EBRI-ERF POLICY FORUM #90

Retirement, Health, and Financial Wellbeing

Sponsored by the Employee Benefit Research Institute (EBRI) – Education and Research Fund (ERF)
Virtual Meeting Series

Moderated by:
Lori Lucas, President and CEO, Employee Benefit Research Institute
Liz Varley, Vice President - Federal Government Affairs, Ameriprise Financial, and Vice Chair of the EBRI Public Policy Advisory Council

AGENDA

December 6 – 2:00 – 2:30 p.m.

Keynote: Department of Labor Update With Kathleen Kennedy Townsend

Kathleen Kennedy Townsend will share her unique insights on the latest issues at the Department of Labor. She'll be highlighting DOL initiatives that impact Americans' retirement security. As a former grassroots advocate for universal retirement programs, a founder of Georgetown University's Center Retirement Initiatives, and former chair of the Maryland Governor's Retirement Security Task Force that helped spearhead efforts to enact a state-run retirement plan for workers not covered by a retirement plan at work (not to mention the former Lieutenant Governor of Maryland), you know she will deliver thoughtful remarks, spurring compelling questions and discussions.

Speakers:
Kathleen Kennedy Townsend, Special Assistant to the Secretary of Labor for Retirement Policy
Melissa Kahn, Managing Director, State Street Global Advisors, Moderator

2:30 – 3:30 p.m.

A Path to a More Equitable Solution: Solving the Retirement Coverage Gap

In this session, experts will explore how state-sponsored IRAs, PEPs, and the proposed Automatic Contribution Plan Arrangement (ACPA) can work independently and together to address the coverage gap among workers for small businesses, minorities, and women. We will also discuss the possible impact on the existing defined contribution system, and its participants.

Speakers:
Jack VanDerhei, Research Director, EBRI
Zachary Keep, Manager, Compliance Risk, Paychex
John Scott, Project Director, Retirement Savings, The Pew Charitable Trusts
Melissa Kahn, Managing Director, State Street Global Advisors, Moderator

December 7 — 2:00 – 3:00 p.m. **Spending in Retirement: The Full Picture**

Spending in retirement is top of mind to many employers, providers, and policymakers. In this session, we will explore critical areas of focus, including:

- Do retirees actually underspend in retirement?
- How do annuities factor into retirement?
- What is the role of debt in retirement?
- What drives retirement satisfaction?

Speakers:
Tamiko Toland, Director, Retirement Markets, Cannex
Steve Vernon, President, Rest-of-Life Communications
Ali Ahmed, Director, Thought Leadership, Fidelity
Lori Lucas, President and CEO, EBRI, Moderator

December 9 — 2:00 – 3:00 p.m. **Health Care Reform Redux: How Might Legislative and Regulatory Action Drive Change?**

As the House of Representatives and the Senate grapple with a Reconciliation Bill, several items may be included that will affect employment-based health benefits. These include but are not limited to drug pricing reform, ACA tax credit expansion, fixing the “family glitch,” Medicaid expansion, and/or Medicare expansions. This Policy Forum panel will discuss the implications of legislative and regulatory action on employment-based health benefits. The point of view of employers, labor, and health plans will be examined.

Speakers:
Annette Guarisco Fildes, President and CEO, The ERISA Industry Committee
Kathy Bakich, Senior Vice President, Health Compliance Practice Leader, Segal

Kris Haltmeyer, Vice President, Legislative and Regulatory Policy, Blue Cross Blue Shield
Paul Fronstin, Director of the Health Research and Education Program, EBRI, Moderator