

EBRI-ERF POLICY FORUM #83
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 10, 2018
Program: 8:30am – 12:00pm
Breakfast at 8:00am

AGENDA

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| 8:00am-8:30am | Breakfast |
| 8:30am-8:40am | Welcome and Session Kick-Off
Lori Lucas, President & CEO, EBRI
Michael Doshier, Vice Chair Policy Forum |
| 8:40am–12:00pm | Sessions |
| 8:40am-9:30am | Exploring the ‘Gig Economy’ and the Future of Benefits
<i>There is a lot of talk about the emerging gig economy and its potential impact on workforce dynamics and benefits. But there are many unknowns around what is really happening in this space: is it meaningfully different from the trends we’ve already been seeing and how will it impact workplace benefits? This panel will explore what we already know, what we still don’t know, and what are the critical inputs that are important to understand in terms of determining the potential impact on retirement readiness of the American workforce.</i>

Moderated by: Jake Biscoglio , VP Strategic Initiatives, Prudential Financial
Julie Stitzel , Managing Director of Policy and Strategic Initiatives, C_TEC (Chamber Technology Engagement Center), U.S. Chamber of Commerce
Kendra Isaacson , Senior Pensions Counsel - Senate Committee on Health, Education, Labor and Pensions
Jack VanDerhei , Research Director, EBRI |
| 9:30am-10:20am | Student Loans: Is it Time for Employers to Step In?
<i>One of the most pressing issues facing Americans is paying for college. The result has been a sharp increase in the number of workers with student loan debt. Employers recognizing this pressing issue have begun to examine how they can help their workers with this issue, but in addition how programs designed to assist with student debt can impact the attraction and retention of young graduates. This panel will explore the overall extent of student loan debt; the experience of an early-adopter employer addressing this issue for their employees; the marketplace for employer programs on student loan debt, including the types of programs being used and reach of these programs among employers; and legislative proposals under consideration in Congress to help Americans with student loan debt.</i> |

Moderated by: **Michael Doshier**, Global Head of Retirement Marketing, Franklin Templeton Investments

Cindy Silva, Head of Financial Wellness Strategy, Fidelity Investments

Kate Winget, Chief Sales Officer; Gradifi

Rachel Collins, counsel, Congressman Rodney Davis

Craig Copeland, Senior Research Associate, EBRI

10:20am –10:30am

Break

10:30am-11:20am

The Intersection of Health and Wealth: The Role of Health Savings Accounts (HSAs)

Unlike contributions to a 401(k) or IRA, HSAs benefit from a triple-tax advantage: contributions to the account are deductible from taxable income, any interest or other capital earnings on assets in the account build up tax free, and distributions for qualified medical expenses are excluded from taxable income. Because of the triple-tax advantage, HSAs are often viewed as a supplement to retirement plans. This panel will examine the role of HSAs in retirement planning and financial wellbeing more generally. Data on how individuals are using HSAs will be presented. The panel will also examine how to better engage individuals in using their HSAs as well as public policy issues.

Moderated by: **Kris Haltmeyer**, VP, Health Policy and Analysis, Blue Cross Blue Shield Association (BCBSA)

Doug Fisher, Director of Retirement Policy, American Retirement Association

Todd Berkley, SVP & Managing Director, BenefitWallet

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

11:20am-11:50am

Fireside chat: Congressional Staff Perspectives from Both Sides of the Aisle

Interviewed by: **Michael Kreps**, Principal, Groom Law Group

Chris Allen, Senior Advisor for Benefits, Committee on Finance

Kara Getz, Chief Counsel at U.S. House of Representatives Committee on Ways & Means

11:50am-12:00pm

Wrap up

Michael Doshier, Vice Chair Policy Forum