Please join the Carolinas Chapter of ISCEBS for our Spring Education Session, where we explore non-traditional retirement saving strategies in a two-part session.

**HSAs: The Integration of Health and Wealth for Retirement**
Backed by its unique position at the convergence of health and wealth, the Health Savings Account (HSA) is a powerful tool that can serve as both a health benefit and a retirement benefit in an employer benefits package. To make sure employees are maximizing both the health and retirement opportunities that come with HSAs, it’s important to understand how HSAs differ from traditional retirement savings vehicles and how the two plans can complement each other to help participants make the most of HSA benefits. Plan sponsors and participants will learn how to consider this benefit program as part of the retirement savings and income planning and how to make savings considerations and priorities reflect that.

**Presenter:** Scott MacDonald, CEBS, Vice President of Business Development, HSA Bank

**Student Loan Assistance Programs: Bridging the Gap to Retirement Savings**
Employer-provided student loan assistance seems like the latest benefit craze. Since younger employees are struggling to contribute to retirement plans because of their student debt, employers are exploring creative new ways to help their employees tackle student loan balances while still participating in 401(k) and 403(b) plans. This session will summarize the current state of the market for employer-provided student loan assistance, including the regulatory background, target audience, typical design features, communication challenges, and traps to avoid.

**Presenter:** Marvin Stokes, Wealth Practice Leader, Carolinas and Virginia, Mercer

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**DATE:** Tuesday, March 17, 2020

**TIME:** 8:30 - 9:00 am - Registration
9:00 - 11:00 am - Presentation

**LOCATION:** Hamner Conference Center
@ North Carolina Biotechnology Center
15 T.W. Alexander Drive
Research Triangle Park
Durham, NC 27709
(Map & Directions)

**COST:** FREE - Chapter Members
$25 - Non-Members

**REGISTRATION:** Please [click here](#) to register.

**RSVP:** By Friday, March 13, 2020

**QUESTIONS:** Joseph Harten, JD, CEBS, (704) 805-7406
Joe.Harten@mercer.com

This session qualifies for two (2) CEBS Compliance credits. Visit [www.cebs.org/compliance](http://www.cebs.org/compliance) for more information.

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