



## EBRI-ERF POLICY FORUM #88

### Retirement, Health, and Financial Wellbeing

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

Virtual Meeting Series

#### Moderated by:

[Lori Lucas](#), President and CEO, Employee Benefit Research Institute

#### AGENDA

December 7 – 1:00 – 2:15 p.m.

**Lillywhite Award Winner Howard Fluhr of The Segal Group**

[Tami Simon](#), Senior Vice President, Segal

[Howard Fluhr](#), Chairman Emeritus, Segal

#### **Election Results: What They Mean for Employers and the Benefits Landscape**

The U.S. election will have significant implications for employers and the benefits landscape. "Status quo" result, major changes in leadership, a contested election — hear from leading experts on what it all means and how it may affect health benefits, retirement plans, and financial wellness initiatives.

#### **Speakers:**

- [Norm Ornstein](#), Resident Scholar, American Enterprise Institute
- [Bill McInturff](#), Partner, Public Opinion Strategies
- [Jim Klein](#), President, American Benefits Council
- [Chantel Sheaks](#), Executive Director of Retirement Policy, U.S. Chamber of Commerce, Moderator

December 8 – 2:00 – 3:15 p.m.

#### **The Full Picture: Retirement, Financial Wellness, and Health Benefit Considerations of Minorities in the U.S.**

Minority workers are in unique situations when it comes to retirement planning, health benefit utilization, and overall financial wellness. Unfortunately, not enough research has been done to understand their circumstances and their needs. In this session, experts will identify the research that could help advance the understanding of barriers to financial success for minority workers. Furthermore, EBRI researchers will outline their upcoming efforts around surveying, modeling, and

evaluating the status of minority workers' retirement prospects with the understanding of the identified barriers.

#### Speakers

- [Craig Copeland](#), Senior Research Associate, Employee Benefit Research Institute
- [Jack VanDerhei](#), Director of Research, Employee Benefit Research Institute
- [Christina Cutlip](#), Senior Managing Director and Head of Client Engagement and National Advocacy, TIAA
- [Karen Moseley](#), President, Health Enhancement Research Organization
- [Aron Szapiro](#), Head of Policy Research, Morningstar, Moderator

**December 10 – 2:00 – 3:15 p.m.**

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

The pandemic related to COVID-19 led most states to impose “lock-down” orders in the spring of 2020 that closed many workplaces and dramatically slowed U.S. economic activity. It led to across the board strategic re-evaluations of business strategies, and may include changes to employment-based health benefits. The massive increases in unemployment could enable such changes. Yet, savings from reduced use of health care services during the shutdown may have reduced the urgency to make any changes. Join this panel to hear more about what is next for employment-based health benefits.

#### Speakers:

- [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, HRPAs Chief Economist, HRPAs
- [Chris Byrd](#), Executive VP, Operations, WEX Health, Moderator