



**EBRI-ERF POLICY FORUM #89**

**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

[Liz Varley](#), Vice President - Federal Government Affairs, Ameriprise Financial, and Vice Chair of the EBRI Public Policy Advisory Council

**AGENDA**

**May 10 – 2:00 – 2:30 pm.**

**Department of Labor: The Next Four Years**

*The Employee Benefits Security Administration (EBSA) is a federal agency within the Department of Labor, committed to educating and assisting the nearly 154 million workers, retirees and their families. This constituency is covered by approximately 722,000 private retirement plans, 2.5 million health plans, and 885,000 other welfare benefit plans holding approximately \$11.1 trillion in assets, as well as plan sponsors and members of the employee benefits community. EBSA balances proactive enforcement with compliance assistance and works diligently to provide quality assistance to plan participants and beneficiaries. In this session we'll get updates on DOL's upcoming activities that impact retirement from EBSA's acting agency head, **Principal Deputy Assistant Secretary Ali Khawar**.*

**Speakers:**

[Ali Khawar](#), Principal Deputy Assistant Secretary, Department of Labor

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

**2:30 – 3:15 pm.**

**Lessons Learned From COVID-19: State of Retirement**

*The CARES Act, unemployment targeting lower income workers, women leaving the workforce to provide caregiving, Baby Boomers potentially contemplating an earlier-than-planned retirement...as we emerge from the other side of the pandemic, it is time to take stock of the past year's impact on retirement. Specifically, how should public policy and plan design change to accommodate the new reality?*

**Speakers:**

[Aliya Robinson](#), Senior Vice President, Retirement & Compensation Policy, The ERISA Industry Committee

[Will Hansen](#), Chief Government Affairs Officer, American Retirement Association

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

**May 11 – 2:00 – 3:15 p.m.**

**Emergency Saving and Financial Resilience: The Role of the Employer**

*One of the most commonly cited financial wellbeing initiatives on employers' "to-do" list in a recent EBRI survey was emergency fund/employee hardship assistance. Meanwhile, another EBRI survey showed that just over six in ten employees agree that it is their employer's responsibility to help ensure they are healthy and financially secure. But what should the role of the employer be when it comes to facilitating emergency savings? And how do existing workplace benefits such as defined contribution plans fit it?*

**Speakers:**

[Sarah Holden](#), Senior Director, Retirement & Investor Research, Investment Company Institute

[Heidi Johnson](#), Director of Behavioral Economics, Financial Health Network

[Diana Rucci](#), Director, Product Development, Prudential Financial

[Craig Copeland](#), Senior Research Associate, Employee Benefit Research Institute, Moderator

**May 13 – 2:00 – 3:15 p.m.**

**Tearing Down the ACA Firewall: Implications for Employment-Based Health Benefits Under the Biden Health Care Plan**

*The Affordable Care Act includes provisions maintaining the employment-based health benefits system, including the prohibition against workers being eligible for exchange-based subsidies when offered affordable coverage through employment. But the proposed Biden Health Care Plan may have implications for the strong link between employment and health coverage. The plan would effectively eliminate the firewall between ESI and ACA exchanges by increasing premium subsidies, expanding subsidy eligibility and by introducing a public option health plan. This panel will examine the potential impact that eliminating the firewall may have on the employment-based health benefits system.*

[Paul Fronstin](#), Director of the Health Research and Education Program, EBRI

[Holly Wade](#), Executive Director, NFIB Research Center

[Neil Goldfarb](#), President and CEO, Greater Philadelphia Business Coalition on Health

**Shaun O'Brien**, Assistant Director for Research and Collective Bargaining Services, AFSCME

[Tami Simon](#), Senior Vice President, Global Corporate Consulting Business Leader, Segal, Moderator