

EBRI-ERF POLICY FORUM #84
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, December 13, 2018
Program: 8:30am – 2:00pm
Breakfast at 8:00am

AGENDA

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| 8:00am-8:30am | Breakfast |
| 8:30am-8:45am | Welcome and Session Kick-Off
Lori Lucas, President and CEO, EBRI
Michael Doshier, Vice Chair, Public Policy Advisory Council |
| 8:45 am–2:00pm | Sessions |
| 8:45 am-9:45am | How Do Financial Wellness Initiatives Move the Dial?
This session will explore the return on investment of Financial Wellness Initiatives, with perspectives on how financial wellness initiatives--such as emergency savings, budgeting help, student loan debt assistance, and others--can move the dial on employees' financial security and employment satisfaction. It also asks the questions: is it that simple?
Moderated by: Warren Cormier , Executive Director of DCIIA's Retirement Research Center
Jack VanDerhei , Director of Research, EBRI
Jana Baressi , Senior Director, Federal Government Affairs at Walmart
Janneke Ratcliffe , Office of Financial Education at BCFP
Beth Ewing , Director of Retirement Education & Outreach, FedEx |
| 9:45am-10:45 am | Considerations in the Retirement Income Phase of Life (Account Balances, Income Streams, and RMDs! Oh My!)
US retirees juggle multiple resources in retirement—Social Security, homeownership, DB and DC plan accumulations, IRAs—and plan sponsors, financial services providers, and policymakers seek to understand how current workers are managing income and assets as they move to and through retirement, and how the process could be improved. This session will lay out retiree resources and income replacement across the income distribution before drilling down with more detail into how IRA investors manage their IRA withdrawals. Plan sponsors actively innovating in helping their participants transition to retirement will share their considerations as they contemplated changes to their plan offerings around how retirement income is being delivered by the employer.
Moderated by: David Blanchett , Head of Retirement Research, Morningstar
Peter Brady , Senior Economist at the Investment Company Institute
Craig Copeland , Senior Research Associate, EBRI
Jeff Hutson , Chief Communication Officer, Indiana Public Retirement System (INPRS) |

Diana Winalski, Head of 401(K) Product Management, International Paper

10:45am-11:15am

Networking Break

11:15am - 12:15 pm

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, such as the gig economy and high-priced medical advances, such as specialty medications, may all affect whether there is an employment-based health benefits system in the future. This panel will examine the pros--and the cons--of having an employment-based health benefits system. It will also examine 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.

Moderated by: Tami Simon, The Segal Company

Paul Fronstin, Director, Health Research & Education Program, EBRI

Sabrina Corlette, Research Professor, Center of Health Insurance Reforms, Georgetown University Health Policy Institute

Joseph Antos, Wilson H. Taylor Scholar in Health Care and Retirement Policy, American Enterprise Institute

12:45pm-1:15pm

Networking Lunch

1:15 pm-1:50 pm

Policy Keynote

Kevin Madden, Partner, Hamilton Place Strategies

1:50 pm-2:00pm

Wrap Up

Lori Lucas, President and CEO, EBRI

Michael Doshier, Vice Chair, Public Policy Advisory Council