSAs, HSAs and HRAs: Navigating and Selecting the Right Account-Based Health Plans

Consumer driven healthcare continues to offer viable solutions to health plan cost containment, but the accompanying account-based plan types (HRAs, FSAs, and HSAs) have become increasingly regulated and restricted. This session examines the most popular types of account-based health plans and the key features and legal restrictions of each. The speaker also discusses the pros and cons of each type of account and addresses considerations for sustainable health plan design.

9. Trends in Retirement Plans: Working with Plan Committees

The Employee Retirement Income Security Act ("ERISA") of 1974, as amended, has defined the fiduciary responsibilities of retirement plan sponsors for over 40 years. As the retirement landscape continues to evolve and regulations governing retirement plans become more and more complex, the importance of a formalized, well-organized fiduciary governance committee becomes less of a 'nice to have' and more of an absolute necessity. This presentation discusses best practices in forming and maintaining retirement plan committees.

13. Employee Wellness Programs Compliance Problems: What Employers Must Know Now

Increasingly, employers have been adding or modifying employee wellness programs in an effort to control medical cost inflation. Wellness programs can take many forms, ranging from gym memberships and yoga classes to biometric screenings and tobacco testing. Wellness programs must comply with complex and confusing regulations under numerous federal laws, including the Americans with Disabilities Act (ADA), Genetic Information Nondiscrimination Act (GINA), Health Insurance Portability and Accountability Act (HIPAA), and the Affordable Care Act (ACA), among others. These laws impact the design of wellness programs offered by employers, and most employers need to modify their wellness programs to comply. This session explains these legal requirements and how employers should design their wellness programs to ensure that they comply.

14. Reconnecting Former Employees with Their Retirement Funds

The success of automatic enrollment within retirement plans is accompanied by an unintended consequence: an increase in accounts left behind by former employees. The DOL has taken notice and has emphasized the importance of locating missing participants. This session helps you understand the issues missing participants cause to plans, learn more about the solutions available, implement best practices moving forward and understand potential legislation that may prove to be impactful in the future.

17. Formulas for Fiduciary Compliance for Retirement and Healthcare Plans

Hear an ERISA expert discuss fourteen easy steps you can take to make sure you are fulfilling your fiduciary responsibilities. Additionally, find out about any impact the recently-passed tax legislation will have on your plans. This is also your opportunity to get all of those unanswered plan management legal questions answered by a top benefits attorney—free of charge.

25. Fee Equalization and the Essentials of Managing Retirement Plan Expenses

As a result of recent litigation and regulations, plan sponsors have a heightened awareness of their fiduciary responsibility surrounding retirement plan fees and how those fees are paid. In this session, hear about the legal requirements for allocating fees in retirement plans, the options available in the marketplace, and best practices for managing ERISA revenue credit accounts.

29. Best Practices for ADA/FMLA Management

Managing medical situations in the workplace can be difficult! Formulating a comprehensive strategy to ensure HR teams meet all the regulatory and legal obligations while remaining responsive to the business' needs can be taxing. This session provides a foundation for understanding the core concepts of the FMLA and ADA while equipping participants with an understanding of the interplay of the FMLA, ADA, workers' compensation and workplace safety. Attendees can expect to discuss real-world examples, common mistakes, suggestions for best practices and tips.

Plan Design & Administration

2. Innovative Ways to Manage Your Health Plan

With the ever-changing world of healthcare, technology and member participation are vital to a successful health plan. Learn new and inventive ways to better manage your health plan and get your members more involved in their own care.

10. What to Expect for Pharmacy Benefits and Drug Cost Trends for 2020

This session explores the projected impact of specialty drugs and high cost generics on employer costs in 2020. Take part in an in-depth discussion about plan design features employers should consider to help manage future drug trends, including specific strategies for more effective diabetes and opioid management. You won't want to miss this insightful session!

18. Practical Strategies for Reducing Health Plan Costs

In this case study session, a fellow benefits professional shares several health benefit design strategies that can help your company control costs. Hear about their bottom-line results from changes they have implemented. Discover one cost-saving idea that will work for your company and the conference will pay for itself!

22. Is Your Pension Plan Risk Management Dialed In?

Is your pension plan 100% dialed-in? 50%? Somewhere in-between? Getting all aspects of your pension plan dialed into 100% can be challenging. But the closer a plan is to being 100% dialed-in, the easier it is to manage and the less likely it will create problems for the sponsor. From funded status changes to plan administration and data quality, plan sponsors need to assess how dialed-in they are and what they need to do to get the dials to 100%. This session looks at how to assess where you are and discusses strategies for getting where you want to be.

26. Designing and Implementing a Student Loan Repayment Plan

This session explores how student loan repayment programs work, including several variations in form, and discusses reasons for offering this benefit and examples of common benefit structures. In addition, this workshop addresses taxability, plan design decisions, issues to explore with third-party administrators, a case study example, and lessons learned when implementing the benefit.

30. The "Magical Mystery Tour" of Prescription Drug Rebates

This session helps plan sponsors better understand what is and is not considered a rebate by your PBM and pharmaceutical companies. Learn what you should consider asking for from your PBM when it comes to rebates. Hear about the nuances in your PBM contract regarding the payment of rebates, particularly on specialty drugs and whether rebates actually increase drug costs. Discover the impacts that point-of-sale rebates could have on your overall plan costs if you allow members to share in the rebates you receive from your PBM. Finally, find out about the changes currently being considered in Washington, D.C., including whether rebates are "on the chopping block", and the impact on your overall prescription drug costs if the payment of rebates are eliminated.

31. One Size Fits None: Discovering the Future of Individualized Benefits

The world is changing—and so is the workforce. Today's employee expects personalization. That means data-driven offerings and benefits that are particular, maybe even peculiar, to them. You want to do right by your people, and attract and retain top-tier talent—but how do you position your non-cash rewards to meet demand? Join this discussion on the future of plan design and optimize your benefits for the person, not the people.

34. Self-Funding: Stop Loss Contracts, Underwriting and Risk Transfer for Partially Self-Funded Plans

This session is for plan sponsors who want to learn the intricacies of stop loss contracts, underwriting and risk transfer. Receive an in-depth review of stop loss "contract types"—12/12, 15/12, 12/15, 15/18, terminal liability features and stop loss contract variations that are available to plan sponsors who choose to partially self-fund their group health plan. Among the topics covered are the selection of appropriate specific and aggregate stop loss funding levels as well as the new and renewal underwriting process, including the use of stop loss lasers. Also discussed is a review of how actuaries establish COBRA rates and IBNR claim liability. Leave this session with a better understanding of the stop loss function, contract variations and how to select the appropriate stop loss funding level that helps meet your financial goals for your group health plan.

35. Total Rewards Strategies for Millennials and Centennials (and Everyone in Between!)

Learn about the various programs (from high cost to no cost) that are attracting millennials and centennials to a workplace. Hear the statistics about how many companies are actually implementing such programs and, more importantly, what results they are experiencing. Leave this session with the tools you need to incorporate these programs into your total rewards strategy.

38. Population Health Management for Your Employees

Learn how to proactively identify and manage populations driving cost in your health plan. Understand systems used to identify members and innovative monitoring available to keep them home and healthy!

39. How to Develop and Manage Effective Benefit Program Metrics

Are your employee benefit programs working? Are you using the appropriate benchmarks and measuring the right things? This workshop helps you understand how to establish measurable goals and select the most appropriate metrics to determine the effectiveness of your benefit programs. Learn how to create metrics “dashboards” that measure results over time.

Employee Communication & Education

3. Financial Wellness, Productivity and Health: Measuring Outcomes and Best Practices

The connection between financial wellness, productivity, health, and other human capital outcomes is real. Demonstrating that connection and measuring the outcomes is often easier said than done. Using case studies, this workshop will explore best practices for (a) building a financial wellness program; (b) understanding the broad impacts of financial wellness; and (c) how to build an outcome-based measurement strategy.

11. Mastering Medicare: Navigating Employees 65+

With 10,000 baby boomers turning 65 each day and approximately one in four working past 65, it's become ever more important for human resources to understand the rules, costs, and options around Medicare. This session provides an in-depth view of Medicare and how to utilize that knowledge in order to better assist employees, drive engagement, and reduce costs.

15. Engaging the Unengaged: An Unconventional Approach to Retirement

For many employees, just the idea of saving for retirement leaves them feeling confused, overwhelmed and uncomfortable. In this session, learn about an untraditional strategy rooted in financial psychology methods to engage and enroll employees in their workplace retirement plan.

16. Health Savings Accounts: The Intersection of Retirement and Consumer-Driven Healthcare

This presentation provides an educational overview of healthcare costs, the basics of High Deductible Health Plans (HDHPs) and Health Savings Accounts (HSAs), and the evolution of the HSA market. This session also examines how an HSA can help employees plan for healthcare expenses in retirement.

19. Get on the PATH to Financial Wellness

Wellness isn't just about physical health. There are emotional and financial components, too. Whether your employees want to save more or need to pay off debt, getting their finances in order can have an impact on their overall well-being. This session explores how to put your employees on track and help get their finances in order.

32. Financial Wellness, Productivity and Health: Measuring Outcomes and Best Practices

The connection between financial wellness, productivity, health, and other human capital outcomes is real. Demonstrating that connection and measuring the outcomes is often easier said than done. Using case studies, this workshop will explore best practices for (a) building a financial wellness program; (b) understanding the broad impacts of financial wellness; and (c) how to build an outcome-based measurement strategy.

35. Case Study: How to Create Effective Benefit Communications and Branding

If you have a giant marketing budget for employee communications, this workshop probably isn't for you. Discover the formula for creating innovative benefits communications that successfully stay on budget and on target. Learn various ways to save time and money while using the resources you probably already have. It's time to refresh your communication because that old, repurposed Word.doc may not be telling the story you want it to.

Evaluating and Monitoring Your Plan & Vendors

4. Gearing Up for 2019 & 2020: How Benefits Strategies Affect Recruiting in an Almost Zero Unemployment World

Receive insight on plan design changes that employers are implementing and their views on the rapidly changing healthcare environment in the current climate of almost zero unemployment. Value based plan designs are driving the future of healthcare strategy—replacing the Consumer Directed Health Plan (CDHP) strategy of 2016-2018! The landscape is changing—stay on top of industry trends in this session.

6. Demystifying Futures: Unravelling Plan Fees & Maximizing Provider Negotiations

Litigation around retirement plan fees grows more complicated every minute. Unfortunately, no two plans are the same and you can't examine fees in a vacuum. Negotiate plan fees today to make sure they're reasonably contained within 408(b)(2) disclosures tomorrow. This workshop provides context for fee design, demographics, services and investment opportunities to help refine your fiduciary protection process and make sure you're ensuring the best deal for your employees.

7. The Age of Million Dollar Drugs—What is Your Company Doing About It?

To retain and attract talented employees, organizations endeavor to offer competitive benefit programs. Delivering robust medical & pharmacy benefits at an affordable price has been a challenge with soaring costs. The largest chunk of the increase is due to skyrocketing pharmaceutical costs. Today, Rx is 26% of total benefits spend. By 2020, it is predicted to grow to 50% of our total benefits costs! Learn what is happening in this area, what's around the corner and how top-performing companies are managing these costs while still maintaining competitive benefit packages at affordable prices.

12. From the Outside Looking In—What We Found in YOUR Plans

While most plan sponsors have taken steps to address common issues with retirement plans, the vast majority feel that more can be done. Using a case study approach, this session takes an advanced-level look at what we found in the retirement plans of this conference's attendees, simply by reviewing publicly available information. Discover how to implement emerging industry best practices to ensure your plans are avoiding risk and operating at the most efficient level possible.

23. What Your CFO Needs to Hear About Your Benefit Plans

Well-designed benefit programs are critical to bringing in new talent and increasing employee loyalty, but health insurance is now the second largest business expense behind payroll. It is critical for CFOs to understand the dynamic changes occurring in the marketplace that effect current and future costs. In this workshop, learn how to analyze costs, budget projections, medical trends and various strategies to get your CFO's support of implementing cost-saving benefit programs that meet the needs of your organization.

27. Benchmarking Plan Design & Fees—Best Practices to Improve Participant Outcomes

How do your plan design and fees compare to plans with similar demographics? Gain insight on how to apply an ongoing program that supports your fiduciary duty, oversight documentation and, most importantly, improve participant outcomes. In this session, assess how your plan stacks up versus industry benchmarks in participant education, compliance, investments and fees. Return to the office with specific data to compare your recordkeeping fees to similar sized plans based on plan assets and number of participants.

28. Why RFPs Fail—Exploring a New Approach

Most retirement plan sponsors cringe at the prospect of going through a full RFP process for any vendor, but what if the process didn't have to be such a chore? During this session, learn about an innovative approach to conducting RFPs for recordkeepers and advisors aimed at making the process efficient and effective. Gain a deeper understanding of a new approach to RFPs and detailed, actionable steps forward.

Investment Management & Plan Funding

8. Discover a Better Approach to Total Pension Management

Gain valuable insight into how you can develop a more efficient and effective approach to managing all aspects of your pension plan. The session covers how plan sponsors can simplify decision making and more quickly implement solutions. Discover how you can help participants as they seek better outcomes, while meeting your investment and business priorities.

24. Hitting the Bullseye: Overcoming the Liability of Target-Date Funds

With target-date funds (TDFs), navigating your fiduciary responsibilities can be treacherous and tiring—but rewarding if you hit your target. A comprehensive selection process is the surest way to protect your plan participants and mitigate fiduciary risks when staring down significant retirement plan balances with extreme down-market return differences among like-dated TDFs. Attend this session to learn how to develop a best-practices approach to selection and monitoring.

36. Effective Steps to Improve Your Retirement Plan Committee

Forming a retirement committee is the first step, but effectively running your committee is another matter altogether. This session takes attendees through real-life lessons provided by retirement committees around the country. Hear about universal challenges facing committees and how best to address them. Learn examples of best practices, hidden pitfalls, targets for litigation, creating proper documentation, and how to structure a more efficient meeting.

Wellness, Disease & Case Management

20. Strategies in Corporate Wellness: Design, Implementation and Beyond

This case study demonstrates how to build and implement a successful wellness program from beginning to end. The discussion covers the elements you must consider, including needs assessment, best practices, operational processes, communication, employee participation and evaluation of wellness program initiatives. Find out what worked, as well as what challenges had to be overcome.

40. The Dollars and Sense of On-Site Health Clinics

Healthcare premiums continue to rise at or near double digits, while there is near stagflation in wages and the remainder of the economy. What can be done to combat the upward spiral? This presentation addresses a growing trend among employers, regardless of industry, of placing health clinics on-site. Learn from the practical experiences of an employer more than ten years into the process who offers insight into all facets of this strategy, from initial setup to establishment of reasonable expectations of savings and the results achieved thus far.