WESTERN PENSION & BENEFITS COUNCIL

Spring Seminar • Wednesday April 20 2016

Making Tomorrows Today

Making Tomorrows Today

at the 2016 Western Pension & Benefits Council's Spring Seminar

The WP&BC Spring Seminar's focus is to provide benefits professionals with tools, knowledge and new ideas to help "Make Tomorrows Today" for pension and benefits plan participants. This year's Spring Seminar will continue to offer key industry updates necessary to help you stay current as benefits professionals. In addition, we are offering several sessions that look into the future of benefits programs with evolving trends and proposed regulatory and legislative changes.

Back by popular demand from last year's Spring Seminar, Martha Tejera, a longtime member of the Seattle Chapter's Board, is moderating the morning keynote session. This session will center around a panel of local large employers sharing with the audience their views on current topics related to both health and wealth.

Over our lunch hour, we will be joined by Carol Vecchio from the Centerpoint Institute for Life and Career Renewal. Carol will discuss how to navigate through change and manage our tomorrows today. We will learn how to clear the fog hovering around change so we can listen, understand, and manage our own transitions as well as support the shifts of those with whom we live and work.

Registration Info

When Wednesday, April 20, 2016

Where Bell Harbor International Conference Center
Pier 66, 2211 Alaskan Way

Registration Fees

	Before 4/13	After 4/13
Members	$255	$305
Non-Members	$395	$445

The registration fee includes event parking at the Art Institute of Seattle's garage. Additional details will be shared with registrants. No refunds after April 15, 2016.

Register online at wpbcseattle.org

- Go to www.wpbcseattle.org ...
- Click on "Events" in the blue navigation bar ...
- Scroll down to "The 2016 Spring Seminar" under "Upcoming events" and click the Register button to begin the registration process.

Presentation Handouts

Links to presentation notes provided by speakers will be emailed to all registered participants prior to April 20.

2016 Sponsors

WP&BC Seattle Chapter gratefully acknowledges the following 2016 sponsors for their support:

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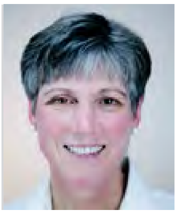
Featured and Luncheon Speakers

FEATURED PANEL



Martha Tejera
Moderato and WPBC Past President

Sonja Kellen
Director of Global Retirement Benefits, Microsoft

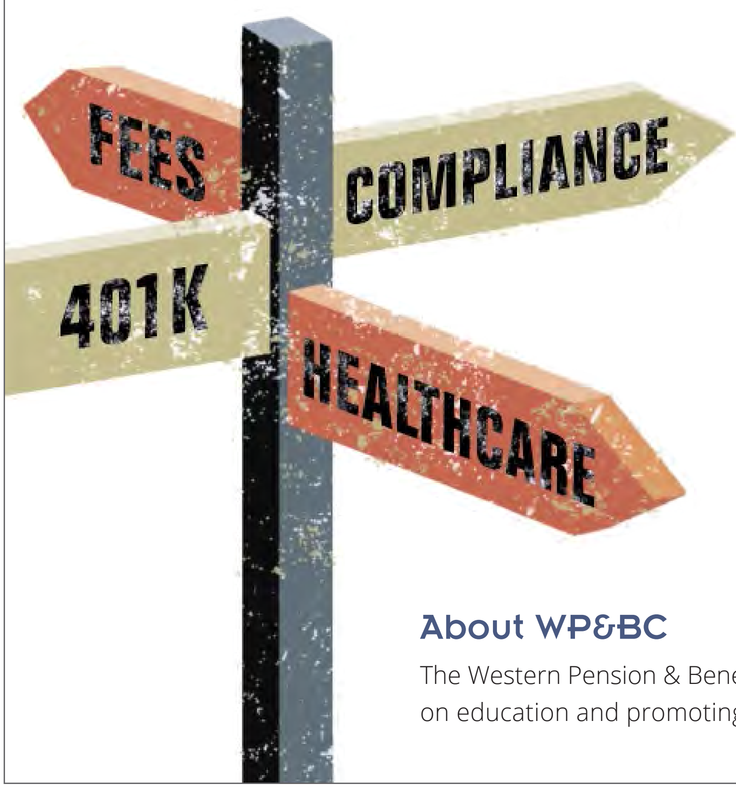
Will Hansen
Senior Vice President, The ERISA Industry Committee

What initiatives are being undertaken today by employers that will shape the benefits world of tomorrow? What is occupying the time and attention of plan sponsors? Martha Tejera will moderate our panel as they share their experiences and views on strategic and timely topics. Sonja Kellen will provide insights on how Microsoft is adapting its benefits policies as it continues to attract and retain talent in the highly competitive tech industry. Will Hansen, who is the former global benefits manager for Holland America, will discuss his views and also some of the key issues The ERISA Industry Committee's sponsors are pursuing.

LUNCHEON SPEAKER

Carol Vecchio

How to Navigate Tomorrows Today. Change happens. Some of us turn away in denial. Others welcome new opportunities and horizons. Regardless, change comes to us all — no matter our age — in our careers, in our relationships, throughout every aspect of life. Carol Vecchio and the faculty at Centerpoint Institute for Life and Career Renewal have developed a practical and proven approach that has helped thousands upon thousands of people reframe and navigate these periods of ambiguity. Learn how to clear the fog hovering around change so we can listen, understand, and manage our own transitions as well as support the shifts of those with whom we live and work.



EVENT SCHEDULE

7:00	Continental Breakfast	**11:45**	Lunch and Speaker
8:00	General Session	**1:15**	3rd Session
8:15	Featured Panel Session	**2:15**	Break
9:15	Break	**2:30**	4th Session
9:30	1st Session	**3:30**	Cocktail Reception for all participants
10:30	Break	**5:00**	Adjourn
10:45	2nd Session		

GET SOCIAL!

WP&BC is having a social gathering at the end of the sessions including cocktails, beverages and appetizers starting at 3:30 pm for all attendees, speakers and guests.

About WP&BC

The Western Pension & Benefits Council is a non-profit organization focused on education and promoting sound practices in the benefits field.

Sessions: 9:30 and 10:45

9:30 – 10:30

HEALTH & WELFARE

How to Build an Intentional Culture and The Science of Well-Being

As corporate wellness has matured from anti-smoking efforts and onsite gyms to today's focus on overall employee well-being, so has the data and science to back it up. In this presentation, Dr. Laura Hamill, the Chief People Officer at Limeade, will dive deep into the science of well-being and the factors that statistically impact employee engagement. She'll discuss how to measure organizational readiness and effectiveness and will provide a tool to assess your organization. She will close with recommendations for building a culture that boosts employee health and engagement and ultimately that achieves your business goals.

Speaker: Dr. Laura Hamill, Limeade

RETIREMENT

Total Retirement Plan Health: Manage It, Measure It, Communicate It—How to Tell the Story of Your Plan

From your company's overall retirement benefit philosophy to its strategic implementation, learn effective approaches that can help you create and monitor the vitals for your plan.

Speaker: Matt Johnson, T. Rowe Price

LEGAL

Legislative and Regulatory Update from Washington D.C.

Update on recent developments in Washington and the potential impact of these developments on retirement plans, including 1) DOL's Fiduciary Rule - What it says and, more importantly how might it affect services provided to plans, participants, and IRS account holders, 2) Addressing the Coverage Gap - State run programs and Open MEPs and 3) ERISA Litigation - Trends and lessons learned.

Speaker: Joan McDonagh, Empower Retirement

10:45 – 11:45

HEALTH & WELFARE

Employer-sponsored Health Plans: Legal Update

Ellen will provide a high-level review of legal developments in 2015 and issues for 2016. Her review will touch on legislation, regulations by government agencies, and court cases. She will discuss the latest on the Affordable Care Act, such as Agency FAQs on preventive care, the latest on discriminating against health care providers, and the Cadillac Tax. She will also discuss Supreme Court decisions that impact subrogation and reimbursement policies, health plan coverage of spouses, and retiree health benefits. And she will review the state of the law on several controversial matters, such paying state tax assessments, coverage of ABA therapy, and mental health parity Ellen will have a laundry list of items of which to be aware and issues to watch in 2016, and will welcome questions, comments and predictions on likely outcomes.

Speaker: Ellen Mondress, Song Mondress, PLLC

RETIREMENT

Maximizing Value in Your Defined Contribution Plan

Employer based defined contribution plans now have in excess of $6 trillion and represent the primary retirement savings vehicle for most Americans. The rapidly evolving landscape affecting these plans has created both challenges and opportunities for Plan Sponsors. Bryant and Victor will identify recent trends that fiduciaries should consider in order to properly oversee and maintain a healthy defined contribution plan.

Speakers: Victor Lee and Bryant Pierce, Verus

LEGAL

Washington Legislative Update

This discussion will provide a legislative overview of the key issues that were considered by the Washington State Legislature during the 2016 Legislative Session regarding health benefits, including proposals that would impact the ability of insurers, employers, trust administrators, and benefit managers to effectively manage costs while also focusing on favorable health care outcomes.

Speaker: Mel Sorenson, Carney Badley Spellman

	1:15 – 2:15	2:30 – 3:30
HEALTH & WELFARE	**Wellness Program Perspective and Predictions for the Near Future** Three experts in the field of employee wellness will cover current best practices of employee wellness programs. They will present the leading-edge solutions they are applying to manage rising healthcare costs and engage participants actively in the expanding scope of wellness. Learn of a local effort that promotes a whole-family approach to healthier lifestyles and the lessons learned when implementing new technology tools. **Panelists:** Angela Marith, Group Health Cooperative; Rebecca Norlander, Health123.com; Mandy LeBlanc, Group Health Cooperative	**Future of Employer Healthcare** There's a convergence of healthcare (ACOs and well-being) and technology (user experience design and integrated ecosystems). Trends and buzzwords are abundant as we see a shift to greater personalization in all facets of health care delivery. This session is focused the evaluation process used to determine emerging solutions effectiveness and will help participants cut through the noise, identify the players within the emerging health care neighborhood and the characteristics that make them successful (or not). Chris incorporates learnings from the consumer world and places them within the corporate benefits environment to help you react, adapt and build a health care ecosystem that makes sense for your company and your employees – balancing emerging networks, personalization technologies and a multi-generational workforce. **Speaker:** Chris Chan, Mercer
RETIREMENT	**Scaling Financial Wellness in a Changing Market** Living paycheck to paycheck, being deeply in debt, and having no money for retirement are symptoms of a huge problem in America today: poor financial behavior. This is not only affecting your business, but it's affecting your retirement plans through lower participation rates and an increase in loans against your 401(k) plans. Traditional approaches to helping people with their money haven't worked because they haven't focused on the real problem: behavior. In this presentation, you'll learn the sad truth about how participants are really doing, what plan sponsors should be doing about it, and how holistic financial wellness can help improve outcomes. **Speaker:** Patrick McGarry, SmartDollar	**Defining Retirement Success in a Changing World** One size does not fit all—a successful retirement outcome is a balance of many factors, most of which are in flux. This session will provide an update on appropriate income replacement rates for couples and single participants based on the latest spending insights, healthcare cost estimates in retirement, Social Security replacement rates and the future of the program for younger workers. It will help you understand what savings levels will be required across your employees and how important investment outcomes will be particularly in a low-return environment. **Speaker:** Katherine Roy, JPMorgan
LEGAL	**Preparing for DOL/IRS Audit Panel Discussion** What does "audit ready" really mean? When you receive a Notice of Audit, what should you do and when should you call in help? Knowing the audit process, what topics an audit will likely cover, and what authority the auditor has to request information, can help you feel in control. This session will cover the steps you can take in your day-to-day business to help prepare you for a smooth audit. It will also highlight IRS and DOL audit priorities, recent enforcement statistics and possible outcomes following an audit. **Speaker**: Mimi Warner, Stoel Rives LLP	**Harmonizing Corporate Governance and Fiduciary Best Practices** Integrating corporate governance and plan fiduciary duties can be a time-consuming and tricky aspect of plan administration. This presentation will provide an overview of fiduciary obligations and best practices under ERISA; discuss how corporate governance impacts fiduciary duties and how to avoid unexpected traps. We will share some stories about what can go wrong, as well as provide steps to streamline processes, manage risk and reduce potential fiduciary liability. **Speaker:** Jason Froggatt and Amy Hwang, Davis Wright Tremaine