



Twin Cities Chapter of ISCEBS
2017 Employee Benefits Seminar

Thursday, May 18, 2017

Earle Brown Heritage Center

Topics in Health & Welfare and Retirement Plans

Featuring Choice of:

Fundamentals Track OR Contemporary Issues Track





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This year's seminar offers a choice of two tracks – Select 1 track for the day

Track 1: Fundamentals of Employee Benefits

Developed for those that are newer to the Employee Benefits field

OR

Track 2: Contemporary issues in Employee Benefits

Presents intermediate to advanced topics



**Track 1
Fundamentals of Employee Benefits**

**Track 2
Contemporary Issues in Employee Benefits**

Program Schedule

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

7:45 - 8:00: Welcoming Comments – Bethany Charlsen, *TCISCEBS President*

8:00 - 9:15: Key Note: *Employee Communication and Engagement for Better Outcomes*
Korey Erb, LearnYour WorkLife and Diana Dukich, AHC
 Please join us as we kick off the day with a general session on industry trends and strategies to educate employees with enhanced benefits communication. The speakers will review how reducing complexity and increasing clarity with better benefits communication can lead to increased understanding, productivity, plan usage, funding and general ROI.

9:25 – 10:40:
How to Speak “Health and Welfare”
Fritz Hewelt, Benefit Compliance Solutions LLC
 In this session you will learn the ERISA distinction between “Health & Welfare” and “Qualified” (retirement) plans. Terminology for Group Health, Consumer Directed, Exchange, Ancillary and Voluntary Plans will also be discussed along with plan sponsor responsibilities, documentation and available resources.

Or

How to Speak Retirement Plans
Jeff Janecek, Cetera
 In this session you will learn about the importance of Retirement Plans, workforce demographics, types of plans and plan sponsor responsibilities, key terminology, and IRS and Legislative updates.

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9:25 – 10:40:
ACA Developments: 2017 So Far and What to Expect
Tim Goodman and Holly Fistler, Dorsey & Whitney
 The Affordable Care Act affects employer health plans from plan design to taxes and reporting requirements. The new Administration and Congress have indicated that the ACA will be a top priority for repeal and reform this year. This session will look at what actions have occurred with respect to the ACA so far, what to expect, and how this impacts your health plan.

Or

Recent Developments in Retirement Plans
Deb Linder, Fredrikson & Byron, P.A.
 This session will focus on fee litigation, State-Sponsored IRA’s, design trends in automatic enrollment, automatic escalation, and other programs designed to encourage employees to save for retirement, fiduciary rules and updates on revised penalties.



Track 1
Fundamentals of Employee Benefits

10:50 – 12:05:

Health & Welfare Legal Framework and Compliance

Fritz Hewelt, Benefit Compliance Solutions LLC

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

Or

Retirement Plan Legal Framework and Compliance

Rick Fitzpatrick, Patterson Companies

This session will start out with the basics and cover non-discrimination rules and tests and best practices in managing risk.

12:05-1:00: Lunch

1:00-2:15:

Health & Welfare Financing Mechanisms and Cost Management

Terri Jo Halverson, 121 Benefits and Rick Storms

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

Or

Making Decisions on Plan Design and Investment Offerings

Deb Rosenberg, Stiles Financial Services

This session will cover the following: Factors to consider in determining plan design, investment choices, choosing eligibility, contribution, vesting and other features, Investment choices and the potential impact of legislation on plan design and investment offerings.

Track 2
Contemporary Issues in Employee Benefits

10:50 – 12:05:

Preparing for and Surviving a DOL Audit

Rory Akers, Lockton Companies, LLC

This session will cover what to expect and how to prepare when the DOL comes knocking. Practical tips, helpful hints, and some insider insight to help navigate the audit process and reduce the amount of time and stress that goes into it.

Or

Retirement Plan Compliance Check-up: Does Your Plan Measure Up?

Doug Bertossi, CliftonLarsonAllen

This session will cover what plan sponsors of retirement plans need to know to effectively administer and oversee their plan. It will cover common challenges, IRS/DOS areas, how to effectively navigate an inquiry from a regulator and cover the "Top 10" areas for consideration to ensure efficient and effective administration of plans.

12:05-1:00: Lunch

1:00-2:15:

Taking a Fresh Approach to Employee Wellness

Brenna Vuong, Fairview; Liz Taran, NovuHealth, and Erin Rahman, Solutran

In this session you will hear about Fairview's wellness program journey and how they decided on a fresh new approach. You will get fresh ideas for impacting multiple dimensions of well-being and learn about Healthy Savings, a way to encourage and reward healthy eating.

Or

Retirement, Ready or Not?

Caleb Johnson and Ron Kalvoda, Aon Hewitt

In this session you will learn and understand what HR professionals can do through plan design and employee communications to set up the strategies to best achieve adequate retirement for as broad a group of employees as possible.



Track 1
Fundamentals of Employee Benefits

Track 2
Contemporary Issues in Employee Benefits

2:25 – 3:40:

Administration Considerations

Rick Fitzpatrick, Patterson Companies

This session will cover ERISA basics: What is ERISA? What you must comply with when you have an ERISA plan. How to set up a plan, follow the plan document, provide proper disclosure and administering your self-funded plan.

Or

Retirement Plan Administration Concerns

Deb Rosenberg, Stiles Financial Services

This session will include reporting and disclosure requirements, data integrity, picking a vendor, vendor oversight and investment selection and oversight.

3:45 – 5:00:

Non-Health Plan Overview

Leigh Stepan, Target

This session will cover how Non-Health Care Benefits fit into the Big Benefit Picture. Topics to be discussed will include: Time off, vacation, holiday, sick pay and disability benefits. Life Insurance, elective benefits and business travel accidents will also be covered.

Or

Participant Education

Bethany Charlsen, Wells Fargo

This session will cover the following:

- Why educate participants?
- Advice vs. education/required vs. optional
- Channels for communication
- Evolution of participant communication and education
- Trends and best practices

2:25 – 3:40:

Health Productivity Analytics

Allyson Kambach and Kristin Tugman, Prudential Financial

This session will focus on Workforce Productivity Trends and Solutions and Americans with Disabilities Act Challenges for Employers.

Or

Today the Seed, Tomorrow the Harvest

Jim Miettunen, Farm Credit Foundations

This session will focus on education components for plan participants including helping them understand: How much is enough? What are My Distribution Options? Should I Stay in a 401(K) Plan or Rollover to an IRA? How do I Retire? (Retirement Process), What Payment Options Do I Have?

3:45 – 5:00:

What's Next in Pharmacy Benefit Management

Randall Hannah and Raechele McMahon, Blue Cross Blue Shield

This session will cover the following topics: 2016 pharmacy trends, Prime/Walgreens Alliance Value to the Marketplace, Steps to controlling rising cost, Focusing on the five rights and new solutions for managing complex cases.

Or

Retirement Security: An Inflection Point

Jon Graff, Wells Fargo

This session will look at the current retirement landscape and the driving forces influencing working American's retirement outcomes. Our industry is at a point where we can soar to new heights or signal a beginning to an end. There is a formula for retirement success that requires us to partner and focus on what really drives participant outcomes.

Social Hour

5:00pm-6:00pm

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

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

Come and Enjoy!



Register Now!

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

Thursday, May 18, 2017

Earle Brown Heritage Center – 6155 Earle Brown Drive, Mpls, MN 55430

7:30 a.m. – 5:00 p.m. Sessions
5:00 p.m. – 6:00 p.m. Social/Networking Hour

Attire is Business Casual

Non Member Cost: \$295

Member Cost: \$245

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

Early Registration Deadline: Thursday, April 13, 2017

Final Deadline to Register: Friday, May 12, 2017

 To register click here: <http://www.cvent.com/d/j5q0fg/1Q>

OR

online at: **www.tciscebs.org**

The Chapter has applied for Minnesota Continuing Education Credits



Speakers

Rory Akers, JD

Compliance Attorney, Lockton Benefit Group

Rory works with team members and Lockton clients to better understand ERISA-related compliance through publications, presentations, and day-to-day support. Rory's previous work has given her extensive experience in the application and interpretation of applicable provisions of ERISA, the Patient Protection and Affordable Care Act (PPACA), the Health Insurance Portability and Accountability Act (HIPAA), the Mental Health Parity and Addiction Equity Act (MHPAEA), applicable provisions of the Internal Revenue Code, and other laws related to employee benefit plans, plan investments, and financial transactions.

Doug Bertossi, CPA, CEBS

Principal, CliftonLarsonAllen

Doug is the managing principal of the firm-wide multi-employer practice. Doug has over 19 years of employee benefit plan audit experience. He has prepared, assisted, and trained employees in preparation of reporting and disclosure requirements applicable to employee benefit plans as well as providing training on auditing investments. In addition, Doug has consulted with plans regarding compliance with the Employee Retirement Income Security Act of 1974 (ERISA) and with many entities on accounting for and reporting on investments, including alternative investments.

Bethany Charlsen, CEBS

Client Experience Manager, Wells Fargo

Bethany Charlsen is a Client Experience Manager at Wells Fargo Institutional Retirement & Trust (IRT). In her current role, Bethany leads a team of consultants responsible for communication programs and education resources designed to help America's diverse workforce prepare for a better retirement. She achieved her CEBS designation in 2007 and is a Fellow of the International Society of Certified Employee Benefit Specialists.

Diana Dukich

Lead Strategic Communications Consultant, AHC

Diana is Lead Strategic Communications Consultant for AHC, a UK-based employee benefits communication agency. Diana established AHC's US subsidiary and leads the development of its US business, bringing the firm's innovation in digital communications to over 1 million retirement plan participants across the US. She is on the board of the International Association of Business Communications (IABC) Minnesota Chapter, and serves as chair of its annual Gift of Communication event for local nonprofits.

Korey Erb

CEO, LearnYour WorkLife

Korey Erb is the Co-Founder and CEO of LearnYour WorkLife, an interactive online and mobile communication platform designed to help small and mid-sized employers better and more affordably engage and educate their employees regarding their benefits. Korey is also the founder and CEO of Acept Media, a 15-year-old interactive and mobile communication company focusing on health care, financial services and employee benefits. Korey has served as Vice President of Minnesota Entrepreneurs as well as a featured author and speaker with articles in Benefits and Compensation Magazine, CDHC Solutions Magazine, and has been featured in The Star Tribune and Twin Cities Business.



Speakers

Holly Fistler

Senior Attorney, Dorsey & Whitney

Holly advises clients on health plan matters ranging from the Affordable Care Act and COBRA to HIPAA. She also advises on a wide range of other benefit matters including ERISA, qualified retirement plans, non-qualified retirement plans, and welfare plans. Holly is also an Adjunct Professor at the University of St. Thomas School of Law teaching employee benefits, a past guest lecturer, and she also speaks and writes on benefit topics.

Rick Fitzpatrick

Director of Compensation and Benefits, Patterson Companies, Inc.

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

Tim Goodman

Partner, Dorsey & Whitney

Tim works with clients on a range of health plan matters with respect to the Affordable Care Act from mandates and plan design to employer fees to reporting requirements. Tim also assists employers with questions on benefits ranging from executive compensation and qualified plans to welfare plans, severance programs, and fringe benefits. Tim is a frequent speaker and is a contributing author to the ERISA chapter of Employment Law and Practice, 3rd ed., Minnesota Practice Series.

Jon Graff

Senior Vice President, Wells Fargo

Jon Graff is the Director of Participant Services. In his role Jon provides leadership for participant communications, education, and advice for 3.4-million defined contribution participants, preparing them for a better retirement. Jon has over 20 years of retirement industry experience. and prior to joining Wells Fargo held various leadership roles in Marketing, Relationship Management, Operations and Client Services at Charles Schwab and Fidelity Investments.

Terri Jo Halverson, CEBS

Client Manager, 121 Benefits

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



Speakers

Randall Hanna, R. Ph.

Senior Director of Pharmacy, Blue Cross and Blue Shield of Minnesota

Randy Hanna is responsible for leading Blue Cross' pharmacy program, which includes management of both pharmacy and medical/specialty benefits. In this role, he works with Prime Therapeutics (Blue Cross' pharmacy benefits manager) to develop and execute a comprehensive pharmacy strategy focused on delivering quality care, improved outcomes and effectively managing cost of care for all pharmacy segments. Hanna has nearly 20 years of experience in the healthcare and managed care industries with proven success in retail pharmacy as well as health plan and prescription benefit management organizations. Prior to joining Blue Cross, Hanna held executive leadership roles at Target, Prime Therapeutics and HealthPlus of Michigan.

Fritz Hewelt, FLMI, CLU, CEBS

Principal and Senior Compliance Consultant, Benefit Compliance Solutions, LLC

Fritz is a nationally recognized welfare benefit plan compliance specialist and brings over forty years of experience to his clients, assisting them with a broad range of issues related to the evaluation and remediation of various employee benefit compliance challenges. Fritz has also assisted numerous clients with welfare benefit plan due diligence in merger and acquisition situations. He has earned designation as a Fellow, Life Management Institute (FLMI), a Chartered Life Underwriter (CLU), a Certified Employee Benefits Specialist (CEBS) and is a Charter Member of the International Society of Certified Employee Benefit Specialists.

Jeff Janecheck, CEBS, AIF, PPC

Retirement Plan Practice Consultant, Cetera Financial Group

Jeff Janecheck provides qualified plan consulting services and practice management support to retirement plan advisors and consultants within Cetera's network of broker dealer and registered investment advisory firms. With Bachelor of Science degrees in Economics and Finance from the University of Wisconsin-La Crosse, and Certified Employee Benefits Specialist, Accredited Investment Fiduciary and Professional Plan Consultant designations, Jeff has spent more than 30 years working in the employee benefits industry with a focus on ERISA qualified plan design, product analysis, sales & support.

Caleb G. Johnson

Associate Partner and People Manager, AON

Caleb is primarily responsible for consulting on retirement plans for funding, accounting, and business strategy. Caleb has focused his work in all aspects of retirement plan consulting—this includes risk management, plan administration, cost projections, plan design, and union negotiations. Caleb joined Aon Hewitt in 2003 and is a Fellow of the Society of Actuaries and an Enrolled Actuary.

Ron Kalvad

Actuarial Consultant, AON

Ron is an actuarial consultant in our Twin Cities office. During his 18 years of consulting, he has consulted on all aspects of retirement plans including financial, valuation, design, compliance, and forecasting. His depth of technical expertise, combined with project management skills, enables him to establish credibility with a wide variety of stakeholders and lead projects to successful conclusions. Ron manages all aspects of the actuarial relationship with his clients, routinely consults with senior leadership, and is often requested to present in front of Boards and their committees. Ron is a Partner in the firm and is also the Business Leader for our Twin Cities Retirement and Investment practice. Ron is an Enrolled Actuary and a Fellow of the Society of Actuaries. He has worked in the retirement industry since joining the firm in 1998



Speakers

Allyson Kambach

Director of Disability and Absence Product, Prudential

Allyson Kambach, has nearly 20 years of service with Prudential. In her current role, Allyson is focused on Short Term Disability (STD), Statutory Disability, and developing Prudential's new Americans with Disabilities Act (ADA) support services. Prior to joining Product Management, she managed the Group Insurance Contracts drafting team. Allyson has an ADA Coordinator Training Certificate from the University of Missouri and Great Plains ADA Center. She also earned her Professional Associate designation from the National Association of ADA Coordinators (NAADAC) and is a fellow of the Life Management Institute.

Deb Linder

Shareholder, Fredrikson & Byron

Debra is a seasoned benefits lawyer advising clients on design, implementation and compliance matters relating to pensions, 401(k), ESOPs, health and welfare, fringe benefit and executive compensation programs. Debra's practice involves a full range of employee benefit programs, including defined benefit pension, cash balance, profit sharing, 401(k) and employee stock ownership (ESOP) plans; health, flexible benefits and other welfare benefit plans; stock-based compensation and equity-incentive plans; and non-qualified deferred and other executive compensation programs. She advises public, closely held and tax-exempt employers in a variety of industries on plan design, administration and compliance issues, helping them find a solution that best fits their business needs. She currently serves as a member of the Employee Benefits Council of the Minnesota State Bar Association.

Raechele McMahon

Vice President, Specialty Pharmacy Programs, Prime Therapeutics

Rae is responsible for the adoption, savings and implementation of Utilization Management, Clinical Care programs, network and strategic initiatives for Specialty drugs across the Medical and Pharmacy. She works very close with the Blue Cross Blue Shield Prime Therapeutics owners and clients for development of these programs. Rae's innovative programs attributed to millions in savings to the health plan for Medical Pharmacy drugs paid under the Medical and Pharmacy benefit. She also worked at Health Net, where she managed preparing and ensuring compliance with the Sarbanes-Oxley Act in the areas of National Provider Networks, Group Contracting, Broker Compensation and Treasury risk. She also played a prominent role in preparing the executive team for the quarterly earnings call. Prior to that she worked for Orlando Health where she was in charge of Administration Management for Cardiac Services and oversaw financial, information technology and contract development.

Jim Miettunen, CEBS

Senior Retirement Consultant, Farm Credit Foundations

Jim has been with Farm Credit since 2002. He currently works as the Senior Retirement Consultant for Farm Credit Foundations where he works with the qualified and nonqualified pension and 401(k) programs. Prior to working for Farm Credit, Jim worked with Honeywell Inc. for 16 years in retirement plan design, administration, communication and education. He also worked for four years at the employee benefit consulting firm, William M Mercer, helping employers determine how much to put into their retirement plans to keep them funded. Since then he's helped participants take money out of retirement and 401(k) plans.



Speakers

Erin Rahman

Account Executive, Solutran

Erin Rahman joined Solutran in 2015 as Direct to Employer – Account Executive. Among Erin's passions are helping employers take a fresh approach to employee well-being and building successful partnerships to drive meaningful change in people's lives. Prior to Solutran, Erin held various roles at RedBrick Health in Sales and Marketing. Erin holds a Bachelor of Arts degree from St. Olaf College.

Deb Rosenberg, CEBS, AIF

Retirement Consultant and Relationship Manager, Stiles Financial

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

Leigh Stepan, CEBS

Independent Consultant

Ms. Stepan is currently an independent consultant in the areas of Benefits and Risk Management. She is the past Director of non-healthcare benefits at Target Corporation. Ms. Stepan and her team owned the design, delivery and compliance for retirement, life insurance, disability, FMLA administration, leave of absence policies, pay practices around time away from work, vacation, personal holiday and national holiday's products. The team's product responsibilities include managing a number of large external vendor relationships and internal partnerships in order to deliver these products nationally.

Rick Storms, CEBS

Strategic Consultant

Rick has more than 30 years' experience in employee benefit and retirement plans. Rick is a frequent speaker at industry association meetings and has been published and quoted in a variety of professional publications. He is a past president for the National CEBS program and he is a past president of the Twin Cities CEBS Chapter. Storms holds a Business and Management degree from the University of Minnesota and is a regular guest instructor at the College of St. Catherine's.



Speakers

Liz Taran

Client Manager, NovuHealth

Liz has been a Client Manager at NovuHealth for two years. She is responsible for the day to day management of client accounts, including strategy development, project management, and reporting and analysis.

Kristin Tugman, PhD, CRC, LPC

Vice President, Health & Productivity Analytics and Consulting Practice

Dr. Tugman has been in the health and productivity consulting field for over 15 years and currently heads up the Health and Productivity Analytics and Consulting Practice for Prudential group insurance products. The team is responsible for analyzing lost time for large employers and designing and implementing solutions to help them minimize absence and maximize productivity. She is a Certified Rehabilitation Counselor and a Licensed Professional Counselor. Dr. Tugman continues to actively research and develop techniques to assist individuals with psychiatric and other disabilities in maintaining appropriate function in the competitive work force.

Brenna Vuong, MPH

Program Manager, Fairview Health Services

Brenna Vuong is a Program Manager at Fairview Health Services in Minneapolis, MN and has served in this role for the past 10 years. She is responsible for the design, implementation and continuous evaluation of Fairview's wellness initiatives for 24,000 employees. She currently serves on the Hennepin County worksite advisory council, is a mentor through the School of Public Health Mentor program and is a co-investigator for the NIH-funded Stand and Move Research Study with the University of Minnesota, evaluating the use of sit-stand workstations in the workplace.