36TH ANNUAL ISCEBS
Employee Benefits Symposium

September 17-20, 2017
Hyatt Regency Denver, Colorado

An Elevated Education Experience

Register now and save!

PARTNERS IN EDUCATIONAL EXCELLENCE

International Society of Certified Employee Benefit Specialists

International Foundation of Employee Benefit Plans
Your attendance at the 2017 Symposium is critical to your continued professional development. It’s where you can develop key skills and build relationships to enhance your career success, in a format that helps you make the most of your time. What else does the Symposium offer?

• **Real solutions to your top challenges**—Compliance how-tos and regulatory and legislative updates deliver the latest information. Get a deep dive on best practices and trending data from those facing similar challenges.

• **Customized education**—Sessions are grouped into health, retirement, general and Canadian tracks. You can select sessions within your specialty or explore new topics to fit your needs, interests or challenges.

• **Actionable takeaways**—Each session is packed with valuable information and resources to help you be better prepared and ready to respond more quickly than before.

• **Experts with experience and ideas to share**—With an agenda created by your peers and presented by established experts, you’ll be learning from—and with—people at the forefront of the industry.

• **Exceptional networking**—Get plugged in to a community of benefit professionals who “get it” and are eager to connect. Whether you’re looking for the latest practices, someone to vet ideas with or a new vendor, you’re likely to meet the right person at the Symposium.

• **Continuing education credit**—Don’t scramble at the end of your reporting cycle. Use the Symposium to earn CE credit for a variety of professions (see page 16 for details).
What’s your specialty? The Symposium has something for you.

The Symposium delivers focused content across four specialty tracks: health, retirement, general benefits and Canadian benefits. Each track offers sessions with edgy topics, timely content and actionable takeaways in a variety of formats, including solution-oriented sessions, case studies and discussion groups.

If you work in U.S. health benefits, you’re no doubt bracing yourself for dramatic change under a new administration. The health track brings you the latest surrounding ACA (or its successor), cost-containment strategies, prescription drug plans, wellness and mental health, along with the engagement, compliance and communication strategies that harness it all.

If you work in U.S. retirement benefits, you’ll appreciate the sessions focusing on tax reform, plan governance, retirement savings, IRS and DOL compliance, and fiduciary best practices. Look to the retirement track to help you stay on top of all the issues you need to know for your plan’s bottom line and for participants’ financial security.

If you specialize in Canadian benefits, you can count on this track to deliver the latest in group and pension topics. What are the latest drug plan cost strategies? How do the CPP and other pension changes impact your plan? What changes are impending at the federal and provincial level? What are other employers doing for participants’ engagement, well-being and mental health?

If you are a generalist, or looking for more strategic or global topics, the general track is the place you’ll find topics like vendor and participant communication strategies, alternate PTO approaches, ancillary and voluntary benefits, and the issues critical for data security.

The employee benefits terrain is evolving as never before. With a community of like-minded benefit professionals from a cross section of employers and industries eager to discuss challenges and share ideas, solutions and best practices, the Symposium is an event you can’t afford to miss.

Find real solutions to your top challenges. It’s your road map to a changing world.

**MONDAY, SEPTEMBER 18**

<table>
<thead>
<tr>
<th>8:00-5:15 a.m.</th>
<th>HEALTH CARE</th>
<th>RETIREMENT</th>
<th>GENERAL</th>
<th>CANADIAN</th>
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<tbody>
<tr>
<td>Welcome and Keynote: Not So Wild and Crazy: Thoughts and Predictions About the Future of Work</td>
<td>Implications of Tax Reform on Retirement Plans</td>
<td>Benefits Communications That Get Results</td>
<td>Canada Legal/Legislative Update</td>
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<tr>
<td>9:30-10:30 a.m.</td>
<td>Benefit Plans: The Silent Killer of Your Employees’ Disposable Income</td>
<td>Impact on participants (coverage, contributions, retirement income adequacy)</td>
<td>Form 5500: The Devil Is in the Details</td>
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<td>U.S. Legislative Update</td>
<td>Impact on plan sponsors (impact on plan design choices)</td>
<td>Pension Change in Canada—Implications for Employers</td>
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<td>11:00 a.m.-12:00 noon</td>
<td>Receive new health plan management techniques to improve plan cost-efficiency</td>
<td>Impact on national retirement savings and retirement deficits broken out by various demographic categories</td>
<td>Pension reform continues to be a significant agenda in Canada</td>
<td>To Be Announced</td>
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<td>Employers may need (or wish) to consider plan changes to accommodate DOL changes</td>
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<td>12:00 noon-1 p.m.</td>
<td>Private Exchanges: Four Years Later</td>
<td>Plan committee best practices: scope, membership selection or orientation; meeting frequency and agenda</td>
<td>Learn about the proposed changes to Form 5500, which could have a significant effect on plan sponsors and service providers</td>
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<td>Lunch and Roundtable Discussions</td>
<td>How employers implemented private exchanges and the results they have experienced</td>
<td>Understanding the role of the different service providers and the remaining gaps in plan administration</td>
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<td>1:30-2:30 p.m.</td>
<td>How private exchange products could reduce costs and improve choice for other employers</td>
<td>Understanding the plan sponsor oversight role relative to the service providers</td>
<td>Reduce the cost of mental health claims</td>
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<td>How private exchanges might grow given potential changes to ACA</td>
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<td>Understand the management practices that have the largest impact on mental health claims</td>
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<td>Understand the risk-based pricing strategies</td>
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<td>Recognize what successful organizations have done to be more effective in preventing absenteeism due to mental health problems</td>
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<td>2:45-3:45 p.m.</td>
<td>How to Survive a DOL Audit</td>
<td>The Future of DC is Here: The Next Generation of QDIAs</td>
<td>The Age of Individualized Benefits</td>
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<td>An understanding of all ACA mandates and what should be done and when</td>
<td>Understanding the landscape of next-generation QDIAs</td>
<td>There is a cost-effective way to offer more personalized options for employees</td>
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<td>An overview of ERIQA as it pertains to health and welfare plans and the required documents and notices</td>
<td>Implications of the next generation of QDIAs for plan sponsors and participants</td>
<td>How to think strategically about implementing voluntary/elective benefits</td>
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<td>Knowledge necessary to prepare for the unavoidable DOL audit</td>
<td>A framework for determining how the next generation of QDIAs fits with your DC plan</td>
<td>What are the hot voluntary benefits today?</td>
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<td>4:00-5:00 p.m.</td>
<td>PBM Contracting: Are You Playing With a Full Deck?</td>
<td>What to Expect When an IRS or DOL 401(k) Auditor Comes Knocking</td>
<td>Navigating Vendor Changes and Implementations</td>
<td>Reduce the Cost of Mental Health Claims Through Good Management Practices</td>
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<td>An understanding of basic PBM economics, including the flow of money through the supply chain</td>
<td>How to prepare for an audit by the IRS or DOL</td>
<td>Setting clear objectives</td>
<td>Understand the management practices that have the largest impact on mental health claims</td>
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<td>A snapshot of the current PBM industry landscape, including recent changes and developments</td>
<td>Common plan errors and best practices to avoid them</td>
<td>Creating a useful implementation project plan</td>
<td>Recognize what successful organizations have done to be more effective in preventing absenteeism due to mental health problems</td>
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<td>A detailed understanding of PBM contracting issues and pitfalls to support downstream negotiation efforts with pharmacy program vendors</td>
<td>Tips and strategies to survive an audit</td>
<td>Building a successful long-term partnership</td>
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| | | | Learn what employers can do at each level of the organization to target mental health issues | |"
### TUESDAY, SEPTEMBER 19

<table>
<thead>
<tr>
<th>8:00-8:30 a.m.</th>
<th>HEALTH CARE</th>
<th>RETIREMENT</th>
<th>GENERAL</th>
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<tbody>
<tr>
<td>President’s Report</td>
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<td>U.S. Legal Update</td>
<td>Having the Risk Conversation</td>
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<td>• Understanding your tolerance for risk</td>
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<td>• Understanding the current level of your risk</td>
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<td>• Understanding future trends that may affect your risk</td>
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<td>8:30-9:30 a.m.</td>
<td><strong>Hacking Mental Health: How Employers Can Overcome the Four Largest Barriers to Success</strong></td>
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<td><strong>Beyond HIPAA: Data Security and the Benefit Plan</strong></td>
<td><strong>Quick Hits: Five Ideas About Pensions in 10 Minutes</strong></td>
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<td></td>
<td>• Setting clear objectives</td>
<td></td>
<td>• Employers must address data security for benefit plans to have a comprehensive cybersecurity program</td>
<td>• An overview of key issues facing DB plan sponsors</td>
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<td></td>
<td>• Creating a useful implementation project plan</td>
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<td>• Fiduciaries have an ever-growing duty to implement measures to address data security for benefit plans</td>
<td>• A checklist of ideas to consider when deciding how to address these issues</td>
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<td></td>
<td>• Building a successful long-term partnership</td>
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<td>• Five areas that must be addressed in cybersecurity issues for benefit plans</td>
<td>• Confidence that you are in control of the management of your pension plan</td>
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<td>10:00-11:00 a.m.</td>
<td>To Be Announced</td>
<td><strong>The IRS Retirement Plan Correction Program Reteooled for 2017</strong></td>
<td>Winning the War for Talent: Is Telecommuting the Answer?</td>
<td><strong>Lunch: Fellowship Recognition</strong></td>
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<td>• What’s changing from the prior version of the EPCRS, and what’s staying the same</td>
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<td>• When can an error be self-corrected, and when should a plan file a VCP application with the IRS?</td>
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<td>• How having a determination letter (or relying on a preapproved plan opinion or advisory letter) impacts a plan’s correction alternatives</td>
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<td>11:15 a.m. - 12:15 p.m.</td>
<td><strong>Current Trends in Employee Health Plans: How Does Your Plan Compare?</strong></td>
<td><strong>The Power of Choice: Supporting Employees About Compensation</strong></td>
<td><strong>Creating an Engaged Culture Through Well-Being</strong></td>
<td><strong>Connecting the Dots Between Wellness and Ancillary: An Easy Way to Draw Down Health Care Costs</strong></td>
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<td></td>
<td>• Knowledge of current, prevailing benefit design trends</td>
<td>• Understand the difference between healthy culture and climate and what organizational well-being means and the results it yields</td>
<td>• Learn how to build a thriving culture of well-being</td>
<td>• Understand improved vision, oral and hearing health care can impact employee wellness, health care costs, productivity and satisfaction</td>
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<td></td>
<td>• Discussion of best-in-class design approaches</td>
<td>• Experience an employer’s strategies of challenging the status quo and overcoming an unhealthy work-place culture by taking it out of HR and embedding it into the business mission</td>
<td>• Gain strategies for connecting wellness efforts to ancillary benefits, including education efforts and incentives</td>
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<td></td>
<td>• Benchmark your plan against industry norms</td>
<td>• Understanding the IRS guidance</td>
<td>• The “do’s and don’ts” of working with ancillary benefits for maximum wellness integration and measurement</td>
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<tr>
<td>12:15-1:30 p.m.</td>
<td>401(k) Lawsuits on the Rise: Best Practices for Plan Fiduciaries</td>
<td><strong>Unlimited PTO: Considerations for Implementation</strong></td>
<td><strong>Ask the U.S. Health Care Expert</strong></td>
<td><strong>Let’s Talk Canadian Benefits</strong></td>
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<td>• Best practices for managing a 401(k) investment committee, including practical case studies and sample committee materials</td>
<td>• Implementation of unlimited time off can be accomplished with significant savings to the employer and be viewed as a substantial piece of the total rewards strategy</td>
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<td>• Nature of the arguments against 401(k) plan committees and how to insulate against such challenges</td>
<td>• How to manage communications and perceptions and overcome objections from leadership</td>
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<td>• Unique challenges of managing a plan that offers company stock, including pros and cons of engaging an independent fiduciary to manage such a fund</td>
<td>• Considerations for payroll, HR, managers and leadership during a time of change</td>
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<td>• Gain strategies for connecting wellness efforts to ancillary benefits, including education efforts and incentives</td>
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<td>• The “do’s and don’ts” of working with ancillary benefits for maximum wellness integration and measurement</td>
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<td>1:30-2:30 p.m.</td>
<td><strong>Legally Compliant Communications and the Consequences of Miscommunication</strong></td>
<td><strong>Connecting the Dots Between Wellness and Ancillary: An Easy Way to Draw Down Health Care Costs</strong></td>
<td><strong>Beyond Compensation, Group Benefits and Retirement: Mental Health and Wellbeing</strong></td>
<td><strong>Creating an Engaged Culture Through Well-Being</strong></td>
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<td>• Learn what and how benefit professionals must do to ensure health plan terms are effectively communicated</td>
<td>• Understand improved vision, oral and hearing health care can impact employee wellness, health care costs, productivity and satisfaction</td>
<td>• The competitive landscape for payroll and benefits dollars</td>
<td>• Learn how to build a thriving culture of well-being</td>
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<td>• Practical tips and best practices for working in an increasingly complicated benefits environment</td>
<td>• Gain strategies for connecting wellness efforts to ancillary benefits, including education efforts and incentives</td>
<td>• The types of strategies successful organizations have tried to build engagement with less traditional resources</td>
<td>• Understand the difference between healthy culture and climate and what organizational well-being means and the results it yields</td>
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<td>• Understand what could happen if plan terms are not accurately communicated</td>
<td>• The “do’s and don’ts” of working with ancillary benefits for maximum wellness integration and measurement</td>
<td>• How to keep competitive in today’s market even when you have a limited budget</td>
<td>• Experience an employer’s strategies of challenging the status quo and overcoming an unhealthy workplace culture by taking it out of HR and embedding it into the business mission</td>
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<td>2:45-3:45 p.m.</td>
<td><strong>Creating an Engaged Culture Through Well-Being</strong></td>
<td><strong>Ask the U.S. Health Care Expert</strong></td>
<td><strong>Connecting the Dots Between Wellness and Ancillary: An Easy Way to Draw Down Health Care Costs</strong></td>
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<td>• How having a determination letter (or relying on a preapproved plan opinion or advisory letter) impacts a plan’s correction alternatives</td>
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<td>4:00-5:00 p.m.</td>
<td><strong>Ask the U.S. Health Care Expert</strong></td>
<td><strong>Ethical Habits to Build Trust in Business Relationships</strong></td>
<td>Let’s Talk Benefit Challenges (for plan sponsors)</td>
<td>U.S. Legal Update: Followup and Discussion</td>
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<td>• Improved understanding of the status of health care reform</td>
<td>• Examine business habits</td>
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<td>• The latest legislative and regulatory developments</td>
<td>• Establish trust-based working relationships</td>
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<td>• Benefit from the perspectives of all the other experts in the audience</td>
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### WEDNESDAY, SEPTEMBER 20

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<tbody>
<tr>
<td>Go All the Way With HSAs</td>
<td>Fine-Tune Your Plan Through the RFI/RFP Process</td>
<td>Mindful Workplace, Engaged Employees</td>
<td><strong>Pension Division on Marriage Breakdown</strong></td>
<td><strong>Let’s Talk Canadian Benefits</strong></td>
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<tr>
<td>• How to fully take advantage of the triple-tax-advantaged HSA benefits</td>
<td>• Benchmarking needed before issuing an RFI or RFP</td>
<td>• Health consequences of stress and impacts to the organizational bottom line and to employee health and well being</td>
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<td>• The key eligibility, contribution and distribution rules that all employers should know</td>
<td>• Differences and effectiveness between an RFI and RFP</td>
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<td>• Understanding the compliance strategies for complex HCP/HPSA issues</td>
<td>• Tips for negotiating with a recordkeeper</td>
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<td>9:30-10:30 a.m.</td>
<td>The Power of Choice: Supporting Employees With Personalized Plans</td>
<td><strong>Lessons From Central States</strong></td>
<td>Deskless Yet Informed</td>
<td><strong>Pension Division on Marriage Breakdown</strong></td>
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<td>• How to design and implement for a diverse workforce a benefit strategy that supports business objectives without compromising talent retention/attraction</td>
<td>• History of Central States’ attempt to reduce benefits</td>
<td>• Proven strategies and tools for communicating with deskless employees in warehouses, in trucks, on shop floors, etc.</td>
<td><strong>Compliance obligations differ across jurisdictions and are different for federally regulated plans</strong></td>
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<td>• How to create unique plan offerings with broad appeal, strategically integrating with the enrollment process voluntary and core benefits to boost participation and financial protection</td>
<td>• Important lessons from Central States</td>
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<td><strong>Different rules and obligations apply when dealing with other retirement and benefit plans, such as SERPs</strong></td>
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<td>• How to use technology to contextualize benefits enrollment so employees see how their benefits decisions affect their financial and overall wellness</td>
<td>• Alternative approaches to rescuing failing pension plans and their participants</td>
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<td><strong>There are legal and financial consequences for failing to appropriately handle a pension division case</strong></td>
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<td>10:45-11:45 a.m.</td>
<td><strong>The Day’s Fly Blind With Your Employees’ Health Care Coverage—The Time for Literacy Is Now</strong></td>
<td><strong>How to Navigate Conversations About Compensation</strong></td>
<td>Show Me the Benefits—Group Insurance for Active Employees Aged 65+</td>
<td><strong>Let’s Talk Canadian Benefits</strong></td>
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<td>• Even the most sophisticated and well-educated employees can make poor benefit decisions</td>
<td>• Raise your confidence in making individual compensation decisions</td>
<td>• Has your organization reviewed its benefits plan taking aged 65+ employees into consideration?</td>
<td><strong>Let’s Talk Canadian Benefits</strong></td>
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<td>• Why health care literacy can ensure quality care while controlling costs</td>
<td>• Learn best practices for evaluating market data</td>
<td>• Learn how to “refresh” your benefits plan to make it friendly to the ages of 65 and over</td>
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<td>• Sustainable, responsible and impact investing: Investing in a large and rapidly growing field</td>
<td>• Identify critical talking points for difficult compensation discussions</td>
<td>• Learn what benefits are currently available for aged 65+ employees and what the future may hold</td>
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**Keyword:** Clearing the Haze: What’s Next for Medical Marijuana in the U.S. and Canada? **Keynote:**
SUNDAY, SEPTEMBER 17

5:00-6:00 p.m.
CEBS Conferment Ceremony and Reception
(see page 17 for details)

MONDAY, SEPTEMBER 18

8:00 a.m.
Welcome

8:15-9:15 a.m.
Keynote: Not So Wild and Crazy: Thoughts and Predictions About the Future of Work
Speaker: Christopher Chan, Innovation Imagineer, Mercer, San Francisco, California

Take a lively look at some of the most important trends shaping today’s workplace and the predictions and questions they continue to raise. With the increased adoption of new technologies such as artificial intelligence, robotics and automation, and the different needs and perspectives of a shifting workforce demographic, the modern workplace is in a state of flux. What do the changing expectations of work mean for the benefits you offer, employee engagement and retention, and staying competitive? This interactive and thought-provoking session will explore how these questions will continue to shape the workplace in an always-on society.

9:30-10:30 a.m.
U.S. Legislative Update
Speaker: James Klein, President, American Benefits Council, Washington, D.C.

As the agenda of the new administration continues to unfold, all eyes have been on Washington to learn the potential impact on employee benefit plans in the U.S. Join us for an insightful analysis on potential changes to health and retirement plans, tax policy and entitlement programs. U.S. benefit professionals will get valuable insight into employee benefit policy initiatives and their possible outcomes, while Canadian benefit professionals can gain additional perspective on U.S. legislative issues.

MONDAY, SEPTEMBER 18 (CONT.)

11:00 a.m.-12:00 noon Concurrent Sessions

H Benefit Plans: The Silent Killer of Your Employees’ Disposable Income
Speaker: Eric Krieg, President, Risk International Benefits Advisors, Fairlawn, Ohio

Health benefit plans, meant to enhance compensation packages, are having the opposite effect, preventing middle-class employees from getting ahead. Benefits managers have a tough job of controlling health plan costs and managing employee satisfaction with plan choices. However, traditional plan management has often inadvertently put employees’ disposable income in a perilous position. Fortunately, reducing employer health care costs and aiding employees’ financial needs are not mutually exclusive. The path to successfully righting the ship for both the company and its employees begins with a fresh approach to plan management and decision making. Your proactive supervision will significantly improve the financial position of many of your employees, as well as business outcomes.

Takeaways
• Understand health plan cost structure and its impact on employees’ disposable income
• Gain insight into the disparity between employee wage growth and health care costs
• Receive new health plan management techniques to improve plan cost-efficiency

R Implications of Tax Reform on Retirement Plans
Speakers: Jack VanDerhei, Ph.D., CEBS, Research Director, EBRI, Washington, D.C.

This presentation will use the EBRI Retirement Security Projection Model to analyze the impact of retirement policy changes that are currently being discussed with respect to potential retirement reform in Washington. These proposed policy changes are expected to include some or all of the following: 402(g) modification, 415(c) modification, Roth for all/part of employee contributions, tax credit instead of exclusion, expand savers credit, contribution/accrual freeze cap, employer mandates, mandatory autoenrollment and autoescalation, as well as the impact of the various state auto-IRA proposals.

Takeaways
• Impact on participants (coverage, contributions, retirement income adequacy)
• Impact on plan sponsors (impact on plan design choices)
• Impact on national retirement savings and retirement deficits broken out by various demographic categories

“It’s nice to have conversations with other benefit professionals who experience the same issues. I really gained a lot of knowledge and deeper insight into many new and emerging benefit trends.”

Shalom Wilburn, CEBS, Compensation and Benefits Manager, OCI Enterprises, San Antonio, Texas

H Health  R Retirement  G General  C Canadian
Monday

MONDAY, SEPTEMBER 18 (CONT.)

11:00 a.m.-12:00 noon  Concurrent Sessions (Cont.)

Benefits Communications That Get Results
Speaker: Julieanne Adamik, CEBS, Benefits Speaker, Author and Strategist, Carlsbad, California

Get the keys to better communications and learn how to effectively communicate benefits to today’s diverse workforce. Topics include top ten communication mistakes, use of technology today, how to brand your program and identifying emerging trends to engage employees. It also includes an extensive case study of an award-winning benefits communication program.

Takeaways
• Pitfalls and emerging trends in communicating benefits to engage employees
• Real-life case study—What worked?
• Keys to a successful benefits communication strategy

Canada Legal/Legislative Update
Speaker: Lisa Chamzuk, Partner, Lawson Lundell, Vancouver, British Columbia

Get an overview and analysis of proposed and recently passed legislation and regulations as well as court decisions affecting pension and health and welfare benefit plans. Activity at the provincial and federal level will be covered along with how it affects your group, retirement and other plans across Canada.

12:00 noon-1:30 p.m.

Lunch and Roundtable Discussions

1:30-2:30 p.m.  Concurrent Sessions

Private Exchanges—Four Years Later
Speakers: Mark Bishop, Senior Vice President Associate and Organizational Effectiveness, Terumo BCT, Denver, Colorado
Joseph Harten, CEBS, Principal, Mercer, Cincinnati, Ohio
Sandra Winkle, Human Resources Director, North American Properties, Inc., Cincinnati, Ohio

This session will provide attendees with a detailed update of the private insurance exchange environment, including the rationale for private exchanges, current market penetration statistics and key elements of exchange offerings. The session will also focus on two employers’ experiences with their exchange products, including insights into the decision-making process, employee reactions and financial results, and key lessons learned after four years.

Takeaways
• How two employers implemented private exchanges and the results they have experienced
• How private exchange products could reduce costs and improve choice for other employers
• How private exchanges might grow given potential changes to ACA

Retirement Plan Governance
Speakers: Mary Komornicka, CEBS, Attorney, Larkin Hoffman, Minneapolis, Minnesota
Debra Rosenberg, CEBS, Director of Retirement Plan Consulting, Stiles Financial Services, Edina, Minnesota

As plan sponsor, the role of the Retirement Plan Committee retains a core fiduciary duty that can’t be delegated to service providers. The committee is responsible for investments, compliance, employee education, selection and monitoring of service providers, and plan design. Additionally, many plan service providers have recently increased the range of services they provide to include 3(21), 3(38) and/or 3(16) fiduciary services. Yet the plan sponsor rarely understands these services or their value to their plan. This session will explore the various aspects of plan governance and, through case study examples, show how good plan governance can have positive impact on the overall health of the 401(k) plan as well as delve into distinction of various fiduciary services.

Takeaways
• Plan committee best practices: scope; membership selection or orientation; meeting frequency and agenda
• Understanding the role of the different service providers and the remaining gaps in plan administration
• Understanding the plan sponsor oversight role relative to the service providers

Form 5500: The Devil Is in the Details
Speakers: Mary Andersen, CEBS, President, ERISADiagnostics, Inc., Exton, Pennsylvania
Leanne Fosbre, CEBS, Consultant, ERISADiagnostics, Inc., Denver, Colorado

Form 5500 satisfies many reporting requirements and is an excellent tool to learn some of the finer points of ERISA compliance. Get a brief overview of Form 5500 filing requirements, including which plans require a Form 5500, red flags that could trigger a letter or a visit from the government and an overview of the proposed changes to Form 5500. Attendees are encouraged to submit specific questions for an engaging, interactive session.

Takeaways
• Confirm or expand your understanding of Form 5500
• Understand the red flags that could trigger government contact
• Learn about the proposed changes to Form 5500, which could have a significant effect on plan sponsors and service providers
Monday, September 18 (Cont.)

1:30-2:30 p.m. Concurrent Sessions (Cont.)

C Pension Changes in Canada—Implications for Employers
Speaker: Jana Steele, Partner, Osler, Hoskin & Harcourt LLP, Toronto, Ontario

Canada’s retirement system is based on government-sponsored programs: CPP/QPP (funded by compulsory employer/employee contributions) and OAS/GIS, employer-sponsored pensions and personal retirement savings. This session will examine proposed changes to Canada Pension Plan and other pension innovations for employer-sponsored plans. With regard to the proposed CPP changes, it will examine issues that may impact a multinational employer (including mobile employees). Further, it will examine implications of CPP enhancement and what plan sponsors should be doing. With regard to other pension innovations for employer-sponsored plans, the session will look at alternatives outside of DB and DC, such as target benefit and PRPPs, including the recent proposed changes to the federal PBSA to enable target benefit plans.

Takeaways
- Pension reform continues to be a significant agenda in Canada
- Employers may need (or wish) to consider plan changes to accommodate CPP changes
- With other plan design changes a possibility in some jurisdiction, employers may wish to reassess design and/or pension risk management

2:45-3:45 p.m. Concurrent Sessions

H How to Survive a DOL Audit
Speakers: Lisa Allen, Vice President, Regulatory Affairs, Relph Benefit Advisors, Fairport, New York

The federal agencies responsible for monitoring compliance of ERISA-governed plans are stepping up their audit efforts across the country, with an increasing focus on health and welfare plans. With DOL, it’s no longer an “If” but a “When.” This session will review ACA/ERISA-mandated documents and notices and associated potential penalties. Learn what is likely to be covered in an audit of health and welfare plans and what to do to prepare.

Takeaways
- An understanding of all ACA mandates and what should be done and when
- An overview of ERISA as it pertains to health and welfare plans and the required documents and notices
- Knowledge necessary to prepare for the unavoidable DOL audit

Monday, September 18 (Cont.)

2:45-3:45 p.m. Concurrent Sessions (Cont.)

R The Future of DC Is Here: The Next Generation of QDIAs
Speaker: Lori Lucas, DC Practice Leader, Callan Associates, Chicago, Illinois

Since the PPA was passed ten years ago, qualified default investment alternatives (QDIAs) have garnered more than a quarter of DC plan assets—with the vast majority in target-date funds. With stakes this high, what does the future hold for the QDIA juggernaut? In this session, learn emerging trends in QDIAs: the evolution of off-the-shelf target-date options; the latest variations of custom target-date funds, managed accounts and hybrids; and the role of retirement income solutions in QDIAs.

Takeaways
- Understanding the landscape of next-generation QDIAs
- Implications of the next generation of QDIAs for plan sponsors and participants
- A framework for determining how the next generation of QDIAs fits with your DC plan

G The Age of Individualized Benefits
Speakers: Leigh Stepan, CEBS, Independent Consultant, Leigh Stepan Consulting, Minneapolis, Minnesota
Steve Clausen, Senior Vice President, Health and Benefits Practice Leader, Aon Hewitt, Minneapolis, Minnesota

Learn how Target Corporation used voluntary/elective benefits to create a program that meets the needs and lifestyles of the various generations of individual employees while complementing its overall benefit strategy and cost goals. Voluntary benefits have long been an easy and cost-effective way for a company to expand its benefit offerings. Leveraging the employer’s group coverage buying power, employees receive more favorable premiums and enhanced terms and conditions on products that meet their individual needs. As employers look for solutions that support its well-being landscape, voluntary/elective benefits provide financial assistance for various unplanned life events and increase employee satisfaction with your benefits offering.

Takeaways
- There is a cost-effective way to offer more personalized options for employees
- How to think strategically about implementing voluntary/elective benefits
- What are the hot voluntary benefits today?

C Canadian Session To Be Announced
Monday

MONDAY, SEPTEMBER 18 (CONT.)

4:00-5:00 p.m. Concurrent Sessions

**PBM Contracting: Are You Playing With a Full Deck?**

Speakers: **Seth Friedman**, Area Senior Vice President, Pharmacy Consulting, Solid Benefit Guidance (Arthur J. Gallagher & Co.), Montvale, New Jersey

**Josh Golden**, Area Senior Vice President, Pharmacy Consulting, Solid Benefit Guidance (Arthur J. Gallagher & Co.), Montvale, New Jersey

Negotiating with a pharmacy benefit manager (PBM) can be a daunting endeavor. But plan sponsors needn't be stuck with the hand that they are dealt. If armed with the right knowledge and information, they can beat the odds and achieve their contracting objectives. Get an overview of PBM economics and a snapshot review of the current industry landscape, along with specific examples of PBM contracting loopholes, snags and pitfalls. You’ll leave with a checklist of actionable ideas for the next PBM contract review, procurement or market check exercise.

**Takeaways**
- An understanding of basic PBM economics, including the flow of money through the supply chain
- A snapshot of the current PBM industry landscape, including recent changes and developments
- A detailed understanding of PBM contracting issues and pitfalls to support downstream negotiation efforts with pharmacy program vendors

**What to Expect When an IRS or DOL 401(k) Auditor Comes Knocking**

Speakers: **Kim Schultz**, Managing Director, Compensation & Benefit Solutions, Greenwood Village, Colorado

**Patrick Blanchard**, Director, Compensation & Benefit Solutions, Greenwood Village, Colorado

A notification of a plan examination can generate a great deal of anxiety for a plan sponsor. The session will discuss the process of the examination as well as effective approaches to complete a plan examination in an efficient manner. You will get an overview of the data most frequently requested by DOL and IRS and learn the issues most often discovered during the exam process. This session will also include ample time for discussion and questions from participants.

**Takeaways**
- How to prepare for an audit by the IRS or DOL
- Common plan errors and best practices to avoid them
- Tips and strategies to survive an audit

**Navigating Vendor Changes and Implementations**

Speaker: **Suzanne Mahler Brown, CEBS**, Director of Benefits, Granges Americas Inc., Franklin, Tennessee

Replacing an important vendor can be a daunting task. Learn how to approach the project with clear objectives, create a useful project plan and build a successful long-term partnership. Includes tips for knowing when it’s time to do a vendor search, selecting a good match, creating a solid implementation plan and managing the first 12 months of the relationship.

**Takeaways**
- Setting clear objectives
- Creating a useful implementation project plan
- Building a successful long-term partnership

**Reduce the Cost of Mental Health Claims Through Good Management Practices**

Speaker: **Tim Taylor, CEBS**, Product Manager, Manulife, Waterloo, Ontario

For Canadian employers, mental health issues are the #1 cause of long-term disability claims, representing 30% of disability claims and 70% of disability costs, and account for more than $6 billion in lost productivity due to absenteeism and presenteeism. Based on the SALVEO study, this session provides insight on the various factors employers need to consider regarding their employees’ emotional welfare. Learn specific, practical and evidence-based strategies for optimal workplace mental health to increase productivity and reduce stress. This session will identify the causes of workplace mental health issues, such as distress, depression and burnout, and help employers understand which of those factors they can impact through their own management practices to reduce the cost of mental health claims.

**Takeaways**
- Understand the management practices that have the largest impact on mental health claims
- Recognize what successful organizations have done to be more effective in preventing absenteeism due to mental health problems
- Learn what employers can do at each level of the organization to target mental health issues

6:00-7:30 p.m. Welcome Reception
TUESDAY, SEPTEMBER 19

8:00-8:30 a.m.  
President’s Report

8:30-9:30 a.m.  Concurrent Sessions

U.S. Legal Update
Speaker: Katherine Hesse, CEBS, Partner, Murphy, Hesse, Toomey & Lehane LLP, Boston, Massachusetts

This session covers the gamut of the most significant court cases affecting employee benefit plans. Learn what the decisions mean to you and what you need to know going forward to mitigate legal risk. U.S. benefit professionals will get valuable takeaways from recent and ongoing legal cases, while Canadian benefit professionals can gain additional perspective from these decisions and precedents.

Having the Risk Conversation
Speakers: Brent Delveaux, CEBS, Benefits Consultant, TRG Group Benefits and Pensions Inc., Vancouver, British Columbia  
Robert Taylor, CEBS, Managing Director, TRG Group Benefits and Pensions Inc., Vancouver, British Columbia

High-cost drugs have really affected the risk for plan sponsors. Stop-loss is the latest “trending” topic to emerge, with very few people understanding how their benefit program risk has changed overnight. This discussion will explore the many facets of this new emerging risk and frame the situation around the importance of having the “risk conversation.” This conversation needs to be held internally within organizations so that financial stewards can recognize risks and, more importantly, understand how their values intersect with those risks to develop the proper response and handling.

Takeaways
• Understanding your tolerance for risk
• Understanding the current level of your risk
• Understanding future trends that may affect your risk

10:00-11:00 a.m.  Concurrent Sessions

Hacking Mental Health: How Employers Can Overcome the Four Largest Barriers to Success
Speaker: Chris Cutter, CEO and Co-Founder, LifeDojo, San Francisco, California

Get an overview of the five tiers of mental health, specifically as they relate to challenges employees face and costs at each stage. Get an overview of the four problems (access, cost, stigma, utilization) in the specific context of those five tiers and how leaders can respond. Detail will be provided regarding a new, wider-net approach that offers subtle guidance to employees and avoids the trap of stigma around mental health assistance programs. Come away from this discussion with a nuanced understanding of issues surrounding employee mental health as well as strategies to apply, no matter what specific tools you choose, and identification of metrics for evaluation.

Takeaways
• Setting clear objectives
• Creating a useful implementation project plan
• Building a successful long-term partnership

10:00-11:00 a.m.  Concurrent Sessions (Cont.)

Retirement Session To Be Announced

Beyond HIPAA: Data Security and the Benefit Plan
Speaker: Sarah Bhagwandin, of Counsel, Bryan Cave LLP, Denver, Colorado

This session will examine the cybersecurity issues raised in the benefit plan context and address the scope of fiduciary duty and liability to protect data, along with concrete steps for identifying fiduciaries in this context; the role of HIPAA compliance for health plans and the limitations of HIPAA compliance for actually protecting data; the necessity of adopting a benefit plan cybersecurity program beyond HIPAA; mandatory components of any effective cybersecurity program for benefit plans; and fundamentals of conducting a gap analysis and developing/implementing an action plan.

Takeaways
• Employers must address data security for benefit plans in order to have a comprehensive cybersecurity program
• Fiduciaries have an ever-growing duty to implement measures to address data security for benefit plans
• Five areas that must be addressed in cybersecurity issues for benefit plans

Quick Hits: Five Ideas About Pensions in 50 Minutes
Speaker: Joseph Nunes, President, Actuarial Solutions Inc., Lakeshore, Ontario

Explore key issues facing pension plan sponsors, including topics such as investment derisking, plan conversions, the impact of expanded CPP on plan design, Ontario’s proposed rules for pension funding, and updated standards for governance.

Takeaways
• An overview of key issues facing DB plan sponsors
• A checklist of ideas to consider when deciding how to address these issues
• Confidence that you are in control of the management of your pension plan


Chelsea Auclair, Appeals Analyst, Federal PSHCP Administration Authority, Ottawa, Ontario
Tuesday

**TUESDAY, SEPTEMBER 19 (CONT.)**

11:15 a.m.-12:15 p.m. Concurrent Sessions

**Current Trends in Employee Health Plans: How Does Your Plan Compare?**

Speaker: David Cooke, CEBS, Principal, Mercer, Chicago, Illinois

This interactive presentation will highlight employee benefit marketplace trends from a survey of over 2,500 plan sponsors. Among the highlights: the rise in high-deductible CDHPs and the steps employers take to help stretch workers’ health care dollars; increased use of telemedicine and transparency tools, mitigating the continued rise in prescription drug costs; and what steps employers are considering next. Key considerations for each trend will also be discussed.

**Takeaways**

- Knowledge of current, prevailing benefit design trends
- Discussion of best-in-class design approaches
- Benchmark your plan design against industry norms

**The IRS Retirement Plan Correction Program Retooled for 2017**

Speaker: Steven Grieb, CEBS, Director of Regulatory Services, Empower Retirement, Milwaukee, Wisconsin

In October 2016, the IRS comprehensively overhauled the Employee Plans Compliance Resolution System (EPCRS). Though it maintained the three-component structure of the EPCRS, IRS added significant changes, include how having (or not having) a determination letter impacts when a plan can self-correct an error. The new procedure also contains a number of other significant changes, including sanction amounts under Audit CAP, anonymous VCP filings, failing to autoenroll a participant or to implement a deferral election, overpayments to participants, how to address “egregious failures,” finding lost participants, listing of new IRS filing fees, and correcting nonamender failures. As a rule, the changes to the EPCRS are positive from the perspective of plan sponsors and service providers.

**Takeaways**

- Considerations for implementing a telecommuting policy
- Out of sight doesn’t have to mean out of mind—Managing your career as a remote worker
- Tips for leaders of multilocation teams

12:15-1:30 p.m.

**Lunch: Fellowship Recognition**

1:30-2:30 p.m. Concurrent Sessions

**Creating an Engaged Culture Through Well-Being**

Speakers: Kathryn Mowry, Director of Employee Benefits and Wellness, Brownstein Hyatt Farber Schreck, LLP, Denver, Colorado

Colleen Reilly, Vice President Well-Being, Total Well-Being, A Telligen Company, Greenwood Village, Colorado

Wellness and well-being are not the same thing. Well-being provides a more holistic solution to managing the employee life experience, whereas focusing solely on wellness limits the solution to physical health alone. This session will showcase two perspectives of the benefits of transitioning to well-being. Learn the strategy and techniques, and hear how a national law firm blended well-being into the values of the firm, which has increased engagement, retention and recruitment. Get an understanding of strategic best practices as well as tactical ideas and experiences on how to transition from wellness to well-being and transform your current program to a cultural norm and a way of doing business within your organization.

**Takeaways**

- Learn how to build a thriving culture of well-being
- Understand the difference between healthy culture and climate and what organizational well-being means and the results it yields
- Experience an employer’s strategies of challenging the status quo and overcoming an unhealthy workplace culture by taking it out of HR and embedding it into the business mission
**401(k) Lawsuits on the Rise: Best Practices for Plan Fiduciaries**

Speaker: **Todd Solomon**, Partner, McDermott Will & Emery, Chicago, Illinois

It is no secret that 401(k) plan lawsuits alleging breach of fiduciary duty are on the rise and can lead to significant settlements, legal costs and bad publicity. Plan sponsors and fiduciaries need to be educated about the legal risks and the best practices they can take to protect the plan and its fiduciaries from such challenges. This session will discuss strategies fiduciaries can take, including reducing or eliminating revenue-sharing arrangements, getting the most favorable share class for investment funds offered under the plan, charging only reasonable administrative expenses to plan participants in an appropriate manner, engaging qualified outside advisors, and meeting regularly to diligently review the plan and its investment and fee structure.

**Takeaways**
- Best practices for managing a 401(k) investment committee, including practical case studies and sample committee materials
- Nature of the allegations against 401(k) plan committees and how to insulate against such challenges
- Unique challenges of managing a plan that offers company stock, including pros and cons of engaging an independent fiduciary to manage such a fund

**Legally Compliant Communications and the Consequences of Miscommunication**

Speaker: **Marilyn Monahan**, Owner, Monahan Law Office, Marina del Rey, California

Learn what you have to do, and what you should do, both to ensure employees understand the terms of their health plan and to help employers limit their exposure to liability. The session will review the disclosure (and distribution) rules in ERISA and other key laws governing health plans, with a particular emphasis on how the legal requirements—and best practices—have changed in light of ACA. Common misconceptions and traps for the unwary will be discussed—including a look at the potential consequences of miscommunications of plan terms.

**Takeaways**
- Learn what and how benefit professionals must do to ensure health plan terms are effectively communicated
- Practical tips and best practices for working in an increasingly complicated benefits environment
- Understand what could happen if plan terms are not accurately communicated

**Unlimited PTO: Considerations for Implementation**

Speaker: **Laura Earley, CEBS**, Senior Manager, U.S. Health and Welfare Benefits, CH2M, Englewood, Colorado

Get an overview of all of the financial, emotional and systematic requirements to implement an unlimited paid-time-off program. This session covers payroll system requirements, how to manage employee perceptions (both for those receiving the benefit and those “left out” of the benefit), the value to the employer, the value to the employee, the pitfalls to the employer and employee, the required coordination with leave and disability programs, transition considerations when moving from a traditional program to another, and lessons learned from an employer that implemented the program.

**Takeaways**
- Implementation of unlimited time off can be accomplished with significant savings to the employer and be viewed as a significant piece of the total rewards strategy
- How to manage communications and perceptions and overcome objections from leadership
- Considerations for payroll, HR, managers and leadership during a time of change

**Life After the End of the Amendment Cycle: Is Your Qualified Plan Up to Date?**

Speaker: **Suzanne Spicer, CEBS**, Senior Client Employee Benefits Advisor, Morgan Lewis & Bockius LLP, Washington, D.C.

With the elimination of IRS staggered qualified retirement plan amendment cycles, how can plan sponsors ensure their qualified plans remain compliant with new legislation and regulations? This presentation will provide information and suggestions on the new IRS amendment process, managing risks and compliance, and looking beyond required provisions.

**Takeaways**
- Understanding IRS guidance
- Establishing an annual review process
- Ideas for increasing operational efficiency
Tuesday

TUESDAY, SEPTEMBER 19 (CONT.)

2:45-3:45 p.m. Concurrent Sessions (Cont.)

Connecting the Dots Between Wellness and Ancillary: An Easy Way to Draw Down Health Care Costs
Speaker: Mike Reha, CEBS, Vice President of Product Development, EPIC Hearing Healthcare, Pomona, California

Healthy senses play a key role in employee health and productivity. However, research reveals less than a quarter of employers are aware of vision or hearing being integrated into wellness programs. This session will share the ROI of improving vision, oral and hearing health and provide a blueprint for connecting ancillary benefits to wellness efforts. Gain useful strategies for integrating healthy senses into health education efforts and for incorporating incentives and discounts to motivate action. Real-world cases will show how employers in health and education fields have taken steps to connect their ancillary benefits and wellness strategies and share results of improved employee health, performance and satisfaction.

Takeaways
• Understand how improved vision, oral and hearing health care can impact employee wellness, health care costs, productivity and satisfaction
• Gain strategies for connecting wellness efforts to ancillary benefits, including education efforts and incentives
• The “dos and don'ts” of working with ancillary benefits for maximum wellness integration and measurement

Beyond Compensation, Group Benefits and Retirement: Modern Total Reward Strategy
Speaker: Bonni Titgemeyer, CEBS, Managing Director, The Employers’ Choice Inc., Brampton, Ontario

Employee expectations have moved well beyond the traditional mix of total rewards. These expectations, and the products, services and approaches that address them, now compete with the dollars needed to meet pay, benefits and retirement plans. Get an inside view on current thinking on total reward strategy. The session will include examples and case studies to highlight strategic attraction and retention strategies.

Takeaways
• The competitive landscape for payroll and benefits dollars
• The types of strategies successful organizations have tried to build engagement with less traditional resources
• How to keep competitive in today’s market even when you have a limited budget

4:00-5:00 p.m. Concurrent Workshops

Ask the U.S. Health Care Expert
Speaker: John Garner, CEBS, Chief Compliance Officer, Bolton & Company, Pasadena, California

This workshop session is a question-and-answer forum devoted to health benefit issues, with attendees invited to share their experiences to help answer questions. The workshop will begin with a preview of answers to new questions being added to the next edition of the Health Insurance Answer Book.

Takeaways
• Improved understanding of the status of health care reform
• The latest legislative and regulatory developments
• Benefit from the perspectives of all the other experts in the audience

Ethical Habits to Build Trust in Business Relationships
Discussion Leader: Rick Storms, CEBS, Assistant Vice President, LifeTrac, Minneapolis, Minnesota

Business ethics do more than keep us out of jail. Ethics are good for business. This session outlines the key definitions of ethics from business, insurance, retirement planning and financial planning perspectives through the use of case studies and interactive quizzes.

Takeaways
• Examine business habits
• Make ethical behavior second nature
• Establish trust-based working relationships

U.S. Legal Update: Followup and Discussion
Speaker: Katherine Hesse, CEBS

As a followup to the morning session, this is an opportunity to hear more of the legal cases that continue to shape the benefits landscape.

“Let’s Talk” Discussion Forums

Let’s Talk Retirement Benefits
Discussion Leader: To be announced

Let’s Talk Benefit Challenges (for plan sponsors)
Discussion Leader: To be announced

Let’s Talk Canadian Benefits
Discussion Leader: To be announced

Health | Retirement | General | Canadian
Wednesday, September 20

8:00-9:00 a.m.

Keynote: Clearing the Haze: What’s Next for Medical Marijuana in the U.S. and Canada?
Speaker: Michael Sullivan, President, Cubic Health, Toronto, Ontario

While medical marijuana use remains a controversial issue, it is gaining legal status in some U.S. states and potentially across Canada in 2018. With varying levels of legality, employers must be aware of and prepared for how these changes will impact their benefit plans, including medical, disability and privacy concerns and workplace safety. This presentation will give an overview of what plan sponsors need to know when considering the inclusion of medical marijuana under health benefit plans.

9:30-10:30 a.m.

Go All the Way With HSAs
Speakers: Brian Gilmore, Vice President, Lead Benefits Counsel, ABD Insurance & Financial Services, San Mateo, California; Elizabeth Loh, Director, Trucker Huss, San Francisco, California

This session will address the tax and legal structure of HSAs that is both fundamental to their growth and a constant barrier to their full mainstream embrace. At the core of this conundrum is the hypercomplexity of the rules that govern how individuals can truly benefit from an HSA. All employers introducing HDHPs or attempting to expand participation face the monumental task of convincing the workforce that the HDHP is not simply a tool to cut company costs. This presentation is designed to shed light on the positive features of the HSA while also highlighting the tricky compliance issues that employers must frequently confront.

Takeaways
• How to fully take advantage of the triple-tax-advantaged HSA benefits
• The key eligibility, contribution and distribution rules that all employers should know
• Understanding the compliance strategies for complex HDHP/HSA issues

Fine-Tune Your Plan Through the RFI/RFP Process
Speaker: Jim Modelski, Principal, DiMeo Schneider & Associates L.L.C., Chicago, Illinois

Looking to improve services from your recordkeeper? Seek lower costs? Or want to improve your participants’ overall experience? Plan sponsors looking to enhance their recordkeeper’s services, negotiate fees and conduct marketplace due diligence can do so through an effective RFI or RFP process. Implementing a thorough and comprehensive review process is a fiduciary best practice. This session will discuss how to collect and review data prior to issuing an RFI or RFP to help provide perspective on your plan and to achieve the best leverage possible, determining which one may be best to utilize, and ideas for RFI and RFP templates.

Takeaways
• Benchmarking needed before issuing an RFI or RFP
• Differences and effectiveness between an RFI and RFP
• Tips for negotiating with a recordkeeper

Mindful Workplace, Engaged Employees
Speaker: Lisa Schmidt, CEBS, Founder, Lead Consultant, Mindful Benefits, Scottsdale, Arizona

Mindfulness-based stress management programs are touted as smart, affordable, and evidence-based tools to improve employee resilience, self-awareness, teamwork, mental health outcomes and well-being. Research is focusing on the impact of mindfulness-based interventions to promote resilience, reduce burnout, improve sleep health and increase engagement at work. Burnout is increasingly being viewed as an organizational (not individual) problem, rooted in issues related to working environment and organizational culture. Evidence, best-practice delivery models, limitations, and opportunities for expanded organizational adoption will be examined.

Takeaways
• Health consequences of stress and impacts to the organizational bottom line and to employee health and well-being
• Learn how to practice and teach interventions at work, with a contemporary and science-based focus
• Actionable tools to assess the effectiveness of mind/body/spirit program interventions

Employees With Personalized Plans
Speaker: Shandon Fowler, Senior Director of Product Strategy, Benefitfocus, Charleston, South Carolina

Kala White, GBA, Product Manager, Benefitfocus, Charleston, South Carolina

ACA greatly impacted insurers, providers and employers, but no impact was more profound than the empowerment of consumers in their health care choices. Despite uncertainty surrounding ACA, employees are taking on greater financial and decision-making responsibility for their coverage and need to understand how their benefits decisions will affect their health and wealth. This session will discuss how employers can support consumerism by offering personalized plans for different demographics to fit diverse workforce needs. It will also share results of the Benefitfocus second annual State of Employee Benefits report, an analysis of more than one million employees’ benefits selections.

Takeaways
• How to design and implement for a diverse workforce a benefits strategy that supports business objectives without compromising talent retention/attraction
• How to create unique plan offerings with broad appeal, strategically integrating within the enrollment process voluntary and core benefits to boost participation and financial protection
• How to use technology to contextualize benefits enrollment so employees see the full picture of how their benefits decisions affect their financial and overall wellness
**Wednesday**

**WEDNESDAY, SEPTEMBER 20 (CONT.)**

10:45-11:45 a.m.  Concurrent Sessions (Cont.)  

**R Lessons From Central States**  
**Speakers:** Michael Joliat, Attorney, Leonard, O’Brien, Spencer, Gayle & Sayre, Ltd., Minneapolis, Minnesota  
Pamela Nissen, Attorney, Leonard, O’Brien, Spencer, Gayle & Sayre, Ltd., Minneapolis, Minnesota  

Like many large, public and private pension funds, the Central States Pension Fund is massively underfunded. In 2016, Central States attempted to avoid its impending insolvency by reducing participant benefits. But the Fund’s efforts met fierce resistance from a broad array of interests. Ultimately, Central States failed to reduce benefits. Now it will be unable to pay any benefits in less than a decade. The counsel to Central States’ retiree representative—a statutorily appointed observer of Central States as it applied to reduce benefits—will discuss the many complexities that arise when a large pension plan is failing.  

**Takeaways**  
- History of Central States’ attempt to reduce benefits  
- Important lessons from Central States  
- Alternative approaches to rescuing failing pension plans and their participants  

**G Deskless Yet Informed**  
**Speaker:** James Hanley, CEBS, President, EeComm, Inc., Muskegon, Michigan  

How are organizations effectively communicating with warehouse employees, drivers behind the wheel, machinists on the shop floor? When employees have no company e-mail account, how do we best keep them informed? What has historically worked for organizations that effectively communicate with deskless workers? The challenge of communicating with deskless workers is among the most-discussed communication topics today. Seemingly simple solutions—such as texting—are made complicated by related labor relations issues, safety issues, efficiency issues and other barriers. This session explores the topic of effectively communicating with deskless workers, with case studies of success and a look at how new tools and new attitudes will help organizations inform their deskless workers.  

**Takeaways**  
- Proven strategies and tools for communicating with deskless employees in warehouses, in trucks, on shop floors, etc.  
- Important things to consider about labor relations, safety and efficiency before collecting and using personal employee text and e-mail  
- How future tools will change the ways we communicate with employees—especially deskless employees  

**C Pension Division on Marriage Breakdown**  
**Speaker:** Karen DeBortoli, Director, Pension and Benefits Research, Eckler Ltd., Toronto, Ontario  

This session will cover the legal and fiduciary obligations to members and their spouses and the pitfalls and legal and compliance risks that can be common in pension division cases. Explore the different legislative requirements in each Canadian jurisdiction, including form and documentation requirements, transfer and payment options, and recent legislative changes. Discuss the interaction of the federal PBSA and provincial statutes for federally regulated plans and the impact of the ITA definition of spouse. Examine how other benefits are impacted when a relationship ends, benefits received by a former spouse as a designated beneficiary, impact on insurance and other nonpension benefits and lessons learned from case studies and recent case law.  

**Takeaways**  
- Compliance obligations differ across jurisdictions and are different for federally regulated plans  
- Different rules and obligations apply when dealing with other retirement and benefit plans, such as SERPs  
- There are legal and financial consequences to failing to appropriately handle a pension division case—the more you know, the more you can quantify and manage the risks to your plan  

12:00 noon-1:00 p.m.  Concurrent Sessions  

**H Don’t Fly Blind With Your Employees’ Health Care Coverage: The Time for Literacy Is Now**  
**Speaker:** Kim Buckey, Vice President of Client Services, DirectPath, Birmingham, Alabama  

Health care literacy has never been high—42% of U.S. citizens can’t explain what a deductible is, and 62% don’t understand the difference between an HMO and a PPO. And with the prospect of new requirements and new plan options and the onslaught of new educational materials, employees are more confused and overwhelmed than ever before. While we play the waiting game to see what the future of health care will look like, we cannot afford to assume our employees are equipped to act as health care consumers. The onus is on employers to get smart and educate employees on both the changing landscape and basic health care principles.  

**Takeaways**  
- Even the most sophisticated and well-educated employees can make poor benefit decisions  
- Best practices for educating and improving health care literacy among employees  
- Health care literacy among employees can ensure quality care while controlling costs
Sustainable, Responsible and Impact Investing
Speaker: Gregory Wait, CEBS, President, Falcons Rock Investment Counsel, LLC, Germantown, Wisconsin

Sustainable, responsible and impact (SRI) investing is a rapidly growing field, with nearly $9 trillion of professional assets under management. SRI investment strategies incorporate environmental, social and governance (ESG) criteria in the securities selection process. In October 2015, the Department of Labor issued an interpretive bulletin that states “fiduciaries need not treat commercially reasonable investments as inherently suspect or in need of special scrutiny merely because they take into consideration environmental, social or other factors.” This presentation would focus on the history of SRI, current methodology, risk/return analysis and the implementation of ESG strategies in qualified retirement plans.

Takeaways
- SRI investing is a large and rapidly growing field
- DOL has opened the doors to qualified plan sponsors that wish to include ESG investment strategies
- Investors do not sacrifice returns by investing in ESG strategies

How to Navigate Conversations About Compensation
Speaker: Julie Bingham, Advisor, FirstPerson, Indianapolis, Indiana

Learn best practices for how to engage in an open and informed conversation with your employees about compensation. Topics we will explore include: Are free online sites a good source of data? What if I can’t pay as much as our biggest competitor? How can I ensure that employees understand that working at my company is about more than the paycheck?

Takeaways
- Raise your confidence in making individual compensation decisions
- Learn best practices for evaluating market data
- Identify critical talking points for difficult compensation discussions

Show Me the Benefits—Group Insurance for Active Employees Aged 65+
Speaker: Art Babcock, CEBS, Senior Vice President, Aon Hewitt, Calgary, Alberta

This session takes a look at the prevalence of workers over the age of 65, with a discussion of the current state of group benefit plans with respect to contractual provisions pertaining to active employees over the age of 65. What are the contractual land mines—Are you treating your aged 65+ actives fairly? What should plan sponsors do to level the benefits playing field for actives over the age of 65? Do insurers have to come to the table? Does your current plan make EHC and dental reimbursement onerous for aged 65+ claimants? The discussion will include Aon Hewitt survey results and the speaker’s personal experience as an employee over the age of 65 and the changes he experienced in his benefit plan.

Takeaways
- Has your organization reviewed its benefits plan taking aged 65+ employees into consideration? Should it be part of your total comp philosophy?
- Learn how to “refresh” your benefits plan to make it friendly to the ages of 65 and over
- Learn what benefits are currently available for aged 65+ employees and what the future may hold
Continuing Education

Attendees needing continuing professional education credit for their CEBS designation, licensing or other reasons can satisfy their requirements through Symposium attendance.

In addition to providing CEBS continuing professional education (CPE) credit, the Society is a recognized sponsor of continuing education programs for insurance professionals in both the United States and Canada, CPAs, CFPs, attorneys and enrolled actuaries.

If you are interested in continuing education credit, make sure you mark the Symposium registration form. Since the policies and procedures for granting credit can vary by profession and location, it is often necessary for the Society to seek advance approval of the Symposium program. Early registration is recommended.

For most professions, continuing education attendance forms must be used to document credit hours. (The forms do not apply for CEBS CPE credit.) Personalized forms will be given to you at the meeting site if you requested credit in advance. Contact the Society Continuing Education Department for confirmation of credit to be earned. A $25 service charge, as indicated on the registration form, should be paid in advance of the program taking place (if applicable).

CEBS CPE Credit
CEBS graduates can use Symposium sessions to earn CEBS CPE credit. Each 50-minute hour of education qualifies for 1 CPE credit. The $25 service fee to report credit for other professions does not apply. The 2017 Symposium qualifies for up to 19 CPE credits.

U.S. Insurance Professionals
Each year, the Symposium has been approved in many states for ten to 18 hours (only certain sessions qualify). Again this year, each day will be approved for individual credit, allowing for greater flexibility with attendance requirements.

- **Requests for Approval**—All states require receipt of a program approval request 45-60 days in advance of the program taking place. Register early in order to ensure program approval will be sought in your state.

- **List of Sessions Approved**—Only insurance-related topics will qualify, and specific sessions need to be attended in order to earn credit. You will be sent confirmation regarding total hours approved and which sessions need to be attended in order to earn the credit. Watch your e-mail for this communication, or call before you attend. This information will also be available on site. Please read all communications carefully.

  - The 2016 Symposium qualified for a maximum of 18 credit hours.

Canadian Insurance Professionals
Life insurance agents can earn credit in Alberta, British Columbia, Manitoba, Ontario and Saskatchewan. The Symposium will be submitted to Quebec for approval upon request following the program.

Human Resource Professionals

**SHRM-CP/SHRM-SCP**
ISCEBS is a preferred provider with SHRM. The Symposium is approved for 16.0 PDCs; you may use this credit toward your CP and SCP designations.

**PHR, SPHR and GPHR**
The Symposium has been submitted to the HR Certification Institute (HRCI) for continuing education (CE) approval. CE credit will be offered to professionals who are PHR®, SPHR® and GPHR®-certified. For HRCI inquiries, contact the Continuing Education Department. The 2016 Symposium qualified for a maximum of 16.0 general credits.

*The use of this seal is not an endorsement by HR Certification Institute of the quality of the activity. It means that this activity has met the HR Certification Institute’s criteria to be preapproved for re-certification credit.*

CPAs
ISCEBS is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors through its website at www.learningmarket.org. CPE credits will be granted based on a 50-minute hour. The Symposium is an intermediate-level group-live instructional program. There are no prerequisites, and no advance preparation is required. Credit topic recommendations will be available on site and at www.iscebs.org/symposiumce.

The objective of this program is to update CPAs regarding topical concerns in the employee benefits field. You will learn about:

- Future legislative and regulatory initiatives that may impact your organization’s employee benefit plans
- Emerging trends in the employee benefits industry—in both the health and welfare and pension areas.

You will gain information and techniques needed to keep abreast of these latest trends for the benefit of your practice and clients.

Attorneys
Each state must review and approve the program for CLE credit. The total minutes of CLE instruction recommended for three days of the 2016 Symposium was 900 minutes. A list of sessions recommended for CLE credit will be available at www.iscebs.org/symposiumce.

CFPs
The International Society is registered with the CFP Board as a sponsor of continuing education (Sponsor ID #288). A list of sessions qualifying for credit will be published on the ISCEBS website at www.iscebs.org/symposiumce.

Contact Continuing Education
For credit approvals, questions or to inquire about credit for other professions, contact the Continuing Education Department.

(262) 786-6710, option 2 | continuinged@ifebp.org
www.iscebs.org/symposiumce
SUNDAY, SEPTEMBER 17, 2017

8:00 a.m.-3:00 p.m.
24th Annual Symposium Golf Outing
The tradition continues! Another memorable round of Sunday morning golf will be available at this year’s Symposium. More details will be available in June—Mark the registration form to indicate your interest.

Denver Sightseeing Tours
Arrive in Denver early for some sightseeing of one of America’s most iconic and scenic cities. The Colorado chapter is pleased to offer several tour options on Saturday and Sunday. Visit www.iscebs.org/symposiumtours for additional details and to reserve your spot on a tour. Register early—Spots on tours fill quickly!

12:00 noon-2:00 p.m.
First-Time Attendee/Chapter Volunteer Luncheon
Calling any first-time Symposium attendees: Start your Symposium experience with a networking event designed to connect you with other new attendees. Join ISCEBS chapter volunteers from across the U.S. and Canada to learn more about the ISCEBS chapter network, meet a fantastic group of your peers and discuss what’s in store for you at the Symposium. There’s no additional fee to attend; please indicate your interest in attending on the registration form. Lunch will be provided.

2:30-4:30 p.m.
Consulting Practice Owners Workshop
The Consulting Practice Owners Workshop is designed for those running a consulting business to discuss the issues and strategies necessary to deliver client value.

This is an informal, unstructured workshop session facilitating discussion. There’s no set agenda, so the topics are open. Whatever your hot-button issues are, chances are others are facing them too. This is a great opportunity to share your challenges, benchmarks and best practices and learn from attendees’ vast expanse of knowledge and expertise—Who knows what you will come away with?

The workshop is included in your conference fee. Simply use the registration form to indicate your interest in participating.

5:00-6:00 p.m.
CEBS Conferment Ceremony
The CEBS conferment ceremony will recognize new graduates of both the U.S. and Canadian CEBS programs. The special event also will recognize individuals who have earned the GBA (Group Benefits Associate), RPA (Retirement Plans Associate) and CMS (Compensation Management Specialist) designations as well as those earning ISCEBS Fellowship for the first time. Don’t miss this opportunity to extend your congratulations to the new Certified Employee Benefit Specialists and those earning a specialty designation!

6:00-7:00 p.m.
CEBS Conferment Reception
A reception honoring the new graduates will follow the conferment ceremony. All Symposium registrants, speakers and their guests are invited to attend the ceremony and reception.

Sign and Dine
No need to eat dinner alone! Join a group of fellow Symposium attendees for dinner on Sunday at some of Denver’s exciting and unique restaurants. Colorado Chapter members will host several dining options and provide other information about the city. Restaurant details will be available prior to the conference. Sign up on site in the Symposium registration area. Each attendee pays for his/her own meal.
Special Events and Activities

**MONDAY, SEPTEMBER 18, 2017**

8:30-10:30 a.m.

**Hospitality Room—Spouses/Guests**
Here is an opportunity for spouses and guests to do their own type of networking: making new acquaintances and planning additional sightseeing activities! A representative from the area will be available to highlight the attractions and sights in the Denver area.

12:00 noon-1:30 p.m.

**Lunch and Roundtable Discussions**
Maximize networking and the exchange of information by joining a roundtable discussion at the Monday lunch. If you would like to participate in one of the discussion groups or be a table facilitator, please make your selection on the Symposium registration form. No special knowledge is required, just a willingness to facilitate a lively conversation.

**Consulting Practice Owners Luncheon Workshop**
This valuable networking opportunity is designed to give consulting practice owners a chance to learn new ideas from fellow business owners on issues critical to running a practice. Attendees are asked to share experiences.

6:00-7:30 p.m.

**Welcome Reception**
Cap off the first full day of sessions and continue networking at the ISCEBS Welcome Reception. Enjoy appetizers and refreshments while you catch up with colleagues and friends and make new ones. Symposium registrants, speakers and their guests are invited to attend. Bring your business cards!

**TUESDAY, SEPTEMBER 19, 2017**

6:30 a.m.

**Fun Run/Walk**
Start your day with an invigorating run or walk! Casual walkers to competitive runners—You belong here! The route and other details will be posted at the Symposium registration desk.

12:15-1:30 p.m.

**Fellowship Recognition and Luncheon**
The Society is pleased to recognize those who hold the exclusive Fellowship status and their academic achievements. ISCEBS Fellows will be honored at the Fellowship Recognition Luncheon on Tuesday. All Symposium attendees and speakers are invited to attend.

**Sign and Dine**
No need to eat dinner alone! Join a group of fellow Symposium attendees for dinner on Tuesday at some of Denver's exciting and unique restaurants. Sign up on site in the Symposium registration area. Each attendee pays for his/her own meal.

**ONGOING EVENTS/ACTIVITIES**

**Shipping Service (Monday–Wednesday)**
You can ship your Symposium materials home—free of charge. Pick up a shipping box from the registration desk any time during the Symposium. Before you head home, fill it with your materials and other Symposium information. Return it to the shipping desk, and we'll ship it back to your office or home.

**Chair Yoga (Monday–Wednesday)**
Experience this unique style of yoga where a chair becomes your yoga mat. No special attire is required.

**Visit the Bookstore/Information Specialist Booth!**
Stop by the booth (near the registration area) and meet an information specialist who will be on hand to:

1. Take your research request on any Canadian or U.S. benefit topic
2. Show you all the valuable resources available on the ISCEBS and International Foundation websites
3. Give a demo of ACA University—our comprehensive, interactive and continually updated resource on the Affordable Care Act.

While you're at the booth, take advantage of member discounts and free shipping offered on a variety of books.

**Future Symposium Sites**

- **August 26-29, 2018**
  Westin Copley Place Boston
  Boston, Massachusetts

- **September 8-11, 2019**
  Hyatt Regency New Orleans
  New Orleans, Louisiana

- **August 23-26, 2020**
  Hilton San Diego Bayfront
  San Diego, California

- **September 19-22, 2021**
  Hilton Minneapolis
  Minneapolis, Minnesota

- **August 7-10, 2022**
  Sheraton Centre
  Toronto Hotel
  Toronto, Ontario

- **August 23-26, 2023**
  DoubleTree by Hilton San Diego–Del Mar
  La Jolla, California

- **September 12-15, 2023**
  The Westin Georgetown
  Washington, D.C.
Welcome to the Mile High City

Denver is a lively and thriving city combining urban sophistication and outdoor adventure with a vibrant arts, culture and culinary scene, attractions for all ages and interests, and endless sports and recreation options, set at the doorstep of the spectacular Rocky Mountains.

Start your urban exploration at the 16th Street Mall, a mile-long, pedestrian-friendly promenade designed by famed architect I. M. Pei and lined with shops, restaurants and renovated historic buildings, including 42 outdoor cafes. The shopping complex at Denver Pavilions anchors the south end of the mall, while the north end continues as a pedestrian path over three bridges connecting downtown to Commons Park and the trendy neighborhood of LoHi. While you're exploring the mall on foot, pedicab, bicycle, horse-drawn carriage or the free MallRide shuttle bus, don't miss the Daniels & Fisher Tower, a two-thirds replica of the Campanile of St. Mark's in Venice, Italy.

Art lovers shouldn't miss the Western and contemporary art collections of the Denver Art Museum or the iconoclastic works at the Clyfford Still Museum, whose namesake is among the 20th century's most influential artists. Other acclaimed art collections are yours to explore at the Denver Public Library, the Museum of Contemporary Art and the Denver International Airport—which has one of the most extensive airport art programs in the world. Snap a selfie with the Blue Bear, one of many public art sculptures around the city, outside the Colorado Convention Center.

Immerse yourself in local history and culture at the Byers-Evans House Museum, an 1883 Victorian mansion and one of Denver's oldest homes. The Molly Brown House Museum introduces you to the "unsinkable" woman and her adventurous life made famous by Broadway and Hollywood. The History Colorado Center brings the state's history to life with interactive exhibits. Union Station is a revitalized, historic train station with an eclectic collection of some of the city's top restaurants and bars. If you visit the nearby Colorado State Capitol building, be sure to pause on the 13th step—it's exactly one mile above sea level! Nearby is Colfax Avenue, where you can find original, preserved neon signs dating back to the early days of car travel.

The Downtown Aquarium is home to 15,000 species of fish, mammals and plants. The Denver Zoo spans 80 acres in City Park and is the site of the largest bull elephant habitat in North America. The Butterfly Pavilion combines science with hands-on fun in a tropical jungle with waterfalls, palm trees and 1,600 free-flying butterflies from all corners of the globe.

In a city so synonymous with outdoor exploration, it won't take long to find green space and recreation activities for all levels and interests. City Park is a sprawling public park with panoramic views of the city's skyline. Denver has 26 public floral gardens, including a lakeside garden in Washington Park and 50,000 flowers in the 16th Street Mall. Denver Botanic Gardens is an urban oasis featuring 45 gardens along with ponds, streams, fountains and a conservatory.

For adventures farther afield, take a trip to the legendary Red Rocks Park and Amphitheatre, hike around sandstone monoliths or visit Rocky Mountain National Park with more than 265,000 acres of natural beauty to explore. Drive to the top of the continent on the Mount Evans Scenic Byway, the highest paved road in North America. If you prefer to be in the stands, don't miss the Colorado Sports Hall of Fame, or visit the stadiums of one of Denver's seven professional sports teams, including the Colorado Rockies.

Indulge in retail therapy throughout the downtown area, or visit the Cherry Creek neighborhood north of downtown for 16 blocks of locally owned boutiques, galleries and spas. The adjacent shopping center has over 160 shops, with more than 40 exclusive to the area, making it one of the largest and most varied shopping destinations in the West.

What can you expect from Denver's dining scene? In a word: everything! Chefs in the area have long embraced the farm-to-table movement and work directly with local growers to source ingredients to create dishes that are ecofriendly, innovative and delicious. The passion for local products doesn’t end there. Local menus regularly feature products from artisan cheesemakers and small-batch chocolatiers. The growing craft beer and craft spirit scene and a wide variety of wines from the state’s Western Slope offer other ways to sip local flavor.

Denver International Airport (DEN) serves 180 worldwide destinations, and you can easily reach downtown by commuter rail or taxi. Once you’re here, the Regional Transportation District (RTD) light rail system, bike rentals and bike paths make it easy to get out and explore. Learn more about this exciting and iconic location at www.denver.org.
General Information

How to Register
Fill out the registration form on page 21 or at www.iscebs.org. The Symposium registration fee must accompany the registration form. Registration fees can be paid by check or credit card. If you wish to pay in Canadian funds, please use the equivalent Canadian rate in effect at the time you submit the registration fee.

Online: www.iscebs.org
By fax: Payment must be made by credit card.
By check: Make one check payable to the International Society and mail to ISCEBS, P.O. Box 681092, Chicago, IL 60695-2092 USA.

Questions?
Call the Society office at (262) 786-8771 or e-mail iscebs@iscebs.org.

$925 Guest Registration Fee ($200 Savings)
Society members and International Foundation corporate members can bring a guest to this year’s Symposium for the special registration rate of $925. This is an excellent time to showcase the Symposium to your boss, colleague, client or co-worker. The guest registration fee also applies to members in the same office location. Members and guests using this registration fee must book their hotel accommodations at the Hyatt Regency.

$300 Unemployed Registration Fee for ISCEBS Members
Society members who are currently unemployed are eligible for this special registration fee of $300. The Society has kept this fee for 2017 and recognizes the need for members to make connections with their peers while continuing their professional development activities at the Symposium.

If you obtain employment prior to the Symposium, please forward the difference in the fee to the Society. To take advantage of the discount, indicate “unemployed” on the top of the form and submit the $300.

Hotel Information
Hyatt Regency
Single/double occupancy—$232

Please use a major credit card to secure your hotel deposit. Be certain that you indicate your arrival and departure dates. Children aged 17 and under stay free in your room. The hotel is a smoke-free property.

Hotel reservations are made on a date-received basis. If the reservation is mailed less than 40 days prior to the meeting, please call the Society office at (262) 786-8771 to ensure availability. The rate applies for reservations secured through the International Society.

Travel/Transportation Arrangements
Travel to Denver is the responsibility of each individual. Most major airlines fly daily into Denver International (DEN). Rental cars, taxis and a variety of public transportation options are available to get to the hotel and other attractions.

Suggested Conference Attire
CEBS Conferment (Sunday)—Business dress
Sessions (Monday through Wednesday)—Business casual

Registration Fees

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*Earned designation between September 1, 2016 and September 1, 2017. (If you earned your designation after September 1, 2016 and elected to go to the Conferment and Symposium in Baltimore, you must pay the regular registration fee for Denver.)

**Includes 2017 ISCEBS membership

†Includes 2017 International Foundation membership for new members only

Continuing Education Processing Fee $25
Complete the CE application information and include the processing fee if continuing education credit is requested. This fee does not apply to CEBS CPE credit.

Cancellation Policy
A $60 administrative charge is imposed on all cancellations. Refund deadline is two weeks prior to the meeting.
REGISTRATION/2017
ISCEBS Employee Benefits Symposium (17SYMP)
September 17-20, 2017 | Hyatt Regency | Denver, Colorado

CUSTOMER INFORMATION (Please print clearly)

Individual ID# or CEBS® ID# ____________________________________________
Full first name _______________________________________________________
M.I. ___________________ Last name ___________________________________
Employer ____________________________________________________________
Title ___________________________ ____________________________
Address _____________________________________________________________
City ___________________________ State/Province ___________________ Country ___________
ZIP/Postal code ___________________________ Phone ___________________________
Fax ___________________________ E-mail _____________________________________
Last 4/5 digits of SSN/SIN ___________ Date of birth (mm/dd/yyyy) ___________
on-site phone ___________________________ Contact phone ___________________

See our policies regarding your registration/cancellation/refund/record retention/photo release and privacy at www.iscebs.org/policies.

REGISTER NOW!

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CANCELLATION POLICY
A $50 administrative charge is imposed on all cancellations. Refund deadline is two weeks prior to the meeting. For more information regarding administrative policies such as complaint and refund, please call the Society office at (262) 786-8771.

REQUIREMENTS
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<td>Continuing education service fee</td>
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PAYMENT INFORMATION
Full payment must accompany order. Make check payable to International Society.

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Cardholder’s name (print) ____________________________________________

Continuing education service fee ($25) $ ______
Total (U.S. funds) $ ______

For information, e-mail iscebs@iscebs.org, or phone (262) 786-8771.

Register online at www.iscebs.org.
Fax your registration form with credit card number: (262) 364-1818
Mail the registration form with check or credit card number to: International Society, P.O. Box 681092 Chicago, IL 60695-2092 USA

REGISTRATION/ORDER SUMMARY

Syposium $ ______
Continuing education service fee ($25) $ ______
Total (U.S. funds) $ ______

$25 continuing education service charge due at time of registration. The International Society will apply for CE credit based on requests. You must indicate the profession for which credit is requested.

Actuary [ ] Attorney/Lawyer [ ] CPA [ ] Insurance Producer/Agent* [ ] PCHR/PHR/GCHR [ ] CFP [ ] SHRM-CP/SHRM-SCP [ ] Other, specify ____________

Licensed in the state/province of ______________________ License/NPN/BAR/CPA # ______

*Preapproval of programs/seminars is required in all insurance states. This process can take up to 90 days. Alberta requires the Society to submit sessions for review 15 days prior to the program. Late requests could preclude insurance producers/agents from earning credit.

CE inquiries: (262) 786-8710, option 2; or e-mail continuinged@ifebp.org.

$25 continuing education service fee does not apply. Visit www.cebs.ca for additional information on reporting CEBS CPE credit hours.

†Includes a 2017 International Foundation membership for new members only.
**Includes 2017 ISCEBS membership.

Smoke-free property [ ] Special assistance? [ ] Yes [ ] No

Priority code ISBR1

ISCEBS Member Rates
International Foundation Corporate Member Rates
Special Guests Rates
Nonmember Rates
CEBS, CMS, GBA or RPA designees
Corporate nonmembers
CEBS student (completed at least one CEBS course by September 1, 2017)
New CEBS, CMS, GBA or RPA Graduates*
Graduate member
Graduate nonmember

Golf Outing
Please send me information on the golf outing.

Special Guest Registration
I am registering as a “guest” and have been invited by the following Society member or International Foundation corporate member.

Name ___________________________ Note: Your guest registration will not be processed until the member named has registered for the Symposium.
Name ___________________________
Guests/children’s name(s) ____________________________________________

If you're unable to use a credit card for your hotel deposit, you may include one night's room rate in your check for the registration fee.

$25 continuing education service fee is due at time of registration. The International Society will apply for CE credit based on requests. You must indicate the profession for which credit is requested.

Actuary [ ] Attorney/Lawyer [ ] CPA [ ] Insurance Producer/Agent* [ ] PCHR/PHR/GCHR [ ] CFP [ ] SHRM-CP/SHRM-SCP [ ] Other, specify ____________

Licensed in the state/province of ______________________ License/NPN/BAR/CPA # ______

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Approximately what year did you begin working in employee benefits?

□ This is my first Symposium.

□ Yes, I plan to attend the ceremony and reception.

□ Guests/children’s name(s) ____________________________________________

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Monday

8:15-9:15 a.m.
- Not So Wild and Crazy: Thoughts and Predictions About the Future of Work

9:30-10:30 a.m.
- U.S. Legislative Update

11:00 a.m.-12:00 noon
- Benefit Plans: The Silent Killer of Your Employee’s Disposable Income
- Implications of Tax Reform on Retirement Plans
- Benefits Communications That Get Results
- Canada Legal/Legislative Update

1:30-2:30 p.m.
- Private Exchanges: Four Years Later
- Retirement Plan Governance
- Form 5000: The Devil Is in the Details
- Pension Change in Canada—Implications for Employers

2:45-3:45 p.m.
- How to Survive a DOL Audit
- The Future of DC Is Here: The Next Generation of QDIAs
- The Age of Individualized Benefits
- TBA

4:00-5:00 p.m.
- PBM Contracting: Are You Playing With a Full Deck?
- What to Expect When an IRS or DOL 401(k) Auditor Comes Knocking
- Navigating Vendor Changes and Implementations
- Reduce the Cost of Mental Health Claims Through Good Management Practices

Tuesday (Cont.)

11:15 a.m.-12:15 p.m.
- Current Trends in Employee Health Plans: How Does Your Plan Compare?
- The IRS Retirement Plan Correction Program Retooled for 2017
- Winning the War for Talent: Is Telecommuting the Answer?

1:30-2:30 p.m.
- Creating an Engaged Culture Through Well-Being
- 401(k) Lawsuits on the Rise: Best Practices for Plan Fiduciaries
- Unlimited PTO: Considerations for Implementation

2:45-3:45 p.m.
- Legally Compliant Communications and the Consequences of Miscommunication
- Life After the End of the Amendment Cycle: Is Your Qualified Plan Up to Date?
- Connecting the Dots Between Wellness and Ancillary: An Easy Way to Draw Down Health Care Costs

4:00-5:00 p.m.
- Ask the U.S Health Care Expert
- Ethical Habits to Build Trust in Business Relationships
- U.S Legal Update: Followup and Discussion
- Let’s Talk Retirement Benefits
- Let’s Talk Benefit Challenges (for plan sponsors)
- Let’s Talk Canadian Benefits

Wednesday

8:00-9:00 a.m.
- Clearing the Haze: What’s Next for Medical Marijuana in the U.S and Canada?

9:30-10:30 a.m.
- Go All the Way With HSAs
- Fine-Tune Your Plan Through the RFI/RFP Process
- Mindful Workplace, Engaged Employees

10:45-11:45 a.m.
- The Power of Choice: Supporting Employees With Personalized Plans
- Lessons From Central States
- Deskless Yet Informed
- Pension Division on Marriage Breakdown

12:00 noon-1:00 p.m.
- Don’t Fly Blind With Your Employees’ Health Care Coverage: The Time for Literacy Is Now
- Sustainable, Responsible and Impact Investing
- How to Navigate Conversations About Compensation
- Show Me the Benefits—Group Insurance for Active Employees Aged 65+

Monday Luncheon Roundtables

12:00 noon-1:30 p.m.
If you would like to participate in these topics, please indicate first and second choice by the two topics that interest you most.

General Topics
- Benefits Communication
- Data Analytics
- Fiduciary Responsibility
- Financial Technology (FinTech)
- Global Benefits
- Health Care Costs and Quality
- Medical Marijuana
- Mental Health Strategies
- Retiree Benefits
- Telemedicine
- Vendor Relationships
- Workforce and Technology

U.S. Topics
- ACA Reporting and Compliance
- 401(k) Plan Management
- HSAs

Canada Topics
- CPP Expansion
- Disability Management
- Pension Design/Governance
- Pension Risk Settlement
- Pharmacy/Specialty Drugs

We need your assistance. If you would like to be a group facilitator, please print your name and topic preference. Topic expertise is not required to serve as a facilitator.

Name

Topic Preference
The International Society expresses its gratitude to the following speakers whose dedication and donation of time and expertise make this program possible.

Julieanne Adamik, CEBS, Benefits Speaker, Author and Strategist, Carlsbad, California (page 6)  
Lisa Allen, Vice President, Regulatory Affairs, Relph Benefit Advisors, Fairport, New York (page 7)  
Mary Andersen, CEBS, President, ERISADiagnostics, Inc., Exton, Pennsylvania (page 6)  
Art Babcock, CEBS, Senior Vice President, Aon Hewitt, Calgary, Alberta (page 15)  
Sarah Bhagwandin, of Counsel, Bryan Cave LLP, Denver, Colorado (page 9)  
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Patrick Blanchard, Director, Compensation & Benefit Solutions, Greenwood Village, Colorado (page 8)  
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Lisa Chamzuk, Partner, Lawson Lundell, Vancouver, British Columbia (page 6)  
Christopher Chan, Innovation Imaginer, Mercer, San Francisco, California (page 5)  
Steve Clausen, Senior Vice President, Health and Benefits Practice Leader, Aon Hewitt, Minneapolis, Minnesota (page 7)  
David Cooke, CEBS, Principal, Mercer, Chicago, Illinois (page 10)  
Chris Cutter, CEO and Co-Founder, LifeDejo, San Francisco, California (page 9)  
Karen DeBortoli, Director, Pension and Benefits Research, Eckler Ltd., Toronto, Ontario (page 14)  
Brent Delveaux, CEBS, Benefits Consultant, TRG Group Benefits and Pensions Inc., Vancouver, British Columbia (page 9)  
Laura Earley, CEBS, Senior Manager, U.S. Health and Welfare Benefits, CH2M, Englewood, Colorado (page 11)  
Leanne Fosbre, CEBS, Consultant, ERISADiagnostics Inc., Denver, Colorado (page 6)  
Shandon Fowler, Senior Director of Product Strategy, Benefitfocus, Charleston, South Carolina (page 13)  
Seth Friedman, Area Senior Vice President, Pharmacy Consulting, Solid Benefit Guidance (Arthur J. Gallagher & Co.), Montvale, New Jersey (page 8)  
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Josh Golden, Area Senior Vice President, Pharmacy Consulting, Solid Benefit Guidance (Arthur J. Gallagher & Co.), Montvale, New Jersey (page 8)  
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Katherine Hesse, CEBS, Partner, Murphy, Hesse, Toomey & Lehane LLP, Boston, Massachusetts (pages 9, 12)  
Michael Joliat, Attorney, Leonard, O’Brien, Spencer, Gayle & Sayre, Ltd., Minneapolis, Minnesota (page 14)  
James Klein, President, American Benefits Council, Washington, D.C. (page 5)  
Mary Komornicka, CEBS, Attorney, Larkin Hoffman, Minneapolis, Minnesota (page 6)  
Eric Krieg, President, Risk International Benefits Advisors, Fairlawn, Ohio (page 5)  
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