



**Employee Benefit Research Institute**

**92<sup>nd</sup> Policy Forum**

**Strengthening Financial Security Through Employee Benefits**

May 11, 2023

11:00 a.m. to 4:30 p.m.

F Street Conference Center

20 F Street, NW Washington, DC 20001

*Login Information:*

Please click the link below to join the webinar:

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**AGENDA**

**9:00 – 11:00 a.m.**

**Registration**

**9:30 – 10:30 a.m.**

**Center Meetings**

Retirement Security Research Center Meeting

Center for Research on Health Benefits Innovation Meeting

**11:00 – 11:05 a.m.**

**Welcome From EBRI President & CEO Barbara Marder**

**11:05 – 11:25 a.m.**

**An Update From the Employee Benefits Security Administration**

[Lisa M. Gomez](#), Assistant Secretary for the Employee Benefits Security Administration, Department of Labor

**11:25 – 11:40 a.m.**

**Caregiving and Retirement Confidence**

Unpaid caregivers face many demands on their time and potentially on their finances. The 2023 Retirement Confidence Survey (RCS) added a special focus on these caregivers by sampling additional unpaid caregiver

workers and retirees to see the impact from providing this care on their retirement preparations and outcomes. The findings from RCS on unpaid caregivers will be presented in this panel with particular attention to attitudes about retirement and retirement decisions.

Presenter:

[Craig Copeland, Ph.D.](#), Director of Wealth Benefits Research, Employee Benefit Research Institute

**11:40 a.m. – 12:30 p.m.**

### **Caregiving and Financial Security**

This esteemed panel will discuss how to ensure financial security among employees who are playing caregiving roles. Key elements examined include workplace products, programs, and communications. In addition, the panel will identify the policy implications of not having the right products available through the workplace.

Panelists:

[Lily Liu](#), Family Caregiver

[Jason Resendez](#), President and CEO, National Alliance for Caregiving

[Cynthia Hutchins](#), Director of Financial Gerontology, Bank of America

Moderated by:

[Holly Verdeyen](#), Partner, US Defined Contribution and Financial Wellness Leader, Mercer

**12:30 – 1:30 p.m.**

**Lunch**

**1:30 – 1:40 p.m.**

### **The Tax Efficiency of Employment-Based Health Benefits**

The large dollar amounts associated with the tax exclusion of employment-based health benefits makes it an almost inescapable target for policymakers from both a budgetary and a political perspective. While employment-based coverage is the largest tax expenditure in the U.S. budget, it is also the lowest expenditure per person when compared with other health-coverage-related subsidies. This presentation will examine the tax efficiency of employment-based health benefits as it relates to subsidies for other types of health coverage.

Presenter:

[Paul Fronstin, Ph.D.](#), Director of Health Benefits Research, Employee Benefit Research Institute

**1:40 – 2:40 p.m.**

### **The Value of the Employment-Based Health Benefits System**

The employment-based health benefits system may come under attack from both the left and the right. Sen. Bernie Sanders (I-VT) is now chair of the Senate HELP committee and will continue to push for expansion of

Medicare. The House Republicans will continue to support ICHRAs, as they did in their Healthy Future Task Force, and may revisit past proposals for a Health Care Backpack, which would also move away from an employment-based health benefits system. This panel will examine the pros and cons of delinking health benefits from employment.

Panelists:

[Karen Pollitz](#), Senior Fellow, Kaiser Family Foundation

[Kurt Giesa](#), Partner, Oliver Wyman

[Nicholas Knab](#), President & CEO, OneBridge Benefits

[Josh Bivens](#), Director of Research, Economic Policy Institute

Moderated by:

[Nicky Brown](#), VP, Advocacy and Government Affairs, HealthEquity

**2:40 – 3:00 p.m.**

**Refreshment Break**

**3:00 – 3:30 p.m.**

**Pop-Up Talks**

State-Sponsored Programs with [Mary Morris](#), CEO, Virginia529/  
ABLENow

Emergency Savings with [Devin Miller](#), CEO, SecureSave

**3:30 – 4:20 p.m.**

**SECURE Acts: Moving From 1.0 to 2.0**

This expert panel will share the most up-to-date information on implementing SECURE 2.0 provisions, with an eye toward the evolution from SECURE 1.0. What can employers and benefits providers expect about implementing the basket of SECURE provisions, from emergency savings to RMDs and catch-up contributions? This session will also address unfinished business and technical corrections that are being implemented or considered in the near term.

Panelists:

[Andy Banducci](#), Senior Vice President, Retirement and Compensation Policy, The ERISA Industry Committee

[Brigen Winters](#), Principal, Chair Policy Practice, Groom Law Group

[Bill Evans](#), Attorney-Advisor, Benefits Tax Counsel's Office, Office of Tax Policy, Department of the Treasury

[Helen Morrison](#), Deputy Benefits Tax Counsel, Office of Tax Policy, Department of the Treasury

Moderated by:

[Liz Varley](#), Senior Vice President, Federal Government Affairs, Ameriprise

**4:20 – 4:30 p.m.**

**Closing Remarks From EBRI President & CEO Barbara Marder**

4:30 p.m.

Adjourn