



**EBRI-ERF POLICY FORUM #85**  
**Retirement, Health and Financial Wellbeing**

Sponsored by the [Employee Benefit Research Institute \(EBRI\) – Education and Research Fund \(ERF\)](#)

20 F Street, NW Conference Center  
20 F Street, NW, Suite 1000, Washington, DC 20001  
Thursday, May 9, 2019  
Program: 8:30am – 2:00pm  
Breakfast at 8:00am

**AGENDA**

**8:00am-8:30am**

**Breakfast**

**8:30am-8:45am**

**Welcome and Session Kick-Off**

**Lori Lucas**, President and CEO, Employee Benefit Research Institute

**Michael Doshier**, Head of Retirement; Global Marketing Services, Franklin Templeton  
and Vice Chair, Public Policy Advisory Council

**8:45am–2:00pm**

**Sessions**

**8:45am-9:45am**

**Under the Dome – A Closer Look at Legislative Proposals Impacting Retirement.**

EBRI will use its Retirement Security Projection Model<sup>®</sup> to simulate how retirement outcomes are likely to change for each of several potential legislative modifications, individually and in combination. We will then hear from major public policy thought leaders within EBRI’s membership to understand what these potential outcomes could mean to the industry and how it would likely adapt.

**Moderated by: Andrew Schreiner**, Senior Vice President, Public Policy, Fidelity

**Jack VanDerhei**, Director of Research, EBRI

**Bob Holcomb**, Vice President Legislative and Regulatory Affairs, Empower Retirement

**Amy Diesen**, Vice President, Retail Retirement Plans, Ameriprise Financial Services, Inc.

**9:45am-10:45am**

**The Latest Research and Perspectives on Managing the Cost of Employment-Based Health Benefits.**

Expanding HSAs. Medicare-for-All. Health reimbursement arrangements for the purchase of non-group health insurance. The Cadillac tax. These are just some of the items that might be on the public policy agenda that could affect employment-based health benefits. Yet, employers today are constantly grappling with managing the cost of providing health benefits to workers and their families in an economic environment

where the business case for offering health benefits couldn't be clearer. EBRI's latest on trends in HSA-eligible health plan adoption and the implications of such plans on use of health care services and worker health will be presented. We will then hear from plan sponsors with various perspectives health coverage cost management approaches.

**Moderated by:** John Young, SVP, Consumerism & Engagement, HSA Bank  
**Paul Fronstin**, Director, Health Research & Education Program, EBRI  
**Sabrina Davison**, VP, Global Benefits, Comcast  
**Plan Sponsor Panelist TBD**

**10:45am-11:15am**

**Networking Break**

**11:15am - 12:15pm**

**Navigating the Financial Wellness Landscape**

This session will start with research on the impact that financial wellness program can have on employees' attitudes toward their work and their employer. We will then hear from several financial wellbeing providers who will share how employers are utilizing their services, as well as the expected—and actual—outcomes employers are experiencing.

**Moderated by:** **Craig Copeland**, Senior Research Associate, EBRI  
**Jeff Tulloch**, Vice President, Group Benefits – PlanSmart, MetLife  
**Greg Ward**, Think Tank Director, Financial Finesse  
**Nicholas Holeman**, Senior Financial Planner, Betterment

**12:15pm-1:15pm**

**Networking Lunch**

**1:15 pm-1:50 pm**

**Luncheon Keynote**

**A Benefits Industry Ripe for Change: Insights from 7 Petabytes of Data**

The benefits industry is ripe for change due to the forces of digital transformation coming at it. Mark Casady is the former Chairman and CEO of LPL Financial and founder of Vestigo Ventures, which invests in start-ups in FinTech at an early stage. Vestigo Ventures has 14 companies that will grow to 21 when its fund is complete. Given its role in start-up FinTech companies, Vestigo has an unusual advantage of insights on what is on American's minds—which Mark will share in this keynote presentation. Based on seven petabytes of data and insights from Cogo Labs, Mark will share his perspectives and sources of information on retirement and investments to show what Vestigo has learned thus far on the coming transformation of the American benefits industry.

**Introduced by:** **Tom Johnson**, Executive Vice President - Development & Policy, Retirement Clearinghouse

**Mark Casady**, Founder, General Partner and Chairman of the Advisory Board at Vestigo Ventures

**1:50pm-2:00pm**

**Wrap Up**

**Lori Lucas**, President and CEO, EBRI

**Michael Doshier**, Head of Retirement; Global Marketing Services, Franklin Templeton  
and Vice Chair, Public Policy Advisory Council