The information contained herein is not to be construed as an attempt to provide legal, accounting, actuarial, or other such professional advice. Permission to copy or print a personal use copy of this material is hereby granted and brief quotations for the purposes of news reporting and education are permitted. Otherwise, no part of this material may be used or reproduced without permission in writing from EBRI-ERF.
A POLICY FORUM LIKE NO OTHER
Monday, December 7 — Election Results: What They Mean for Employers and the Benefits Landscape

Tuesday, December 8 — The Full Picture: Retirement, Financial Wellness, and Health Benefit Considerations of Minorities in the U.S.

Thursday, December 10 — The Stand: Employer Approaches to Health Benefits Post-COVID-19
THANK YOU POLICY FORUM DEVELOPMENT TASK FORCE!

Vice Chair, PPAC, Liz Varley, Ameriprise Financial

Task Force:
Nevin Adams, ARA
Chris Byrd, Wex Health
Jeanne de Cervens
Michael Doshier, T Rowe Price

Bob Doyle, Prudential
Kris Halmeyer, Blue Cross Blue Shield Association
Joe Healy, PIMCO
Tom Johnson, Retirement Clearinghouse
Melissa Kahn, State Street Global Advisors
Gary Koenig, AARP

Chantel Sheaks, U.S. Chamber of Commerce
Mike Skinner, T Rowe Price
Michael Sowa, LGIMA
Jana Steele, Callan
Aron Szapiro, Morningstar

For information about joining, contact Betsy Jaffe at jaffe@ebri.org
John Doe

Click this button to raise your hand

We will contact you through this chat window so that you can communicate your question(s) to us. Please note that you will be muted throughout the meeting.
Overview


• Retirement account assets
  • Share of families with any retirement plan, an individual account (IA) retirement plan, a defined contribution (DC) plan from a former or current employer, and an individual retirement account (IRA)
  • Median amount held in these accounts
  • Median percentage of IA retirement plan assets of financial assets

• Percentage of families holding debt, the median debt-to-asset ratios of those holding debt, and proportion of families with mortgage and credit card debt

• The racial/ethnicity categories from SCF are self-identified and include White, non-Hispanic; Black/African American; Hispanic; and Other, which consists of those races/ethnicities not defined in the three prior categories, such as Asian Americans and those who identify as multiracial. SCF is at the family level, so the characteristics of the family head (or the reference person) are used to categorize the families.
Specific Demographic Characteristics of the Family Heads

RETIREMENT ACCOUNT OWNERSHIP
Percentage of Families Who Have Any Type of Retirement Plan, by Race of Family Head

All Families

<table>
<thead>
<tr>
<th></th>
<th>2007</th>
<th>2010</th>
<th>2016</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>66.2%</td>
<td>72.0%</td>
<td>54.5%</td>
<td>37.5%</td>
</tr>
<tr>
<td>White, non-Hispanic</td>
<td>63.8%</td>
<td>73.4%</td>
<td>71.6%</td>
<td>51.0%</td>
</tr>
<tr>
<td>Black/African American</td>
<td>54.5%</td>
<td>51.0%</td>
<td>50.6%</td>
<td>37.5%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>37.5%</td>
<td>39.2%</td>
<td>37.4%</td>
<td>36.0%</td>
</tr>
<tr>
<td>Other</td>
<td>62.8%</td>
<td>55.0%</td>
<td>56.7%</td>
<td>62.5%</td>
</tr>
</tbody>
</table>

Families With Working Heads

<table>
<thead>
<tr>
<th></th>
<th>2007</th>
<th>2010</th>
<th>2016</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>71.5%</td>
<td>77.7%</td>
<td>60.6%</td>
<td>42.2%</td>
</tr>
<tr>
<td>White, non-Hispanic</td>
<td>68.4%</td>
<td>69.9%</td>
<td>77.7%</td>
<td>77.0%</td>
</tr>
<tr>
<td>Black/African American</td>
<td>54.5%</td>
<td>51.0%</td>
<td>50.6%</td>
<td>37.5%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>37.5%</td>
<td>39.2%</td>
<td>37.4%</td>
<td>36.0%</td>
</tr>
<tr>
<td>Other</td>
<td>62.8%</td>
<td>55.0%</td>
<td>56.7%</td>
<td>62.5%</td>
</tr>
</tbody>
</table>

Percentage of Families Who Have an Individual Account (IA) Retirement Plan, by Race of Family Head

Percentage of Families Who Have a DC Plan (Current or Former Employer), by Race of Family Head

Percentage of Families Who Have an Individual Retirement Account (IRA), by Race of Family Head

Note: A very small percentage of those having a Keogh Plan is included in the IRA percentage.
Percentage of Working Family Heads Eligible for a DC Plan, by Race of Family Head

Working Family Heads’ Participation Rate in an Employment-based DC Plan, by Race of Family Head

Median Individual Account (IA) Retirement Plan Balances (of Those Having a Plan), by Race of Family Head

Median DC Plan Account Balances (of Those Having a Plan from a Current or Former Employer), by Race of Family Head

Median Individual Retirement Account (IRA) Balances (of Those Having an Account), by Race of Family Head

INDIVIDUAL ACCOUNT (IA) RETIREMENT PLAN ASSETS AS A SHARE OF FINANCIAL AND TOTAL ASSETS
Median Ratio of Individual Account (IA) Retirement Plan Assets to Total Financial Assets (of Those Having an IA Plan), by Race of Family Head

RACIAL/ETHNICITY DIFFERENCES IN DEBT
Percentage of All Families Having Debt and Families with Heads Ages 55 or Older Having Debt, by Race/Ethnicity of the Family Head, 2019

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>All</th>
<th>55+</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, non-Hispanic</td>
<td>77.7%</td>
<td>69.3%</td>
</tr>
<tr>
<td>Black</td>
<td>74.0%</td>
<td>65.4%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>72.2%</td>
<td>69.0%</td>
</tr>
<tr>
<td>Other</td>
<td>77.6%</td>
<td>64.6%</td>
</tr>
</tbody>
</table>

Median Debt-to-Asset Ratio of All Families Having Debt and Families with Heads Ages 55 or Older Having Debt, by Race/Ethnicity of the Family Head, 2019

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>All</th>
<th>55+</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, non-Hispanic</td>
<td>29.5%</td>
<td>13.8%</td>
</tr>
<tr>
<td>Black</td>
<td>46.8%</td>
<td>23.9%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>46.2%</td>
<td>29.7%</td>
</tr>
<tr>
<td>Other</td>
<td>37.3%</td>
<td>25.3%</td>
</tr>
</tbody>
</table>

Percentage of All Families With Credit Card Debt, Mortgage Debt, and Debt Payments Greater Than 40% of Income, by Race/Ethnicity of the Family Head, 2019

Takeaways

• Families with minority heads were less likely to have any of the examined types of retirement plans. Some exceptions exist for those families with heads labeled as “other”.

• The account balances were also lower among those families with heads who were Black or Hispanic.

• Among those having IA plans, families with Black and Hispanic heads had a larger share of their financial assets being from the IA plans.

• The likelihood of having debt wasn’t meaningfully different across the families. However, the debt-to-asset ratios were much higher for families with Black and Hispanic heads.

• Furthermore, families with Black and Hispanic heads were less likely to have housing debt but had similar likelihoods of having credit card debt. Families with a minority head were also more likely to have high debt payments, particularly those with Hispanic heads.
THE FULL PICTURE: RETIREMENT, FINANCIAL WELLNESS, AND HEALTH BENEFIT CONSIDERATIONS OF MINORITIES IN THE U.S.

Jack VanDerhei,
Director of Research,
Employee Benefit Research Institute
The full picture: Retirement, financial wellness and health benefit considerations of minorities in the United States

EBRI Winter Policy Forum

Christina Cutlip, Ph.D.
Senior Managing Director, TIAA
Agenda

Financial literacy and why it matters

Systemic support for better outcomes

What’s coming next
What is it?

Measures knowledge and understanding which enable sound financial decision making and effective management of personal finances.

How does it work?

- Annual survey of U.S. adults
- Covers eight areas where individuals routinely make financial decisions
- Oversamples a demographic group each year:
  - Hispanics in 2017
  - African Americans in 2019

Functional areas:

1. Earning
2. Consuming
3. Saving
4. Investing
5. Borrowing
6. Insuring
7. Comprehending risk
8. Go-to information sources
Financial literacy in 2020

African American and Latinx financial literacy are lower than that of whites.

% of P-Fin Index questions answered correctly

<table>
<thead>
<tr>
<th>Group</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>African Americans</td>
<td>34%</td>
</tr>
<tr>
<td>Latinx</td>
<td>41%</td>
</tr>
<tr>
<td>Whites</td>
<td>58%</td>
</tr>
</tbody>
</table>

Source: TIAA Institute-GFLEC Personal Finance Index (2020).
Borrowing is common area of relatively high financial literacy.

<table>
<thead>
<tr>
<th></th>
<th>% of P-Fin Index questions answered correctly</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>African Americans</strong></td>
<td></td>
</tr>
<tr>
<td>Borrowing</td>
<td>43%</td>
</tr>
<tr>
<td>Consuming</td>
<td>43%</td>
</tr>
<tr>
<td>Earning</td>
<td>40%</td>
</tr>
<tr>
<td><strong>Latinx</strong></td>
<td></td>
</tr>
<tr>
<td>Borrowing</td>
<td>50%</td>
</tr>
<tr>
<td>Saving</td>
<td>48%</td>
</tr>
<tr>
<td>Earning</td>
<td>47%</td>
</tr>
</tbody>
</table>

Source: TIAA Institute-GFLEC Personal Finance Index (2020).
Insuring and comprehending risk are common areas of relatively low financial literacy.

% of P-Fin Index questions answered correctly

<table>
<thead>
<tr>
<th>Category</th>
<th>African Americans</th>
<th>Latinx</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insuring</td>
<td>23%</td>
<td>33%</td>
</tr>
<tr>
<td>Comprehending risk</td>
<td>27%</td>
<td>33%</td>
</tr>
<tr>
<td>Investing</td>
<td>28%</td>
<td>37%</td>
</tr>
<tr>
<td>Go-to info sources</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: TIAA Institute-GFLEC Personal Finance Index (2020).
Financial literacy is greater among U.S.-born Latinx.

<table>
<thead>
<tr>
<th></th>
<th>% of P-Fin Index questions answered correctly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Latinx, U.S. born</td>
<td>44%</td>
</tr>
<tr>
<td>Latinx, foreign born</td>
<td>36%</td>
</tr>
<tr>
<td>Whites</td>
<td>55%</td>
</tr>
</tbody>
</table>

Latinx financial literacy by age

Financial literacy of young U.S.-born Latinx almost equals that of their white peers.

% of Index questions answered correctly

Latinx, U.S. born

- 18-34: 40%
- 35-54: 47%
- 55+: 46%

Latinx, foreign born

- 18-34: 30%
- 35-54: 38%
- 55+: 35%

Whites

- 18-34: 44%
- 35-54: 54%
- 55+: 61%

Financial literacy mitigates differences in financial fragility.

% who could certainly or probably come up with $2,000 if an unexpected need arose within the next month.

<table>
<thead>
<tr>
<th>Group</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>African Americans</td>
<td>60%</td>
</tr>
<tr>
<td>Whites</td>
<td>76%</td>
</tr>
</tbody>
</table>

P-Fin Index questions answered correctly

<table>
<thead>
<tr>
<th>Score Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>51% to 75%</td>
<td>77%</td>
</tr>
<tr>
<td>76% to 100%</td>
<td>89%</td>
</tr>
</tbody>
</table>

Source: TIAA Institute-GFLEC Personal Finance Index (2019).
Financial literacy mitigates differences in saving for retirement.

% of non-retirees who save for retirement on a regular basis

<table>
<thead>
<tr>
<th>Category</th>
<th>African Americans</th>
<th>Whites</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. Adults</td>
<td>45%</td>
<td>63%</td>
</tr>
</tbody>
</table>

P-Fin Index questions answered correctly

<table>
<thead>
<tr>
<th>Range</th>
<th>Correctness</th>
</tr>
</thead>
<tbody>
<tr>
<td>51% to 75%</td>
<td>69%</td>
</tr>
<tr>
<td>76% to 100%</td>
<td>90%</td>
</tr>
</tbody>
</table>

Source: TIAA Institute-GFLEC Personal Finance Index (2019).
Overview: What the SECURE Act means to retirement plans

Setting Every Community Up for Retirement Enhancement (SECURE) Act

- Comprehensive retirement reform bill signed into law December 20, 2019
- The most significant retirement legislation since the Pension Protection Act of 2006
- Contains 30 provisions designed to help modernize the retirement system

Gives employers more tools to help employees pursue retirement readiness

- Increases access to in-plan lifetime income solutions (Guarantee Gap)
- Facilitates increased savings rates (Savings Gap)
- Improves access to employer-sponsored retirement plans (Access Gap)
Key provisions of SECURE Act 2.0

Coverage
- Expanding automatic enrollment in retirement plans
- One-year reduction in period of service requirement for long-term part-time workers
- Modification of startup credit for small employers

Savings
- Indexing IRA catch-up limit
- Higher catch-up contribution to apply at age 60
- Treatment of student loan payments for matching contributions
- Small, immediate financial incentives for plan contributions
- Simplification and increase in saver’s credit

RMDs
- Increase RMD age to 75
- Exemption from RMD rules for individuals with certain account balances (<$100,000)
Thank you
TIAA-CREF Individual & Institutional Services, LLC, Members FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

Investment products may be subject to market and other risk factors. See the applicable product literature or visit TIAA.org for details.

TIAA.org

©2020 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017

1437839
Financial Well-being: What has 2020 taught us?

Karen Moseley, HERO President
December 8, 2020
HERO Vision

All workplaces will positively influence the health and well-being of employees, families and communities.
Financial Well-being: What is it?

- Control over finances
- Can absorb financial shock
- Meets financial goals
- Freedom to make choices that allow life enjoyment

Basic Financial Well-Being Needs Assessment

Utilize an assessment tool
- HA questions related to financial well-being
- CFPB Personal Financial Well-Being Scale

Human resource data
- Salary and wage data and alignment with living wage in the areas where employees live (http://livingwage.mit.edu)
- Workforce demographics (i.e., percent eligible for retirement and 401(k) contribution rates)
- 401(k) contribution rates
- 401(k) loans

Qualitative data – ask managers and supervisors:
- If they are aware of employees who are struggling with financial issues
- To note employee behavior that may be indicative of financial issues, such as challenges with reliable transportation or finding consistent childcare, that may show up as drivers of absenteeism

Abbreviations: CFPB, Consumer Financial Protection Bureau; HA, Health Assessment.
<table>
<thead>
<tr>
<th>Focus</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment advising</td>
<td>Provided by an individual or firm that is in the business of giving advice on investing in stocks, bonds, mutual funds, securities, or exchange-traded funds. Investment advisor services may include financial planning services and advice on every aspect of financial life</td>
</tr>
<tr>
<td>Financial education</td>
<td>Aims to improve financial competence or knowledge through virtual and in-person training and workshops</td>
</tr>
<tr>
<td>Financial coaching</td>
<td>Similar to health coaching where the aim is improvement and goal accomplishment, coaching often begins with a current state assessment to support development of a personal financial plan</td>
</tr>
<tr>
<td>Cash flow management</td>
<td>Vendors provide online platform with digital tools including financial and savings calculators and budgeting guidance</td>
</tr>
<tr>
<td>and budgeting assistance</td>
<td></td>
</tr>
<tr>
<td>Loan repayment/</td>
<td>Provide online tools to model options for repayment. Some provide access to refinance and consolidation options, while others also administer employer loan contributions</td>
</tr>
<tr>
<td>assistance</td>
<td></td>
</tr>
<tr>
<td>Short-term/hardship loans</td>
<td>Help employees avoid costly 401(k) loans and payday lender fees by offering emergency loans often capped at 8%-10% of salary. Repayment structure helps to ensure the loan is paid back and may be structured to build up savings concurrently</td>
</tr>
</tbody>
</table>

CASE STUDY: Prudential

Prudential has identified 7 keys to a successful financial wellness program:

1. **Provide a wealth of financial wellness offerings, building what you can over time.** You want a broad range of offerings, but not everything needs to be available on day 1. Deliver a continuous evolution of offerings.
2. **Integrate benefit offerings.** Benefit offerings not only can boost financial wellness but a financial wellness program can help employees appreciate and make better use of the benefits being offered.
3. **Embrace innovative plan design features.** In retirement savings plans, for example, automating participant enrollment and escalation of contributions can drive superior results.
4. **Provide access to investment education and planning resources.** Tools that help employees assess their financial health and improve it can lead to better outcomes.
5. **Recognize that employees engage and learn in different ways.** Some prefer to learn independently using online programs, for example, while others prefer in-person engagement.
6. **Change the culture and build trust.** Develop creative, consistent, and engaging communications programs.
7. **Develop a holistic approach.** Your financial wellness strategy should focus on delivering personal, organizational, and community benefits.
8. **Leverage data, both internal and external, to inform strategy.** Measuring results is crucial to figuring out what works and what doesn’t, refining your program, and allocating resources appropriately.

CURRENT ENVIRONMENT

Social determinants of health are the circumstances in which people are born, grow up, live, work and age, and the systems put into place to deal with illness.

Each Year In The U.S...

- **1.5 million** million individuals experience homelessness
- **3.6 million** people cannot access medical care due to lack of transportation
- **40 million** people face hunger, and
- **11.8 percent** of households are food insecure
IMPACT OF SOCIAL DETERMINANTS OF HEALTH

Social determinants of health have tremendous affect on an individual’s health regardless of age, race, or ethnicity.

Socioeconomic Factors
- Education
- Job Status
- Family/Social Support
- Income
- Community Safety

SDOH Impact
- 20 percent of a person’s health and well-being is related to access to care and quality of services
- The physical environment, social determinants and behavioral factors drive 80 percent of health outcomes

Physical Environment

Health Behaviors
- Tobacco Use
- Diet & Exercise
- Alcohol Use
- Sexual Activity

Health Care
- Access to Care
- Quality of Care

Source: Institute for Clinical Systems Improvement; Going Beyond Clinical Walls: Solving Complex Problems, 2014 Graphic designed by ProMedica.
Financial Stability by Race

**Table 1: Wealth rises with age for all families, but substantial wealth gaps between White and non-White families persist throughout the life-cycle.**

Source: Federal Reserve Board, 2019 Survey of Consumer Finances.
Notes: Table displays median wealth by age group and by race and ethnicity in thousands of 2019 dollars.

<table>
<thead>
<tr>
<th></th>
<th>White</th>
<th>Black</th>
<th>Hispanic</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 35</td>
<td>25.4</td>
<td>0.6</td>
<td>11.2</td>
<td>13.5</td>
</tr>
<tr>
<td>35-54</td>
<td>185.0</td>
<td>40.1</td>
<td>46.1</td>
<td>154.5</td>
</tr>
<tr>
<td>Over 55</td>
<td>315.0</td>
<td>53.8</td>
<td>111.5</td>
<td>213.2</td>
</tr>
</tbody>
</table>
Educational Attainment of Adults Ages 25 and Older, by Race and Ethnicity: 2017

SDOH: Financial Insecurity

**SCARCITY**: having less than you feel you need

**POOR**: having too little money to buy what one needs AND requires one to use more bandwidth to manage available funds

**BANDWIDTH**: new lens through which to view financial well-being

**TUNNELING**: single-mindedly focusing on managing scarcity; leads to seemingly irrational decisions

“When you’re tunneling, many rewards can fall outside the tunnel. Why not instead think about financial products, logistical interventions, or working conditions that help workers deal with financial volatility and help clear some bandwidth?”

What can Employers do?

- **Create bandwidth.**
  Example: Provide pay advances to employees in an effort to avoid payday lenders

- **Influence what is in the tunnel** by using reminders.
  Example: Simple text or email reminder of the goal once a month increased savings by 6%

- **Timing to maximize bandwidth** can be helpful.
  Example: Present options for longer term strategies when individuals have more bandwidth for more likely adoption

- Bandwidth limitations have implications for **how info is presented.**
  Example: Clear, concise summaries of options for financial products or programs can economize on bandwidth

Focus Area: Health & Well-being Benefits

❖ ASK:
  What key resources, in the community and within the workplace, address employee social needs?

❖ DO:
  ✓ Listen to employees
  ✓ Leverage existing vendor partners including financial partners (i.e., 401k, insurance) to understand employee data with a SDOH perspective
  ✓ Support utilization of benefits and vendor partner resources
  ✓ Destigmatize the use of resources and benefits
Focus Area: **Work Scheduling & Pay**

❖ **ASK:**

What do our employees need in terms of equitable work scheduling and pay?

❖ **DO:**

✓ Assess recruiting, hiring, scheduling and payment practices for norms that hinder well-being
✓ Consider pilots that promote flexibility and job autonomy

**SPOTLIGHT:**

Greyston Bakery’s ‘Open Hiring’ policy seeks to employ previously incarcerated individuals with a goal to educate and train and to address the cycles of poverty that impact health status.
SDOH Insecurities
October 2020
(full-time US employees)

• 41% food insecurity
• 43% housing insecurity
• 37% financial insecurity
• 26% childcare challenges
• 26% eldercare challenges

Source: Harris-ProMedica SDOH Index Poll, Oct 2020, n=U.S. sample of 830 full-time employees
Depression by SDOH Insecurities October 2020 (full-time US employees)

Difficulty in paying for food, housing, medical care and utilities in past two months. (somewhat, very)

- No: 17%
- Yes: 63%

Source: Harris-ProMedica SDOH Index Poll, Oct 2020, n=U.S. sample of 830 full-time employees
VITAL CONDITIONS FOR WELL-BEING

Vital conditions are properties of places and institutions that all people need to participate, prosper, and reach their full potential. We encounter them on day one and depend on them every day of our lives. They also persist over generations.
Resources

➢ 100 Million Healthier Lives <100mlives.org>
➢ A New CSR Frontier: Business and Population Health <bsr.org>
➢ Build Healthy Places Network <buildhealthyplaces.org>
➢ Chief Executives for Corporate Purpose <cecp.co>
➢ Community Commons <communitycommons.org>
➢ County Health Rankings & Roadmaps <countyhealthrankings.org>
➢ Good Health Is Good Business <bipartisanpolicy.org/report/good-health-is-good-business>
➢ HERO Publications <hero-health.org/resources/committee-publications/>
  ➢ Category: Healthy Workplaces, Healthy Communities
  ➢ Category: Employer-Community Collaboration Study Committee
➢ Health Means Business <uschamberfoundation.org>
➢ National Academies: Health and Medicine Division <nationalacademies.org>
  ➢ Action Collaborative on Business Engagement in Building Healthy Communities
  ➢ Communities in Action: Pathways to Health Equity <nationalacademies.org/promotehealthequity>
➢ WIN Network – Vital Conditions <winnetwork.org/vital-conditions>
Thank You!

Karen Moseley
HERO President
Karen.Moseley@HERO-health.org
Office: (717) 868-7150
THURSDAY’S EVENT

EBRI WINTER POLICY FORUM WEBINAR
DECEMBER 10, 2020
2:00–3:15 P.M.

The Stand: Employer Approaches to Health Benefits Post-COVID-19

Featuring:
Paul Fronstin, Director, Health Research and Education Program, Employee Benefit Research Institute
Kris Haltmeyer, Vice President, Legislative & Regulatory Policy, BCBSA
Cheryl Larson, President and CEO, Midwest Business Group on Health
Mark Wilson, President, American Health Policy Institute, Vice President, Health and Employment Policy, HRPA
Chief Economist, HRPA
Chris Byrd, Executive VP, Operations, WEX Health, Moderator

Register at ebri.org
UPCOMING EBRI PROGRAMS

Retirement Spending Profiles: Findings from the Health and Retirement Study Webinar – January 27, 2021

May Policy Forum – May 13, 2021

Please visit ebri.org for more information.

Align your brand – Sponsor these events: contact Betsy Jaffe, jaffe@ebri.org