



**EBRI-ERF POLICY FORUM #87**

**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**

**June 29, 1 p.m – 2 p.m. CARES Act: Implications for Retirement Security of American Workers**

The CARES Act provides important relief for Americans struggling in the midst of the current pandemic. However, provisions that increase availability of loans and hardship withdrawals could significantly impact workers' retirement security. On this panel, using EBRI's Retirement Security Projection Model®, Jack VanDerhei will provide an evaluation of the provisions' potential impact on retirement income adequacy. Edelman Financial Engines' Bridget Bearden will give her perspective on how employers might help workers rebuild their retirement assets and avoid unnecessary access. We'll also hear plan sponsors' considerations, presented by the Chamber of Commerce's Chantel Sheaks.

Speakers:

[Jack VanDerhei](#), Research Director, EBRI

[Bridget Bearden](#), Director, Institutional Marketing, Edelman Financial Engines

[Chantel Sheaks](#), Executive Director of Retirement Policy, U.S. Chamber of Commerce

[Melissa Kahn](#), Managing Director and Retirement Policy Strategist, State Street Global Advisors, Moderator

**June 30, 1 p.m. – 2 p.m. The New Landscape: COVID-19's Impact on Defined Benefit Plans**

The pandemic has had a mixed impact on single-employer pension plans and arguably a devastating impact on multiemployer pension plans. In this session, Christopher Bone, former Director of Policy, Research and Analysis Department of the Pension Benefit Guaranty Corporation, will discuss how market volatility and changes in the benchmark corporate bond interest rates have affected deficits across the U.S. pension system — as well as the implications of the

deficit changes. He will be joined by Jason Russell of Segal and Bruce Cadenhead of Mercer.

Speakers:

[Christopher Bone](#), former Director of the Policy, Research and Analysis Department (PRAD), Pension Benefit Guaranty Corporation

[Jason Russell](#), Senior Vice President and Actuary, Segal Consulting

[Bruce Cadenhead](#), Partner, Global Chief Actuary, Mercer

[Jack VanDerhei](#), Research Director, EBRI, Moderator

**July 1, 1 p.m. – 2 p.m. Coming out the Other Side of COVID-19: the Future of the Employer Based Health Care System**

With COVID-19 poised to plunge the U.S. economy into the first recession since the Affordable Care Act was put into place, the question now is: Will struggling employers move away from their role in providing health care coverage for American workers? Join this panel to hear more about the future of the employment-based health benefits system.

Speakers:

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

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

[Heather Meade](#), Principal, Washington Council Ernst & Young

[Jon Kessler](#), President and CEO, HealthEquity, Moderator

**July 2, 1:00 p.m. – 2:00 p.m. Financial Wellness in Times of Crisis**

Prior to the current crisis, only 1 in 5 families with working family heads had liquid savings of more than three months. This means that most workers are likely struggling as they face the current crisis. How are plan sponsors, providers, and policymakers addressing the current need?

Speakers:

[Suzanne Schmitt](#), Vice President, Financial Wellness, Prudential Financial

[Beth Pattillo](#), Director, Retirement Programs, Leidos

[Shai Akabas](#), Director of Economic Policy, Bipartisan Policy Center

[Craig Copeland](#), Senior Research Associate, EBRI, Moderator