

# EBRI-ERF POLICY FORUM

*EBRI-ERF Policy Forum #75*

Arnold & Porter LLP

555 Twelfth Street, NW Washington, DC 20004-1206

Thursday, December 11, 2014

9:00 a.m. – 12:30 p.m. (refreshments served at 8:30 a.m.)

## *Agenda*

### **Measured Matters**

#### **PANEL 1: Employment-Based Health Benefits and Big Data**

Employers originally started offering health benefits as a way to attract and retain the best workers. Today, employers are trying to balance cost management with worker health and productivity. Big data has the potential to revolutionize employment-based health benefits. Employers and their health plans, working together with researchers, can more easily link health coverage to data on use of health care services, medication adherence, medical outcomes, and worker wellness and productivity. During this panel you will hear how health plans are using big data, and how employers are using such information to make coverage decisions.

Moderator: Paul Fronstin (EBRI)

- [Mike Manocchia \(Cigna Analytics\)](#)
- [Alex Baldenko \(Aetna\)](#)
- Shari Davidson (National Business Group on Health)
- [Mark Englizian \(Walgreens\)](#)

#### **Networking Break**

#### **PANEL 2: Measures for Assessing Retirement Income Adequacy**

Are the traditional measures of success for retirement plan programs adequate for either the employer or the employee? For decades the typical way of determining whether an employee had sufficient retirement income/wealth to retire at a specific age was to compare some type of a replacement rate with a predetermined threshold. Recent research has suggested that this may be far too restrictive in treating various post-retirement contingencies such as longevity risk, post-retirement investment risk and the risk of a prolonged stay in a nursing home. This panel will focus on the various methods available for assessing retirement income adequacy for employees as well as a discussion of the best metrics available for determining optimal plan design given the employer's objectives. This will also include a discussion of quantifying the impact of delayed retirement on employment costs and workforce management.

Moderator: Jack VanDerhei (EBRI)

- [Christopher Goldsmith \(Sibson\)](#)
- [Jim Moore \(PIMCO\)](#)
- [Arthur Noonan \(Mercer\)](#)
- [Jeff Carroll \(DST Retirement Solutions\)](#)

#### **Wrap-up and key take-away points**

- [Nevin Adams \(ASPPA\)](#)
- Marilyn Serafini (Alliance for Health Reform)
- Dallas Salisbury (EBRI)