



Twin Cities Chapter of ISCEBS  
**2018 Employee Benefits Seminar**

Wednesday, May 23, 2018

**DoubleTree by Hilton**

1500 Park Place Blvd., St. Louis Park, MN 55416

**Topics in Health & Welfare and Retirement Plans**

**Featuring Choices of Sessions:  
Fundamentals level and Contemporary Issues level**



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**This year's seminar offers a choice of two levels within each discipline**

## **Fundamentals**

Developed for those that are newer to the field

## **Contemporary Issues**

Presents intermediate to advanced topics

	Fundamentals		Contemporary Issues	
	Health and Welfare Fundamentals	Retirement Fundamentals	Health and Welfare Contemporary Issues	Retirement Contemporary Issues
8:00-9:15	Keynote: Pam Jeffords; Helping Women Go Further: Using Analytics, Career Frameworks and HR Technology to Advance Women into Critical Roles			
9:25-10:40	ERISA Fundamentals for Health & Welfare Plans- Part I	How to Speak Retirement Plans	Working Well in Minnesota: Employer Collaboration to Advance Mental Health in the Workplace	Retirement Hot Topics, Trends and Best Practices
10:50-12:05	ERISA Fundamentals for Health & Welfare Plans- Part II	Retirement Plan Legal Framework and Compliance	Is My Plan in Good Health? Plan Governance and ERISA Compliance	Planning for College with a 529 Savings Plan
12:05-1:00	<b>Lunch</b>			
1:00—2:15	Health & Welfare Legal Framework and Compliance	Retirement Plan Administration and Design Considerations- Vendors and Service Providers	Wellness Program Design: Wellbeing or Outcome Based?	Changing Human Behavior is still very difficult-Financial Education & Wellness Platforms
2:25—3:40	Health & Welfare Financing Mechanisms and Cost Management	Retirement Plan Administration and Design Considerations- Employees/ Participants	Marijuana and your Employees: Considerations for Employers in a Rapidly Shifting Landscape	Are you prepared for an IRS or DOL Audit?
3:45-5:00	Closing: Dr. Joe Ungemah; Thinking Beyond the Employee Experience: What Does the Future Employee Deal Look Like?			
5:00-6:00 PM	<b>The Seminar will be followed by a Social/Networking Hour</b>			

# Program Schedule

**7:15-7:45:** Registration & Continental Breakfast

**7:45-8:00:** Welcoming Comments

**8:00-9:15: Keynote-** Pam Jeffords, Mercer

*Helping Women Go Further: Using Analytics, Career Frameworks and HR Technology to Advance Women into Critical Roles*

In order to accelerate the progress of women, organizations need a way to identify critical roles that are of extraordinarily high developmental value and accelerate readiness to take on higher-level and broader responsibilities. These critical roles often 1) are more likely to lead to promotion, 2) provide opportunities to be promoted into a variety of roles, and/or 3) provide broad visibility into other roles.

This session will share a unique analytical approach to identify these critical roles and understand the criteria for promotion into these roles.

## Health and Welfare Sessions

Fundamentals	Contemporary Issues
<p><b>9:25 – 10:40:</b>  <b>ERISA Fundamentals for Health &amp; Welfare Plans- Part I</b>  <i>Fritz Hewelt, Benefit Compliance Solutions LLC</i></p> <ul style="list-style-type: none"> <li>This session will present: Fundamental ERISA concepts, benefits that are subject to and not subject to ERISA, different types of plan documentation &amp; their purpose and annual reporting/Form 5500 completion basics.</li> </ul>	<p><b>9:25 – 10:40:</b>  <b>Working Well in Minnesota: Employer Collaboration to Advance Mental Health in the Workplace</b>  <i>Deb Krause, Minnesota Health Action Group</i></p> <ul style="list-style-type: none"> <li>Using a combination of presentation and panel discussion, this session will improve understanding of issues related to mental health care in the workplace, community and offer detailed suggestions for “best actions” and resources for employers.</li> </ul>
<p><b>10:50 – 12:00:</b>  <b>ERISA Fundamentals for Health &amp; Welfare Plans- Part II</b>  <i>Fritz Hewelt, Benefit Compliance Solutions LLC</i></p> <ul style="list-style-type: none"> <li>This basic level session will address a description of the three levels of tests that can apply, an overview of the tests within each level, a conceptual model demonstrating how each level integrates with the others and other miscellaneous issues including the related sanctions, control groups, etc.</li> </ul>	<p><b>10:50 – 12:00:</b>  <b>Is My Plan in Good Health? Plan Governance and ERISA Compliance</b>  <i>Ethan McWilliams, Lockton Companies</i></p> <ul style="list-style-type: none"> <li>In this session you will hear ways to create a health plan governance structure that fits your organization, establish maintenance steps to ensure that the structure is meeting its objectives and determine the “ERISA Health” of your welfare plans.</li> </ul>

**12:00 – 1:00: LUNCH**

**1:00 – 2:15:**

***Health & Welfare Legal Framework and Compliance***

*Fritz Hewelt, Benefit Compliance Solutions LLC*

- This session will focus on guiding principles and governing legislation of applicable statutes and nondiscrimination tests for insurance, and reimbursement plans for medical and dependent care, educational assistance, welfare and cafeteria plans.

**2:25 – 3:40:**

***Health & Welfare Financing Mechanisms and Cost Management***

*Terri Jo Halverson, 121 Benefits and Rick Storms, Alerus*

- This session will review the following medical plan financing mechanisms and cost management strategies: Fully Insured vs. self-funded, funded vs. unfunded, cost management approaches and considerations and HDHP/HSA/HRA distinctions.

**12:00 – 1:00: LUNCH**

**1:00 – 2:15:**

***Wellness Program Design: Wellbeing or Outcome Based?***

*Mary Kruse, HealthSource Solutions*

- This session will overview two popular benefit design strategies in relation to wellness-outcomes and wellbeing based programs and provide a frontline perspective on the pros and cons of each approach and conclude by highlighting a program-design that intertwines both.

**2:25 – 3:40:**

***Marijuana and your Employees: Considerations for Employers in a Rapidly Shifting Landscape***

*Mary Kay O'Neil and Mary Coniglio, Mercer*

- The format for this session will be a panel discussion on the subject of Marijuana and your employees. Topics to be discussed include a summary of the current landscape, impact/statistics related to marijuana use in the workplace, what research tells us about medical marijuana and a Q/A.

# Retirement Sessions

## Retirement Fundamentals

**9:25 - 10:40:**

### **How to Speak Retirement Plans**

*Mary Komornicka, Larkin Hoffman Daly & Lindgren Ltd.*

- In this session you will learn about the big picture on types of retirement plans, vocabulary, compliance, legal framework and why you want to have a plan and what kind of plan makes sense.

**10:50 – 12:00:**

### **Retirement Plan Legal Framework and Compliance**

*Rick Fitzpatrick, Patterson Companies*

- This session will start out with the basics and the rules you need to follow and also cover non-discrimination rules and tests, required notices, plan audits and best practices in managing risk.

**12:00 – 1:00: LUNCH**

**1:00 – 2:15:**

### **Retirement Plan Administration and Design Considerations- Vendors and Service Providers**

*Mary Komornicka, Larkin Hoffman Daly & Lindgren Ltd.*

- *This session will include roles and responsibilities of who does what, vendor selection and oversight, data integrity, outsourcing, service delivery, fees-monitoring, attorney drafted vs prototype documents, and whether or not you need an advisor.*

## Retirement Contemporary Issues

**9:25 – 10:40:**

### **Retirement Hot Topics, Trends and Best Practices**

*Deb Rosenberg, Stiles Financial Services*

- This session will cover: Fiduciary Rule, Fee Review & Fee Allocation, Financial Wellness, Health Savings Accounts (HSA), Plan Design, Mergers and Acquisitions, Oversight Committees, and Leveraging your Advisor & Vendor.

**10:50 – 12:00:**

### **Planning for College with a 529 Savings Plan**

*Chris McLeod, TIAA & MN College Savings Plan*

- Topics to be included in this session include: Importance of saving for college, different ways to save, explanation of a 529 and how they work, benefits of offering a 529 plan to employees & how to implement a 529 college savings plan into your benefit package.

**12:00 – 1:00: LUNCH**

**1:00 – 2:15:**

### **Changing Human Behavior is still very difficult- Financial Education & Wellness Platforms: what we have learned, progress that has been made, significant need for improvement still remains**

*James Lannan, Morgan Stanley*

- *This session will cover a brief history of Financial Literacy Programs, present a case study, and discuss future integrated models including wealth management, Banking/Lending, Pension, and 401(k).*

**2:25 – 3:40:**

**Retirement Plan Administration and Design Considerations- Employees/Participants**

*Deb Rosenberg, Stiles Financial Services*

- *General topics to be covered in this session include the enrollment process, ongoing education needs, tracking plan utilization, investment choices, advice vs education and financial wellness.*

**2:25 – 3:40:**

**Are you prepared for an IRS or DOL Audit?**

*Debra Linder and Thomas Henke, Fredrikson & Byron, P.A.*

- *In this session, we will review the documents and information needed to help you prepare for an IRS or DOL audit, highlight common issues raised and discuss correction options.*

**3:45-5:00: Closing-** *Dr. Joe Ungemah, Willis Towers Watson*

*Thinking Beyond the Employee Experience: What Does the Future Employee Deal Look Like?*

What it means to be an employee is changing rapidly in the gig economy. A long-term relationship is now the exception. Additionally, employees have different expectations of what their employers provide (e.g. shorter term rewards, non-hierarchical careers, and professional development).

Come learn how companies must react by first being honest in what they provide and then create a noteworthy employee experience that is matched to the expectations of employees.

# Social Hour

5:00pm-6:00 pm

Join other Seminar Participants for a relaxing hour of networking and conversation.

The Social Hour begins immediately after the Seminar at 5:00 and includes a complimentary beverage and appetizers.

Come and enjoy!

## Register Now!

Register now for the Twin Cities Chapter ISCEBS  
Annual Employee Benefits Seminar

**Wednesday, May 23, 2018**

**DoubleTree by Hilton Hotel– 1500 Park Place Blvd., St. Louis Park, MN 55416**

**7:30 a.m. – 5:00 p.m. Sessions**

**5:00 p.m. – 6:00 p.m. Social/Networking Hour**

Attire is Business Casual

**Non Member Cost: \$295**

**Member Cost: \$245**

- Registration fee of \$99 for retirees and currently unemployed
- Early registrants receive \$25 discount

**Early Registration Deadline:** April 13, 2018

**Final Deadline to Register:** May 11, 2018

 To register click here: [tciscebs@gmail.com](mailto:tciscebs@gmail.com)

### Earn CE Credits for attending!

Continuing education credits have been applied for in the State of Minnesota. IF APPROVED and based upon your attendance approximately 7 Insurance CE credits may be awarded. Attendance Documentation required.

TCISCEBS is recognized by SHRM to offer Professional Development Credits (PDCs) for the SHRM-CPSM or SHRM-SCPSM. For more information about certification or recertification, please visit [www.shrmcertification.org](http://www.shrmcertification.org).



## Speakers

### **Mary Coniglio, MSW, LCSW**

*Total Health Management Consultant, Mercer*

Prior to Mercer, Mary worked at Cigna in behavioral operations, serving as a care manager for utilization management and behavioral health strategist - subject matter expert for Behavioral Health and EAP products and adviser on medical and behavioral product integration.

Mary is a licensed clinician with significant experience in behavioral healthcare delivery in psychiatric and substance use treatment facilities at various levels of care including inpatient, residential, partial hospital, intensive outpatient, outpatient and private practice settings. She worked as a clinician providing service to the chronic mentally ill population, crisis management and mobile crisis evaluator, clinical director of psycho-oncology programming at Tulane Comprehensive Cancer Center and clinical director of drug court diversion programming for second felony offenders with drug related charges.

With Mercer, Mary provides expertise in behavioral health strategy, EAP and behavioral health vendor selection and ongoing program management, behavioral health provider network strategy, identification and evaluation of "best practice" treatment strategies across the continuum of care for substance use disorders.

### **Rick Fitzpatrick**

*Director of Compensation and Benefits, Patterson Companies, Inc.*

Rick Fitzpatrick serves as the Director of Compensation and Benefits at Patterson Companies, Inc. an international distributor of dental office supplies and equipment and animal health products. In his role, he oversees all company-wide health and welfare, retirement and voluntary benefits; as well as compensation and incentive programs and executive compensation. He has previously worked for Maschhoff Family Foods LLC and GNP Company in similar roles. Rick has held his CEBS designation since 1999 and has held the designation of Fellow in the Society. He is a frequent speaker and moderator and a past President of the Twin Cities chapter.

### **Terri Jo Halverson, CEBS**

*Client Manager, 121 Benefits*

Terri Jo draws upon nearly 20 years of experience working directly as an HR professional and specifically with pre-tax benefits. In her current role, she supports many large accounts with an emphasis on communications and compliance. Terri Jo has earned the Certified Employee Benefits Specialist (CEBS) designation.

### **Thomas Henke**

*Attorney, Fredrikson & Byron, P.A.*

Thomas is an officer in the Compensation Planning & Employee Benefits Group at Fredrikson & Byron, P.A. Thomas counsels clients on the wide-ranging design, compliance and administration issues confronting employee benefit plans. His qualified plan experience touches traditional pension plans, cash balance plans, money purchase pension plans, employee stock ownership plans (ESOPs), multi-employer pensions, 403(b) plans, 401(k) and profit sharing plans. He has a wealth of experience with health and welfare benefit issues, including cafeteria plans, Affordable Care Act, HIPAA, COBRA, FMLA and other tax and ERISA compliance. Thomas also frequently advises clients on non-qualified deferred compensation (including 409A issues) and equity compensation for executives, along with benefits and compensation issues relating to business transactions. Thomas is a member of the Employee Benefits Section Council of the Minnesota State Bar Association and past president of the Minneapolis Pension Council. He speaks regularly to business and professional groups regarding developments in employee benefits law.

**Fritz Hewelt, FLMI, CLU, CEBS**

*Principal and Senior Compliance Consultant, Benefit Compliance Solutions, LLC*

Fritz is a nationally recognized welfare benefit plan compliance specialist and brings over forty years of experience to his clients, assisting them with a broad range of issues related to the evaluation and remediation of various employee benefit compliance challenges.

Over the course of his consulting career, Fritz has been associated with William M. Mercer, the Wyatt Company, Coopers & Lybrand and Aon Consulting. Most recently Fritz founded and is a principal of Benefit Compliance Solutions, LLC, a boutique welfare benefit compliance consulting firm in Minnetonka, Minnesota.

Fritz holds a Bachelor of Science degree in Business Administration from Elmhurst College, Elmhurst, Illinois. He has earned a designation as a Fellow, Life Management Institute (FLMI), a Chartered Life Underwriter (CLU), and a Certified Employee Benefits Specialist (CEBS) and is a Charter Member of the International Society of Certified Employee Benefit Specialists. He is a frequent speaker at seminars and professional organizations in the area of welfare benefit plan statutory compliance.

**Pam Jeffords**

*Partner, Mercer*

Pam is a global expert on diversity and inclusion in the workplace. She has been featured in numerous publications, including Fortune magazine, and was a contributor to Mercer's research *When Women Thrive, Businesses Thrive*. She has deep expertise in establishing diversity and inclusion strategy, building impactful business resource groups, and effectively managing leave and return to work programs. Pam is a member of the Global Leadership Council for Colorado State University's College of Business, board member of Spawn Ideas, member of the NACD, Limited Partner in The JumpFund, and has served as Chair of Women United for the Mile High United Way where she received the prestigious Frances Wisebart Jacobs award for philanthropy.

**Mary Komornicka, CEBS, CFC**

*Attorney, Larkin Hoffman Daly & Lindgren Ltd.*

Mary joined Larkin Hoffman as their ERISA attorney after graduating from Hamline University School of Law. Her practice is focused on assisting clients with the design of ERISA plans and executive compensation programs as well as addressing the various issues that arise in the administration of these plans. Prior to going to law school, Mary was senior vice president of Marshall & Ilsley Trust Company in Minneapolis, leading the employee benefit trust, personal trust and investment departments for the Minnesota office. Her prior experience includes developing retirement and executive compensation services and products for small businesses, employee benefit trust work, and benefits manager at two separate companies in the Minneapolis/St. Paul area. She has served as President of the Governing Council of ISCEBS and President of the ISCEBS Twin Cities Chapter. Mary has served on the CEBS Committee of the International Foundation of Employee Benefit Plans. In addition to the CEBS designation, she also holds the chartered financial consultant designation.

**Deb Krause**

*Vice President, MN Health Action Group*

Deb is Vice President of the Minnesota Health Action Group. In this role, she led program development, management and administration of Minnesota Bridges to Excellence, a highly-regarded program recognizing clinics across Minnesota for delivering optimal care. In addition, she is directly involved in major Action Group initiatives, including the organization's Mental Health Learning Network, annual employer benefits survey, community dialogues, member meetings, and partnership with Consumer Reports. Deb also represents employers/purchasers on Minnesota Community Measurement's Measurement and Reporting committee (MARC), Measure Review Committee (MRC), and Cost Technical Advisory Committee (TAG), for which she is the 2017/2018 Chair. Before joining The Action Group, Deb was a partner at Hewitt Associates and a principal at Mercer, where she provided strategic guidance to employers on their benefit plan strategy, design, administration and communications for over 25 years. She also spent three years at UnitedHealth Group as the Director, Social Responsibility.

## **Mary Kruse, MS**

### *President/CEO, HealthSource Solutions*

Mary has been in the health/fitness field for 30 years and is the President/Owner of HealthSource Solutions, a provider of comprehensive health promotion services. Mary's passion for worksite wellness is shared as she chairs the annual Midwest Health Promotion Conference, is part of the ACSM Health Summit Committee and has authored a chapter "From Basics to Comprehensive Programming", within the ACSM's Worksite Health Handbook. Mary's expertise in program design and implementation along with her charismatic energy makes for a highly passionate and dynamic leader. She proudly leads a talented team of 41 who innovate strategies that engage employees to live life to its fullest.

## **James Lannan**

### *Wealth Management Advisor, Morgan Stanley*

James provides customized Retirement-income strategies and Business Succession Planning solutions to financially successful professionals, corporate executives, and business owners in both the Twin Cities and across the US. In managing focused investment advisory business, James works exclusively with pre-retirement executives and business owners, helping them make a smart transition into their post-career life. He began his financial career at Morgan Stanley in 1996, serving as a Financial Advisor at one of the firm's top retirement planning specialist groups located in Chicago and Kansas City. In working with thousands of individuals over the years, there are few, if any, retirement situations James and his colleagues have not yet encountered. From 2003 through 2007, Morgan Stanley named James to the firm's Blue Chip Council for demonstrating the highest professional standards and achieving excellence in client service.

## **Deb Linder**

### *Attorney, Fredrikson & Byron, P.A.*

Debra is a shareholder in the Compensation Planning & Employee Benefits Group at Fredrikson & Byron, P.A. Her practice involves a full range of employee benefit programs, including defined benefit pension, profit sharing, 401(k), and employee stock ownership plans (ESOPs); health and welfare plans; equity-incentive plans; and nonqualified deferred compensation and executive compensation programs. She advises large and small public, closely-held, and tax-exempt employers on plan design, administration, and compliance issues. She speaks frequently to professional and business groups about recent developments in benefits and executive compensation. In the past, she served as adjunct faculty at the University of St. Thomas, teaching courses in the administration of retirement and welfare benefit plans.

## **Chris McLeod**

### *Tuition Finance Consultant, TIAA and MN College Savings Plan*

Chris is a Tuition Financing Consultant with TIAA-CREF Tuition Financing Inc., who serves as the plan manager for the Minnesota College Savings Plan. He has been with TIAA since 2014 and has been in the financial services world since 2009. Chris currently travels the state of Minnesota giving presentations, meeting with employers and individuals on the benefits of the 529 college savings plans.

## **Ethan McWilliams**

### *Sr. Compliance Analyst, Lockton Companies*

Ethan Brings five years of ERISA regulatory compliance experience to his position as the Senior Compliance Analyst. At Lockton, Ethan's primary responsibility is working with client or prospect representatives and Lockton's account teams to conduct various levels of ERISA health and welfare plan compliance reviews. Through a review of plan documents and mock fiduciary interviews, Ethan identifies red-flag items and suggests available remedies, recommends the implementation of best practices where established procedures may be weak, and educates plan sponsors on exactly what to expect when their benefit plans are chosen for investigation.

Before joining Lockton in April 2017, Ethan worked as an Investigator for the US Department of Labor-Employee Benefits Security Administration (EBSA) for nearly five years. At EBSA, Ethan conducted a variety of employee benefit plan investigations on both retirement and health/welfare plans, running the gamut from complex defined benefit pension plans and 401(k)/403(b) defined contribution plans to multi-option medical, dental, and life insurance plans. Ethan also served as a member of several regional and national

project teams, including initiatives aimed at identifying best practices for plan procedural prudence and establishing baselines for reasonable plan fee calculations.

**Mary Kay O'Neill, MD, MBA**

*Partner, Sr. Clinical Advisor in Mercer's Total Health Management Practice*

Dr. O'Neill has more than 30 years of health care experience. Most recently, she was Chief Medical Director at Coordinated Care in Tacoma, WA, responsible for forming strategic partnerships with community organizations and network partners and developing benefit design and services. Prior to that, she was with Regence BlueShield from 2013 to 2014, CIGNA from 2007 to 2013, and the Washington State Health Care Authority from 2001 to 2007.

Dr. O'Neill is currently on the Board of Directors of the YMCA of Seattle, King and Snohomish Counties. She is appointed to the Governor's Bree Collaborative for Healthcare improvement in Washington State and is on the board of the Foundation for Healthcare Quality.

**Deb Rosenberg, CEBS, AIF**

*Director of Retirement Plan Consulting, Stiles Financial*

With over thirty years of experience in bank trust company and benefit consulting environments, Deb is excited to bring her retirement plan expertise to SFSI and to be focused on investment strategy/oversight and other fiduciary concerns. Deb was most recently a Vice President and Regional Sales Director at M&I Institutional Trust Services (now BMO). Deb has worked with qualified and non-qualified plans of all types and sizes. She has worked in all aspects of retirement plans including plan design and compliance, administration, employee education and communication campaigns, and investment strategy. Her work at Stiles includes oversight of retirement plan relationships and sales and marketing activities. Deb is active in the Twin Cities Chapter of ISCEBS including past President and other Board positions. She is currently co-chair of the Education Committee.

**Rick Storms, CEBS**

*Client Services Manager, Alerus*

Prior to working for Alerus, a financial services firm, Rick worked for various employee benefit and retirement firms including Voya, Mercer and Willis for many years in Sales and Client Management roles. Rick is a frequent speaker at industry association meetings and has been published and quoted in a variety of professional publications. He is a past president for the National CEBS program and he is a past president of the Twin Cities CEBS Chapter. Storms holds a Business and Management degree from the University of Minnesota, a Mini-MBA from the University of St. Thomas, and is a regular guest instructor at the College of St. Catherine's.

**Dr. Joe Ungemah**

*North American Practice Leader, Talent Management, Willis Towers Watson*

Joe is the North America Practice Leader for Talent Management and Organizational Alignment, based in Minneapolis. In his role as Practice Leader, Joe is responsible for shaping the Willis Towers Watson service offering and fostering a community of skilled consultants. As a registered psychologist, Joe is skilled at translating the science behind workplace behavior into tangible HR activities. His work spans HR Strategy, Organizational Design, Talent Acquisition, Learning & Development, and Organizational Effectiveness. Joe is a frequent commentator in the business press and is the author of *Misplaced Talent: A Guide to Better People Decisions* published in 2015. Prior to Willis Towers Watson, Joe led professional services practices for CEB in the U.S., Ireland, and Australia. He also acted as an internal change manager in the financial services industry and a HR business partner in manufacturing.

