

EBRI-ERF POLICY FORUM #83
20 F Street, NW Conference Center
20 F Street, NW Suite 1000 Washington, DC 20001
Thursday, May 10, 2018
8:30 a.m. – 12:00 p.m.
Breakfast at 8:00 a.m.

Speakers & Discussants:
Retirement, Health and Financial Wellbeing

Chris Allen



Mr. Allen currently serves as the Senior Advisor for Benefits and Exempt Organizations for the Senate Finance Committee, Majority Staff. Mr. Allen was previously the Senior Economic Policy Advisor for Senate Finance Committee member Senator Pat Roberts (R-KS), where he advised on legislative strategies, and was a drafter of the Tax Cuts and Jobs Act, focusing on Research and Development tax incentives and tax accounting reform, international tax reform and business tax reform. He has consulted extensively on issues relating to the taxation of insurance products and services, retirement savings incentives, educational tax incentives, and state and local government financing.

Todd Berkley



Todd Berkley is a nationally recognized expert on health savings accounts (HSAs) and consumer-directed health care. As the Global Leader of BenefitWallet® within Conduent, Todd helps employers, consumers, consultants and carriers unleash the power of the HSA.

From the early days of the health care reform debate, Todd has been instrumental in promoting the value of HSAs to key lawmakers, regulators and administrators. A passionate industry advocate, Todd is a frequent speaker at conferences and seminars and the author of *The HSA Owner's Manual*.

Todd is a member of the American Banking Association HSA Council and a board member for the Healthcare Choice Coalition. He is an active member of the AHIP HSA Leadership Council and participates in numerous industry advocacy activities at the national level.

Jake Biscoglio



Jake Biscoglio leads Strategic Initiatives at Prudential with a focus on independent worker and aggregation opportunities. Jake joined Prudential in October 2014 to lead the Disability business for Group Insurance. In this role, he was responsible for the overall financial results of the business. Additionally, he was responsible for the Product Development, Contracts Filing, and Client Analytics and Consulting Practice.

Biscoglio has broad experience in health care, insurance, and consulting. He began his career at Cigna as an underwriter, and then went on to lead the development and launch of the company's consumer driven product, Cigna Choice Fund. Prior to Prudential, Biscoglio led the Private Exchange business for Cigna, with accountability for the company's private exchange strategy and business operations. He previously served as a benefits consultant with Hewitt Associates and was vice president, Product Development for WellPoint's commercial business unit.

Biscoglio holds an MBA from Rensselaer Polytechnic Institute, and a BA from Providence College. He resides in Connecticut and serves as a Trustee for The Wheeler Clinic and as Board member for The Mill Foundation for Kids, LLC.

Rachel Collins



Rachel Collins is Counsel for Congressman Rodney Davis. She focuses on education, workforce, foreign affairs, and telecommunications issues. She received her law degree from Indiana University Maurer School of Law and has worked in the House of Representatives since 2015.

Craig Copeland

Craig Copeland is a Senior Research Associate with the Employee Benefit Research Institute. He has been with EBRI since 1997. Dr. Copeland has authored or coauthored numerous *EBRI Issue Briefs*, *EBRI Notes* articles, chapters in books and journal articles on topics ranging from ERISA and employment-based health plans, analyses of Social Security reforms, to participation in employment-based retirement plans and the confidence of Americans in their retirement prospects. With the creation of the EBRI IRA Database, he has conducted extensive research on IRAs using the database on account balances, asset allocation, contributions, rollovers, and withdrawal activity.

Dr. Copeland received a B.S. in economics from Purdue University and a Ph.D. in economics from the University of Illinois at Urbana-Champaign.

Michael Doshier



Michael Doshier currently serves as the global head of Retirement marketing for Franklin Templeton investments. In this role Michael is tasked with leading the firm's efforts on positioning itself across the various retirement markets around the world.

Prior Michael served as vice president of Advisor Marketing in the Retirement Services division of MassMutual Financial Group. Michael was responsible for the overall customer experience for the advisor and plan sponsor customer segments.

Michael has served in the financial services industry for more than 25 years. During his career Mr. Doshier has held several leadership positions, including leading Fidelity Investments Tax-Exempt market segment to record growth and market share, management of national call centers, as well as management of various service delivery functions, relationship management, and total benefits outsourcing operations.

Michael is a frequent speaker at industry events and government meetings on key issues affecting the retirement industry.

Michael received a bachelor of arts degree from Xavier University and has earned his FINRA Series 63, 7, 8, and 26 registrations.

Michael lives in El Dorado Hills California with his wife of 20+ years, Patty and their three children.

Doug Fisher



Doug is the Director of Retirement Policy for the American Retirement Association (ARA). Before joining ARA, Doug led Fidelity's legislative policy and thought leadership development teams involving retirement, health and welfare benefit plans. In this role, Doug developed the company's point of view on legislative and regulatory matters impacting Fidelity's business. In addition, Doug advised many Fortune 1,000 companies on the impact of legislation and regulation on the design and delivery of benefits. Doug also established Fidelity's federal government relations office in Washington, D.C.

Paul Fronstin



Paul Fronstin is Director of the Health Research and Education Program at the Employee Benefit Research Institute (EBRI), a private, nonprofit, nonpartisan organization committed to original public policy research and education on economic security and employee benefits. He also oversees the Center for Research on Health Benefits Innovation. He has been with EBRI since 1993.

Dr. Fronstin's research interests include trends in employment-based health benefits, private health insurance exchanges, workplace wellness programs, consumer-driven health benefits, retiree health benefits, employee benefits and taxation, and public opinion about health benefits and health care. He currently serves on the board of trustees for Emeriti Retirement Health Solutions and for the Maryland Patient Safety Center. He also serves on the National Advisory Board for the University of Michigan Center for Value-Based Insurance Design. He is the associate editor of *Benefits Quarterly* and is also a TIAA-CREF Institute Fellow. From 2012-2016, Dr. Fronstin served on the Maryland Health Care Commission. In 2010, he served on the Institute of Medicine (IOM) Committee on Determination of Essential Health Benefits.

Dr. Fronstin earned his Bachelor of Science degree from SUNY Binghamton and his Ph.D. in economics from the University of Miami. Dr. Fronstin can be reached at fronstin@ebri.org.

Kara Getz

Kara Getz is Chief Tax Counsel for the Ways & Means Committee working for Ranking Member Richard E. Neal. Prior to joining Ways & Means, Kara was Senior Tax Counsel for the Senate Finance Committee and Tax Counsel and Legislative Director for Congressman Richard Neal. Kara also worked as Chief Counsel for the Senate Special Committee on Aging and Tax Counsel for Senator Gordon Smith. Her private sector experience includes working as the Director of Congressional Affairs for ASPPA and as a Senior Manager in the National Compensation and Benefits Group of Ernst & Young LLP's Human Capital practice.

Kris Haltmeyer



Kris Haltmeyer is Vice President, Legislative & Regulatory Policy, for the Blue Cross and Blue Shield Association (BCBSA) in Washington, D.C. He oversees legislative and regulatory policy development for BCBSA, working on a broad range of issues, including health insurance reform, exchanges, and government programs.

With over 25 years of experience in strategic analysis and policy development, Kris has contributed to the debates on each of the major laws impacting health plans in recent years. These include the Affordable Care Act (ACA), the Mental Health Parity and Addiction Equity Act (MHPAEA), the Medicare Modernization Act (MMA), and the Health Insurance Portability and Accountability Act (HIPAA).

Prior to joining BCBSA, Kris was a health policy analyst with Blue Cross of California and WellPoint, Inc. Kris has a Masters in Health Services Administration and a Masters of Science in Gerontology from the University of Southern California.

Michael Kreps

Michael Kreps specializes in issues relating to retirement and health policy, fiduciary responsibility, and plan funding and restructuring. He routinely represents both private and public sector clients before federal agencies and Congress. Previously, Michael served as the Senior Pensions and Employment Counsel for the U.S. Senate Committee on Health, Education, Labor, and Pensions from the 111th through the 114th Congresses. In that role, he managed all aspects of the Committee's retirement agenda and had primary staff responsibility for pension legislation.

Lori Lucas, CFA



Lori Lucas, CFA, is the President and CEO of EBRI. Lori is responsible for leading EBRI in its mission to provide unbiased, fact-based research and data on retirement, health care, and other benefits that provide financial security for American workers.

Formerly, Lori was an Executive Vice President and Practice Leader at Callan, where she led Callan's DC business, and developed research and insights into retirement trends for the benefit of clients and the industry.

In previous roles, Lori was Director of Retirement Research at Hewitt Associates, served as a vice president at Ibbotson Associates, as a pension fund consultant at J.H. Ellwood & Associates, and an analyst and product development leader at Morningstar, Inc.

Lori received a Bachelor of Arts from Indiana University and earned a Masters from the University of Illinois. Additionally, she earned the right to use the Chartered Financial Analyst® designation. Lori is the immediate past Chair of the Defined Contribution Institutional Investment Association and has served as the Vice Chair and Research Chair of EBRI. She is a former columnist for *Workforce Management* online magazine. She has testified before the Senate HELP Committee, the DOL, SEC, and ERISA Advisory Council. Her views have frequently been cited in the press, and in articles and white papers she has written. She has also been a featured speaker at national and international conferences.

Cindy Silva



Cindy is a thought leader at Fidelity Investments, dedicated to improving the associate experience at the firm. Currently, she has partnered with other business heads working to define the firm's financial wellness strategy and what it means to be 'financially well'. Most recently, she designed and implemented Fidelity's innovative student loan program, helping over 6k associates pay down their student loan debt. Over the course of her career in Benefits spanning over two decades, Cindy has led teams and initiatives in the Retirement arena, the Work/Life space, communications, mergers and acquisitions, compliance and wellness. Prior to joining the Corporate Benefit's team, Cindy worked supporting the retirement programs of Fidelity's non-profit clients.

Cindy received her Master's degree in Business Administration from Bentley University. She holds a B.A. in Economics and Communications from Assumption College and a Certificate in Pensions and Employee Benefits from Bentley University.

Julie Stitzel



Julie Stitzel is the managing director of policy and strategic initiatives for the Chamber Technology Engagement Center (C_TEC), the tech policy hub of the U.S. Chamber of Commerce. Stitzel directs the development and implementation of C_TEC's policy priorities and represents C_TEC on Capitol Hill as well as before the administration and other industry organizations. Prior to joining C_TEC, Stitzel was the senior manager for federal advocacy and policy for Etsy where she was responsible for directing federal and state legislative campaigns that focused on strengthening US micro businesses.

Prior to her work at Etsy, Stitzel directed a project at the Pew Charitable Trusts and held positions at the Brookings Institution, the Ohio State Senate and various nonprofit organizations. Stitzel is a graduate of Harvard's John F. Kennedy School of Government and Ohio University.

Jack VanDerhei



Jack VanDerhei is the research director of the [Employee Benefit Research Institute](#) (EBRI) and the editor of [Benefits Quarterly](#). He is also the director of the [EBRI Retirement Security Research Center](#). He has been with EBRI since 1988. Previously, he was on the faculty of The Wharton School of the University of Pennsylvania where he served as research director of the [Pension Research Council](#).

Dr. VanDerhei has more than 200 publications devoted to employee benefits and insurance, but his major areas of research focus on the financial aspects of private defined benefit and defined contribution retirement plans. He is currently analyzing a database with annual observations of over 26 million 401(k) participants from more than 100,000 plans. This has resulted in annual co-authored updates of the 401(k) universe for account balances, asset allocation and loan activity since 1996. The most recent research, "[401\(k\) Plan Asset Allocation, Account Balances, and Loan Activity in 2015](#)," was jointly published by EBRI and the Investment Company Institute in August 2017 as well as an October 2017 co-authored publication on [What Does Consistent Participation in 401\(k\) Plans Generate? Changes in 401\(k\) Account Balances, 2010–2015](#).

Information on his simulation studies can be found at EBRI's website: [Retirement Security Projection Model](#) (bit.ly/ebri-rspm).

Kate Winget



Kate brings over 20 years of sales experience to Gradifi. Kate is a high-energy professional with a successful track record of revenue generating business development and sales at B2B & B2C enterprises. She is a strategic business advisor with significant leadership and team building experience. In February of 2017 Kate joined Gradifi. As a member of the Gradifi management team she oversees the development and implementation of the sales strategy, with an eye towards growth. She is also responsible for management of the various Gradifi sales channels, the national sales team, and creating the sales infrastructure including sales operations and support.

Prior to joining Gradifi, Kate has held management and leadership positions at several banking institutions, including First Republic Bank, PNC Bank and Suntrust Bank. Over the last five years at First Republic Bank Kate held several roles with increasing responsibility. Most recently, with Kate's background in consumer credit, corporate cash and treasury management, and business development, she led the Bank's east coast expansion and growth within the technology sector. An active member of the startup ecosystem on the east coast, Kate mentors and advises several early-stage companies between Boston and NYC. She serves as a Mentor member of McCarthy's Venture Mentoring Network at Northeastern University and is deeply committed to the entrepreneur community on campus. Kate graduated from Northeastern in 2003 with a BS in Business Administration dual concentration, Supply Chain Management/Logistics and Marketing.