



MID-SIZED

# RETIREMENT & HEALTHCARE

PLAN MANAGEMENT CONFERENCE

An educational conference focused on key retirement plan  
and healthcare benefits issues for mid-sized employers

## Changes, Challenges and Choices: Are Your Benefit Plans Keeping Up?



Featuring 45+ Workshops

March 8-11, 2015 • San Diego, CA

*“The most valuable and practical conference  
I have ever attended in my 35+ year career.”*

Lily McCarthy  
Corporate Benefits Manager  
ASARCO LLC

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UNC  
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BUSINESS SCHOOL

Executive Development

# March 8–11, 2015 • San Diego, CA

## *Reserve your spot today!*

## Keep Your Plans on Pace

**The *Mid-Sized Retirement & Healthcare Plan Management Conference* in San Diego is your best opportunity to get the facts, insights and ideas you need to manage the changes, meet the challenges and make informed choices about your retirement and healthcare plans. Our solution-focused, educational agenda gives you:**

- ▶ A customizable schedule of **45+ workshops** covering retirement and healthcare plan management issues
- ▶ In-depth discussions of **today's hottest topics**, including:
  - Complying with ACA's employer mandate
  - Boosting retirement readiness
  - Avoiding ERISA litigation
  - Curbing healthcare costs
  - Improving employee engagement, and more
- ▶ **Big picture keynote sessions** that spotlight such issues as the impact of the ACA and the economy on the future of employer-sponsored benefits, what behavioral research teaches us about improving retirement readiness, and how a culture that promotes employee wellness also boosts corporate profits
- ▶ Legal, regulatory and compliance updates from the DOL and top ERISA attorneys
- ▶ **Case studies** by benefits colleagues on such issues as private exchanges, healthcare cost containment and retirement planning education
- ▶ Small group, **discussion-oriented sessions** led by speakers who are among the best, most innovative in their fields
- ▶ A non-tradeshaw environment that restricts registration *exclusively* to practitioners, providing an exceptional professional development experience
- ▶ A time and money-saving program designed to answer all of your benefits questions in one place

## Who Will Attend?

- ▶ C-Suite executives with plan fiduciary responsibilities
- ▶ Vice presidents, directors and managers of human resources and benefits
- ▶ CFOs, vice presidents and directors of finance and risk management, treasurers and controllers
- ▶ Employee benefits/compensation directors, managers and specialists
- ▶ Pension/savings plan managers and trustees

**99% of past attendees would recommend this conference to a colleague!**

# Keynote Sessions Offer Expert Insights into Strategic Benefits Issues

## What's the Future of Employer-Provided Benefits Over the Next Five Years?

Moderator: Mark E. Friedman, Conference Chairman

Panelists: Julie M. Adamik, *Benefits Expert and Strategist*; Richard T. Allison, *SWBC Investment Advisory Services*; Diana M. Andersen, *Zions Bancorporation*; Marybeth Gray, *Trion*

With all of the changes, challenges and choices affecting employer-provided benefits, what will your organization's benefit package—and department—look like in the next five years? Conference chairman Mark Friedman and a panel of benefits practitioners and specialists examine how the ACA, private exchanges, the unemployment rate and other contemporary issues are re-shaping the benefits landscape.



### Benchmarking Your Participants' Saving Sufficiency

Kevin Jestice, Principal, Head of Institutional Investor Services  
*Vanguard*

Your employees are enrolling, saving and investing, but is it enough to sustain them through their retirement years? Learn how you can help participants save more through plan design, behavioral “nudges” and compelling communications. Vanguard's Kevin Jestice, head of the company's Institutional Investor Services, shares his perspective on how plans can help participants save more and why sponsors and providers need to intensify their focus in this area.



### 2020 Vision: A New Paradigm for Retirement and Health Policy

James A. Klein, President  
*American Benefits Council*

James Klein, one of the nation's most respected benefits authorities, discusses a strategic vision for the future of employer-provided health and retirement plans. Hear about recommendations the American Benefits Council believes Congress should consider to ease the burden on employees, employers and government agencies and, at the same time, improve outcomes. Learn, as well, about the Council's broadened perspective on healthcare and retirement as integrated components of income protection.



### Governing Your Governance

Joel Shapiro, Senior Vice President, ERISA Compliance  
*NFP Retirement*

It's the small things that fiduciaries ignore that can blow up into enormous, unexpected liabilities. Joel Shapiro, a former practicing ERISA attorney who is today in charge of ERISA compliance for NFP Retirement, discusses how to properly button down all of those potential loose ends.



### Caution: Wellness Programs May Be Hazardous to Employee Health

Michelle Spehr, Health & Wellness Consultant  
*The Benefit Services Group, Inc.*

The success of a worksite wellness initiative depends upon its ability to achieve true employee engagement and sustained behavior change. Unfortunately, the vast majority fall short and may even harm employee health. Learn how to avoid pitfalls that lead to ineffective programs as wellness expert Michelle Spehr discusses four specific elements that contribute to the success of a “best practice” health behavior change initiative.

**Register early and save! Take \$200 off the regular fee when you register by January 30, 2015. Can't make a decision that soon? You can still save \$100 when you sign up by February 13.**

*“This is my favorite conference and sixth time attending. I always go home with valuable information and a task list. I appreciate that the conference focuses on retirement and healthcare since I oversee both.”*

Caroline McKenzie  
Benefits Administrator  
*Pinnacle Healthcare*

# Earn Continuing Education Credits!

HRCI typically approves this conference for 14–16 credits

The *Mid-Sized Retirement & Healthcare Plan Management Conference* is your best choice for an unbiased, professional development experience for your entire benefits team. No online course or webcast can match these advantages:

- ▶ Answers to all of your benefits team's questions and concerns in one place
- ▶ An educational approach to benefit plan management free of sales pitches and hype
- ▶ Direct access to speakers who are among the best and brightest in the benefits industry
- ▶ Ideas and solutions that provide immediate return on your investment of time and money
- ▶ An environment focused on long-term strategies, not short-term distractions

## Make the Most of Your Time

### Attend a Learning-Enhancing Pre-Conference Session

Arrive early and take advantage of one of two comprehensive sessions—great “primers” for benefits newcomers and fantastic “refreshers” for those who want to deepen their expertise.

#### **Fiduciary Obligations Under ERISA**

**Sunday, March 8, 10:00 am – 5:00 pm**

**Michael E. Falcone, *NFP Retirement*, and Sherwin S. Kaplan, J.D.**

This day-long tutorial conducted by a team of highly respected ERISA experts provides a comprehensive look at the fiduciary duties and obligations of retirement plan sponsors

**Register by February 13, 2015, and attend the tutorial for just \$395. The fee includes lunch.**

#### **Self-Funding Workshop: Basic Concepts Through Advanced Strategies**

**Sunday, March 8, 1:00 pm – 5:00 pm**

**Dean M. Hoffman, *Dean M. Hoffman, LLC***

A stop loss expert takes you from the basics to more advanced concepts of self-funding your health and welfare plans. Learn about the various components, including stop loss protection, claims administration, disease management, pharmacy plans, data analytics and provider networks. Case studies provide real life examples.

**Register by February 13, 2015, and attend this workshop for just \$295.**

*“This is my favorite conference, and I try to attend every year. This year I brought back two very pertinent pieces of information that I was able to use immediately to improve our contract with one of our health plan vendors and to explore options that I didn't know existed within our retirement plan. I highly recommend this valuable conference!”*

Jeanne Garman  
Benefits Administrator  
Parkview Medical Center

# Agenda & Workshops

Note: Some sessions and speakers may change.

## Sunday » March 8

9:00 am – 5:00 pm	Registration
10:00 am – 5:00 pm	<b>Pre-Conference Tutorial:</b> Fiduciary Obligations Under ERISA, M. E. Falcone, <i>NFP Retirement</i> S. S. Kaplan, J.D.
1:00 pm – 5:00 pm	<b>Pre-Conference Workshop:</b> Self-Funding Workshop: Basic Concepts Through Advanced Strategies D. M. Hoffman, <i>Dean M. Hoffman, LLC</i>

## KEY:

Legal, Regulatory & Fiduciary Issues
Plan Design & Administration
Employee Communication & Education
Evaluating and Monitoring Your Plan & Vendors
Investment Management & Plan Funding
Wellness, Disease & Case Management

Appropriate for:  
R= Retirement; H= Healthcare

## Monday » March 9

7:30 am – 4:00 pm	Registration				
7:30 am – 8:30 am	Continental Breakfast				
8:30 am – 8:45 am	Welcome/Opening Remarks Mark E. Friedman, Conference Chairman				
8:45 am – 10:15 am	<b>Panel Discussion • What's the Future of Employer-Provided Benefits Over the Next Five Years?</b> <b>Moderator:</b> Mark E. Friedman, Conference Chairman <b>Panelists:</b> Julie M. Adamik, <i>Benefits Expert and Strategist</i> ; Richard T. Allison, <i>SWBC Investment Advisory Services</i> ; Diana M. Andersen, <i>Zions Bancorporation</i> ; Marybeth Gray, <i>Trion</i>				
10:15 am – 10:30 am	Refreshment Break				
10:30 am – 11:30 am	<b>Fiduciary Issues and How to Avoid Being a Defendant</b> S. S. Kaplan, J.D. R,H 1	<b>Drive to 10: Increasing Participant Deferrals to Generate Better Retirement Outcomes</b> S. A. Coopersmith <i>Transamerica Retirement Solutions</i> R 2	<b>Pharmacy Benefits Strategies for Lowering Prescription Drug Costs</b> G. I. Madsen, M. J. Staab <i>Innovative Rx Strategies, LLC</i> H 3	<b>From Coca-Cola to 401(k)s—The Persona-Based Marketing Revolution in Financial Services</b> Presented by <i>MassMutual Retirement Services</i> R 4	<b>Top 10 Strategies to Keep Medical Trend Under 5%!</b> M. Gray <i>Trion</i> H 5
11:30 am – 1:30 pm	<b>Lunch &amp; Speaker • Benchmarking Your Participants' Saving Sufficiency</b> —Kevin Justice, <i>Vanguard</i>				
1:45 pm – 2:45 pm	<b>Building a Better Mousetrap: Trends in FMLA and ADA Administration</b> O. W. Galindo <i>Buck Consultants</i> H 6	<b>One Large Retailer's Move to a Private Exchange</b> J. M. Adamik <i>Benefits Expert and Strategist</i> H 7	<b>The Perfect Plan</b> Presented by <i>SageView Advisory Group</i> R 8	<b>Case Study: Retirement Planning Education for Your Employees</b> M. A. Vetter <i>Westar Energy, Inc.</i> R 9	<b>Plan Fees: Are You Getting the Best Deal?</b> M. E. Falcone <i>NFP Retirement</i> R 10
2:45 pm – 3:00 pm	Refreshment Break				
3:00 pm – 4:00 pm	<b>Retirement's Past, Present and Future: A Fiduciary's Guide</b> R. T. Allison, S. R. Bell <i>SWBC Investment Advisory Services</i> R 11	<b>A Comprehensive Approach to Retirement Income Planning</b> A. Czonstka <i>Vanguard</i> R 12	<b>How CDHP Positioned Zions for Healthcare Reform</b> D. M. Andersen <i>Zions Bancorporation</i> H 13	<b>How to Make Your Healthcare Benefits Communication More Effective</b> J. M. Adamik <i>Benefits Expert and Strategist</i> H 14	<b>How to Design and Implement an Award-Winning Health Risk Management Program</b> A. Gould <i>Western Dental</i> H 15
4:00 pm – 5:30 pm	Networking Reception				

## Tuesday » March 10

7:30 am – 4:30 pm	Registration		7:30 am – 8:30 am	Continental Breakfast	
8:30 am – 9:30 am	<b>Keynote Address • 2020 Vision: A New Paradigm for Retirement and Health Policy</b> —James A. Klein, <i>American Benefits Council</i>				
9:30 am – 9:45 am	Refreshment Break				
9:45 am – 10:45 am	<b>Part I: PPACA's Pay or Play Rules—An Overview</b> M. E. Powell <i>Trucker Huss</i> H 16	<b>Fifteen Shortcuts to Fiduciary Compliance</b> I. S. Kopelman <i>DLA Piper US LLP</i> R 17	<b>Employees Bewildered? How You Can Help Them Achieve Retirement Goals</b> J. Chilcote <i>Transamerica Retirement Solutions</i> R 18	<b>Control Rising Medical Costs and Save \$1 Million!</b> J. A. Kopanis <i>Dynamic Dies, Inc.</i> H 19	<b>Improving the Management of Specialty Medication Spend for All Payers</b> S. G. Avey <i>MedImpact/Transamerica Affinity Services</i> H 20
11:00 am – 12:00 pm	<b>Part II: PPACA's Pay or Play Rules—Reporting Under IRC Sections 6055 and 6056</b> M. E. Powell <i>Trucker Huss</i> H 21	<b>Value-Based Benefits—Worth the Investment?</b> M. C. Person <i>HealthSCOPE Benefits, Inc.</i> H 22	<b>The Future of Employee Benefits</b> Presented by <i>MassMutual Retirement Services</i> R 23	<b>Target Date Funds: What's Your Selection and Monitoring Process?</b> M. E. Falcone <i>NFP Retirement</i> R 24	<b>Is an On-Site Health and Wellness Clinic Right for Your Organization?</b> M. Rydalch <i>Basic American Foods</i> H 25
12:00 pm – 2:00 pm	<b>Lunch &amp; Speaker • Governing Your Governance</b> —Joel Shapiro, <i>NFP Retirement</i>				
2:15 pm – 3:15 pm	<b>Update on Health Benefits Law</b> Presented by <i>Employee Benefits Security Administration, U.S. DOL</i> H 26	<b>Self-Funding: What You Need to Know About Stop Loss Contracts and Underwriting</b> D. M. Hoffman <i>Dean M. Hoffman, LLC</i> H 27	<b>Innovative Strategies for Managing the Rising Cost of Specialty Drugs</b> G. I. Madsen, M. J. Staab <i>Innovative Rx Strategies, LLC</i> H 28	<b>Behavioral Contributions to Retirement Readiness: Where We've Been and What's Ahead</b> J. L. DiCenzo <i>Behavioral Research Associates, LLC</i> R 29	<b>Due Diligence: A Guide to Evaluating Retirement Investment Advisors</b> B. Ferguson <i>SWBC Investment Advisory Services</i> R 30
3:15 pm – 3:30 pm	Refreshment Break				
3:30 pm – 4:30 pm	<b>The ROI of Retirement Plan Governance</b> M. A. Spano <i>Buck Consultants</i> R 31	<b>Beyond the Employer Mandate: Integrating Nondiscrimination Rules and Reporting Obligations into Your Compliance Task List</b> T. L. Bitseff <i>Nixon Peabody LLP</i> H 32	<b>Private Exchanges, Defined Contribution Funding, Decision Support Tools—What Does It All Mean?</b> K. E. Carr <i>Trion</i> H 33	<b>DC Communication Success</b> B. Alling <i>Vanguard</i> R 34	<b>Wellness, Corporate Culture and the Bottom Line</b> M. Spehr <i>The Benefit Services Group, Inc.</i> H 35
4:30 pm – 5:30 pm	Networking Reception				

## Wednesday » March 11

7:30 am – 11:00 am	Registration		7:30 am – 8:30 am	Continental Breakfast	
8:30 am – 9:30 am	<b>Keynote Address • Caution: Wellness Programs May Be Hazardous to Employee Health</b> —Michelle Spehr, <i>The Benefit Services Group, Inc.</i>				
9:30 am – 9:45 am	Refreshment Break				
9:45 am – 10:45 am	<b>Legal Limits on Individual Account Healthcare Plans: Tricks, Traps and Tradeoffs</b> T. L. Bitseff <i>Nixon Peabody LLP</i> H 36	<b>Moving to a Private Exchange: Lessons A-Z</b> C. Anderson <i>ABHOW</i> H 37	<b>Case Study: Moving from Group Retiree Medical to Marketplace Individual Coverage</b> M. A. Vetter <i>Westar Energy, Inc.</i> R,H 38	<b>Plan Sponsor Roundtable: Is a Retirement Income Product in Your 401(k) Plan's Future?</b> Moderated by <i>University Conference Services</i> R 39	<b>Defining and Understanding DC Investment Vehicles</b> M. A. Spano <i>Buck Consultants</i> R 40
11:00 am – 12:00 pm	<b>HIPAA and New Non-ACA Health Law: What You Need to Know</b> Presented by <i>Employee Benefits Security Administration, U.S. DOL</i> H 41	<b>Finding the Right Advisor or Broker for Your Organization</b> A. Gould <i>Western Dental</i> H 42	<b>Cost Cutting Behind the Scenes</b> S. Broadwater <i>Savage Companies</i> H 43	<b>Plan Sponsor Roundtable: Is a Private Exchange in Your Organization's Future?</b> Moderated by <i>University Conference Services</i> H 44	<b>You're Talking...But Are They Listening? Understanding Communication Styles for Effective Benefits Communications</b> J. A. Kopanis <i>Dynamic Dies, Inc.</i> R,H 45
12:00 pm – 1:00 pm	Networking Lunch				

To register or for more details, call 800-864-2063 (8:30 am–5:00pm Eastern) or visit [www.ucs-edu.net](http://www.ucs-edu.net)

# KEY:

Legal, Regulatory & Fiduciary Issues

Plan Design & Administration

Employee Communication & Education

Evaluating and Monitoring Your Plan & Vendors

Investment Management & Plan Funding

Wellness, Disease & Case Management

## 1. Fiduciary Issues and How to Avoid Being a Defendant

A former DOL attorney reviews, in layman's terms, recent developments in ERISA fiduciary litigation and what you can do as a plan sponsor or plan fiduciary to ensure that you are as protected as possible from lawsuits.

## 2. Drive to 10: Increasing Participant Deferrals to Generate Better Retirement Outcomes

Learn why targeting a 10% savings rate for participants in a defined contribution plan translates into a meaningful, lasting impact on their retirement security. Discover how to encourage participants to stretch beyond today's 7.5% average savings rate.

## 3. Pharmacy Benefits Strategies for Lowering Prescription Drug Costs

Employers are looking for strategies to contain prescription drug costs. This workshop examines such cost-saving strategies as taking advantage of new generics, offsetting the negative impact of manufacturers coupons, and weighing the pros and cons of traditional versus transparent pricing as well as automatic refills by mail.

## 4. From Coca-Cola to 401(k)s—The Persona-Based Marketing Revolution in Financial Services

For decades, consumer products companies have refined and optimized marketing strategies to drive wallet share. To compete, financial services companies must follow suit. This workshop is an eye-opener about using persona-based marketing techniques to motivate 401(k) participants to take positive actions.

## 5. Top 10 Strategies to Keep Medical Trend Under 5%!

Take advantage of the top 10 strategies for controlling health plan costs and complying with the ACA. Hear how plan changes made by top-performing large companies have kept their trend under 5% or flat and how you can apply these changes to your plan. In addition, learn what's next for employer-provided healthcare. Leave this session with a checklist of strategies to consider and a deeper understanding of how to harness innovative ideas and lower your healthcare costs.

## 6. Building a Better Mousetrap: Trends in FMLA & ADA Administration

This session explores trends in administering FMLA and ADAAA to comply with recent changes. Learn about the impact of these changes on conventional employment policies as well as on emerging challenges such as service animals, behavior, hygiene and applicant accommodation.

## 7. One Large Retailer's Move to a Private Exchange

Learn how a nationwide employer became one of the first to embrace a private insurance exchange. Gain insights into the decision-making process, the firm's experience of moving to the exchange and whether this approach could work for your organization.

## 8. The Perfect Plan

Designing a retirement benefit that helps people retire with dignity is difficult. This session explores how to focus on important plan metrics rather than day-to-day administration. Walk away with outside-the-box ideas that progressive plan sponsors and consultants are implementing today to create The Perfect Plan.

## 9. Case Study: Retirement Planning Education for Your Employees

As your employees prepare to transition to retirement, they face an array of decisions and concerns about their financial nest eggs, medical costs, Social Security and more. Learn how one plan sponsor brings in subject matter experts at seminars designed to provide education and assist with retirement planning. Discover how you can help your employees prepare for their future retirement.

## 10. Plan Fees: Are You Getting the Best Deal?

Have you determined whether your retirement plan fees within 408(b)(2) disclosures are reasonable? Now is the time to understand and negotiate plan fees with a well-documented process. Learn how to protect your fiduciary interests with a best practices approach to understanding, documenting and evaluating plan fees to ensure the best deal for your employees.

## 11. Retirement's Past, Present and Future: A Fiduciary's Guide

Learn how best to spend your time as a fiduciary. This workshop looks beyond 408(b)(2) fee disclosures that have reduced fees for many plans to topics such as alternative revenue-generating products for providers, managed accounts, fee neutrality, retirement readiness, income products and the changing definition of plan success. Walk away with an actionable sense of how best to move forward as a fiduciary.

## 12. A Comprehensive Approach to Retirement Income Planning

How to help participants turn retirement nest eggs into an income stream that will last throughout their retirement is the next evolution of employer-sponsored retirement plans. What role should plan sponsors play? Learn about solutions and services that didn't exist 10 years ago.

## 13. How CDHP Positioned Zions for Healthcare Reform

An HR executive discusses her organization's positive experience in switching its health and welfare plans to the consumer driven model. Learn about successes in employee communication, implementation strategies, potential pitfalls to avoid and how consumer driven plans have set the company up to meet healthcare reform head on.

## 14. How to Make Your Healthcare Benefits Communication More Effective

A seasoned practitioner shares her successful strategies for creating benefits communications that work. Learn how to craft and deliver messages that clearly convey the opportunity and responsibility your benefits program offers and motivate employees to take appropriate action.

## 15. How to Design and Implement an Award-Winning Health Risk Management Program

Learn about the multi-stage health risk management process that a mid-sized, global manufacturing company used to combat rising healthcare costs. Benefit from insights into this award-winning program that delivered an outcomes-based healthcare program embraced by the finance team and employees.

## 16. Part I: PPACA's Pay or Play Rules—An Overview

Part I of this 2-part workshop by a benefits attorney helps you avoid penalties under the ACA's pay or play rules by defining which employers are subject to the rules and providing an explanation of the formulas used to determine which employees the law considers to be full time.

## 17. Fifteen Shortcuts to Fiduciary Compliance

A top ERISA attorney offers 15 fiduciary compliance shortcuts and answers all of your nagging legal questions about your retirement plans—free of charge.

## 18. Employees Bewildered? How You Can Help Them Achieve Retirement Goals

Many retirement plan sponsors are unhappy with the lack of results in providing guidance to their employees and are considering advice solutions. This session examines the potential liabilities as well as the benefits of offering advice to employees. Learn about the positive impact advice has on participant behavior in helping employees meet their retirement goals.

## 19. Control Rising Medical Costs and Save \$1 Million!

Learn about a proven strategy for controlling costs that saves one firm more than \$1 million annually without increasing deductibles or cost shifting to employees and also improved benefits and rewarded employees with one month of free premiums annually. Find out why it is essential to evaluate, educate, communicate and motivate when developing a partnership strategy with employees. Hear, as well, about this firm's new wellness program that bolsters cost control efforts.

## 20. Improving the Management of Specialty Medication Spend for All Payers

Learn some straightforward approaches to managing the growing cost impact of specialty medications in a way that takes advantage of the clinical benefit while limiting the financial burden. Hear where plans can work with their PBMs and carriers to focus on the highest priority areas in specialty medication management.

## 21. Part II: PPACA's Pay or Play Rules—Reporting Under IRC Sections 6055 and 6056

Part 2 of this comprehensive workshop by a benefits attorney discusses the reports employers must submit as evidence of compliance with the ACA's pay or play rules. Leave this session with a thorough understanding of your company's responsibilities under this complex law.

## 22. Value-Based Benefits—Worth the Investment?

According to a PriceWaterhouse Coopers study, \$100+ billion are wasted each year because patients don't adhere to prescribed treatments. Removing barriers to ongoing services for chronic conditions may be key. This workshop looks at the advantages of value-based benefits as a meaningful strategy for improving patient engagement and managing plan costs.

## 23. The Future of Employee Benefits

Today's uncertain economic conditions and the sweeping reform of employer-provided healthcare make it highly likely that the funding and delivery of employee benefits will change in the future. This session outlines one possible scenario and how financial advisors, employers and benefits providers will need to work together to solve the puzzle.

## 24. Target Date Funds: What's Your Selection and Monitoring Process?

Learn why it is no longer prudent from a fiduciary standpoint to go with the "house brand" of target date funds offered by the plan provider. Hear how to develop a fiduciary best practices approach to evaluating and selecting a target date solution and how to monitor its ongoing performance.

## 25. Is an On-Site Health and Wellness Clinic Right for Your Organization?

Hear how an employer with 1300 employees instituted its own on-site health and wellness clinic. Learn how, faced with a workforce that historically underutilized doctor visits and preventive care, Basic American Foods determined to drive increased utilization at the lowest possible level. Details include justification, project planning, third party partnering, staffing, marketing, overcoming obstacles, calculating ROI and more.

## 26. Update on Health Benefits Law

An EBSA representative discusses the DOL's reviews of Affordable Care Act compliance. Understand key points the DOL is focusing on for grandfathered and non-grandfathered health plans.

## 27. Self-Funding: What You Need to Know About Stop Loss Contracts and Underwriting

In this session, learn the intricacies of the stop loss function and contract variations. In addition, gain an understanding of how to select appropriate stop loss funding levels that support your company's financial goals as well as how to establish aggregate stop loss attachment points. Finally, gain insight into the emerging use of stop loss captives for group plans.

## 28. Innovative Strategies for Managing the Rising Cost of Specialty Drugs

Costs for specialty drugs are expected to double within three years and rise to 40% of an employers' drug spend. This session focuses on pricing, utilization and benefit plan design strategies for controlling the high cost of these drugs.

## 29. Behavioral Contributions to Retirement Readiness: Where We've Been and What's Ahead

Learn what academic research in behavioral science shows about subtle, cost-effective changes that plan providers and plan sponsors can make to improve retirement readiness. Explore how plan providers are using this knowledge and gain insight into plan sponsor decision-making pitfalls that undermine employees' retirement security.

## 30. Due Diligence: A Guide to Evaluating Retirement Investment Advisors

This session walks you through a simple questionnaire to document your evaluation of a current or prospective advisor for your retirement plan. Learn the answers you should look for and the logic behind the questions included in the tool. Walk away with an actionable solution for evaluating your plan's advisors.

## 31. The ROI of Retirement Plan Governance

Learn how a good governance structure for your retirement plan saves time and money through risk mitigation, litigation avoidance and enhanced effectiveness and efficiency while also improving asset performance. Discover what good governance means and the costs of an ineffective structure, such as fines and penalties for non-compliance, increased fiduciary insurance premiums and lost opportunity costs that detract from asset performance.

## 32. Beyond the Employer Mandate: Integrating Nondiscrimination Rules and Reporting Obligations into Your Compliance Task List

A benefits attorney provides a master task list of compliance responsibilities for your health and welfare plans beyond the ACA's employer mandate. Included are nondiscrimination testing, HIPAA compliance, Medicare coordination and more.

## 33. Private Exchanges, Defined Contribution Funding, Decision Support Tools—What Does It All Mean?

Learn how private exchanges can help employers meet the challenges of rising costs and increasing legislative requirements while also giving employees choice and empowering them as consumers. Discover how the exchange model can help you manage eligibility, reduce administrative burdens and help employees become consumers. Walk away with the information you need to make an informed decision about whether a private health exchange is right for your organization.

## 34. DC Communication Success

How can you help more of your employees save sufficiently, invest wisely and retire ready? Learn about the latest research insights, the emerging science of behavioral change and new web and mobile technologies that can help drive your participants toward positive retirement outcomes.

### 35. Wellness, Corporate Culture and the Bottom Line

Hear how the real value of a wellness program comes from its support of a positive, effective culture. Learn, too, about the proven correlation between a strong culture and improved profits. Understand first how an effective wellness program improves corporate culture and then learn how to measure the impact on the bottom line and sell it to the CEO and CFO.

### 36. Legal Limits on Individual Account Healthcare Plans: Tricks, Traps and Tradeoffs

A benefits attorney reviews the legal restrictions on HRAs, FSAs and HSAs and offers solutions for sustainable consumer driven plan design.

### 37. Moving to a Private Exchange: Lessons A-Z

A benefits colleague presents a case study that answers all of your questions about moving to a private exchange. Hear about this firm's research and decision-making process, implementation, employee communication and lessons learned. Take away valuable insights about how to make the switch for your organization.

### 38. Case Study: Moving from Group Retiree Medical to Marketplace Individual Coverage

Learn how one company transitioned both their pre-65 and post-65 retirees from their group retiree medical plan coverage to the Marketplace individual coverage with the help of a licensed benefit advisor organization and the implementation of a health reimbursement arrangement.

### 39. Plan Sponsor Roundtable: Is a Retirement Income Product in Your 401(k) Plan's Future?

Creating a steady, reliable stream of income during retirement from 401(k) nest eggs is a challenge for plan participants. The IRS and DOL recently weighed in favorably on allowing in-plan annuities that would produce such income streams. Is your organization ready to add this feature to your 401(k) plan? Join plan sponsor colleagues in a discussion of the pros and cons of providing this additional service to plan participants.

### 40. Defining and Understanding DC Investment Vehicles

Take an in-depth look at the funding options available to your DC plan, including mutual funds, commingled trusts, separate accounts and insurance products. Learn best practices for the various options and learn which investment vehicles are best for your plan based on legal parameters, operational issues, plan size, costs and advantages and disadvantages that each can bring to your plan.

### 41. HIPAA and New Non-ACA Health Law: What You Need to Know

This session by an EBSA representative looks at HIPAA's provisions on creditable coverage, special enrollment and enrollment nondiscrimination. It also covers new ERISA Part 7 mandates affecting the Mental Health Parity Addiction Equity Act, the Women's Health and Cancer Rights Act, the Newborns' and Mothers' Health Protection Act. Finally, it examines HIPAA in relation to new legislation, including the Genetic Information Nondiscrimination Act (GINA) and Michelle's Law. This session does not cover HIPAA privacy provisions or the Affordable Care Act.

### 42. Finding the Right Advisor or Broker for Your Organization

Gain insight into the steps involved in selecting the right broker or advisor and an understanding of the roles they perform. In addition, learn how to organize company priorities, write a comprehensive RFP, outline steps within the selection process and create matrixes to fairly evaluate each vendor. Finally, hear how to sort through RFP submissions, create meeting agendas and make a final selection.

### 43. Cost Cutting Behind the Scenes

An HR colleague shares strategies for containing healthcare costs without cost shifting to your employees. Learn how to evaluate networks, discounts, coalition opportunities, pharmacy programs, administrative costs, stop-loss limits and the real drivers of your costs.

### 44. Plan Sponsor Roundtable: Is a Private Exchange in Your Organization's Future?

Private exchanges are making headlines. Will employers move en masse to this sort of arrangement for delivering healthcare benefits to their employees? What's the reality beyond industry hype? Join fellow benefits practitioners for a discussion of their perceptions about the advantages and disadvantages of switching to a private exchange.

### 45. You're Talking...But Are They Listening? Understanding Communication Styles for Effective Benefits Communications

Don't waste time on ineffective benefits communication. This session introduces you to a model, the 4 Communication Matrix, that identifies four communication styles and explains how each style hears—or doesn't hear—what you are saying. Real life examples give insight into how incorporating these styles in the workplace creates successful results. Leave this workshop with the know-how to improve communication at your organization.

*"I have been attending the Mid-Sized Retirement & Healthcare Plan Management Conferences for a number of years. I am continually drawn back because of the relevance of the program agendas, the excellence of the speakers, and the many opportunities to interact with my peers during the scheduled sessions and in more informal networking settings. Every retirement plan fiduciary will benefit from this program and I plan on attending again next year."*

Leo Stanley  
Board of Directors Member  
eQ Health Solutions

## Bring Your Entire Benefits Team!

The first registrant pays the regular fee; each additional registrant takes \$100 off.

To register or for more details, call 800-864-2063 (8:30 am–5:00 pm Eastern) or visit [www.ucs-edu.net](http://www.ucs-edu.net)

# Hotel Information

The Westin San Diego  
619-239-4500

**Room Rate:** \$229 per night, single or double. Room rate is valid until February 3, 2015, or only as long as rooms remain in the block. Includes complimentary Internet in guest rooms, airport shuttle and health club access. Visit our website for additional hotel information.



## Registration Fees

	By January 30	By February 13	After February 13
<b>Conference</b>			
First Registrant	\$995	\$1095	\$1195
Each Additional Registrant	<i>Each Additional Registrant Saves \$100</i>		
	\$895	\$995	\$1095
<b>Pre-Conference Sessions*</b>			
Fiduciary Obligations**		\$395	\$495
Self-Funding		\$295	\$395
<p><b>Register as a team and save money!</b> The first registrant pays the regular fee; each additional team member takes \$100 off.                      *Available only to conference participants.                      **Fiduciary Obligations includes lunch.</p>			

*NOTE: Please see website for the Cancellation/Substitution policy. Registration is limited exclusively to plan sponsors. Outside vendors of benefit plan services are not permitted to register. University Conference Services is solely responsible for determining eligibility.*

## Three Ways to Register

1. **Online:** [www.ucs-edu.net](http://www.ucs-edu.net)

2. **Call Us:** 800-864-2063

Or, download a registration form online and mail

3. **Mail:**

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