

EBRI-ERF POLICY FORUM

EBRI-ERF Policy Forum #76

Arnold & Porter LLP

555 Twelfth Street, NW Washington, DC 20004-1206

Thursday, May 14, 2015

9:00 a.m. – 12:00 p.m. (registration and refreshments at 8:30 a.m.)

Agenda

Evidence on Defined Contribution Health and Retirement: The Road Ahead

Welcome and Opening Remarks – Dallas Salisbury, President, Employee Benefit Research Institute.

PANEL 1: Private Health Insurance Exchanges and “Defined Contributions”

Employers have been interested in the concept of “defined contribution” (DC) health for many years, and it is only recently that the technology related to private health insurance exchanges has enabled its adoption. This panel will get beyond the rhetoric of DC health. An opening presentation by Paul Fronstin will set the stage by addressing the concept of DC health, why employers are interested in it, projected growth, and how the movement from DB retirement to DC retirement benefits is similar and different from the anticipated movement to DC health. The panel will also include perspectives and experiences of employers that have adopted a private exchange, as well as an employer that isn’t adopting such an approach for the foreseeable future. A fourth panelist will provide a neutral pro and con perspective.

Moderator: Paul Fronstin, Director, Health Research & Education Program, Employee Benefit Research Institute.

- Ted Nelson, Global Vice President- Benefits, Hilton.
- David Burroughs, Corporate Benefits Manager, American Red Cross.
- Christopher Calvert, Senior Vice President, Sibson Consulting.

Networking Break

PANEL 2: Implications and Outcomes of Various Policy Proposals for Retirement Security

The panel will consist of a summary of EBRI’s analysis of several proposals in addition to discussion by expert panelists on the implications of each of the proposals. EBRI will use its Retirement Security Projection Model® (RSPM) to simulate how each of the proposals would impact the probability of a successful financial retirement, broken out by several factors such as: age, income, gender, family status, years of eligibility for participation in a defined contribution plan, relative longevity, and present value of long-term care costs in retirement.

Moderator: Craig Copeland, Senior Research Associate, Employee Benefit Research Institute

- Jack VanDerhei, Research Director, Employee Benefit Research Institute.
- Judy Miller, Chief of Actuarial Issues & Director of Retirement Policy, American Retirement Association.
- Bill Hoagland, Senior Vice President, Bipartisan Policy Center.
- Derek Dorn, Vice President – Associate General Counsel, TIAA-CREF

Closing Remarks – Dallas Salisbury, President, Employee Benefit Research Institute.