2013 Detailed Agenda

November 3-6, 2013, Las Vegas

EHBC Specialist Certification Programs

- Certified Corporate Wellness Specialist
- Self Insurance Certified Specialist
- Certified Healthcare Reform Specialist
- Certified Voluntary Benefits Specialist

- Earn up to 14 SPHR Re-Certification Credits
- Earn up to 12 Continuing Education Credits for Agents, Brokers and Consultants

The use of this seal is not an endorsement by the HR Certification Institute of the quality of the program. It means that this program has met the HR Certification Institute’s criteria to be pre-approved for recertification credit.

Saturday, November 2, 2013

1:00 PM - 5:00 PM  EARLY REGISTRATION

1:00 PM - 6:00 PM  Women’s Healthcare & Insurance Leadership Summit (Invitation Only)  Octavius 18 - 19

In an ever changing fast paced healthcare & insurance environment, we believe it is important to recognize those leaders who are dedicated to advancing women in healthcare and insurance professions, influencing policy and impact across the globe while contributing to healthcare and insurance in our communities.

This invitation only forum will bring together some of these inspiring women leaders to share their experiences in launching and delivering programs and in expanding their leadership skillset. Essentially, this forum is dedicated to the business of women’s health and insurance. The forum will serve as a commitment and vision to share ideas, opportunities and means to overcoming obstacles inherent in delivery of care and benefits locally and abroad.
Become empowered through thought provoking keynotes, experience panel sessions with top professionals and interactive Q&A periods following each panel session. Learn to skyrocket your potential personally and professionally with tools and techniques which are being used by Leaders for excellence in health and insurance industries. Build new connections with some of the most influential women in healthcare and insurance and expand your network greater than ever before.

During this moderated forum, our goal will be to generate actionable insights, to promote and inspire continued interaction among members of this gathering of those holding titles such as: CEO, CFO, CMO, president, administrator, and more. This event is an RSVP event and requires an additional selection and registration fee to participate through the registration system. Proceeds from the event will be donated to the launch of “Angels Overseas”, a new non-profit 501c(3) charity organization dedicated to children in need around the world to hospitals which can provide them better quality or more affordable care.

◆ **CHAIRMAN:** Renee-Marie Stephano, *President, Corporate Health & Wellness Association*

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**KEYNOTE PRESENTATION:** *Leading with Valor*

◆ Catherine Robinson-Walker, MBA, MCC, *Author*

*Leading Valiantly in Healthcare: Four Steps to Sustainable Success* and *Women and Leadership in Health Care: The Journey to Authenticity and Power*

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**Sunday, November 3, 2013**

<table>
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<tr>
<th>Time</th>
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<tbody>
<tr>
<td>10:00 AM - 5:30 PM</td>
<td>REGISTRATION</td>
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<tr>
<td>10:00 AM - 2:00 PM</td>
<td>2nd Medical Directors Summit <em>(Invitation Only)</em></td>
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<tr>
<td>11:00 AM - 12:00 PM</td>
<td>Membership Meetings <em>(Open to All)</em></td>
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**Corporate Health & Wellness Association Advisory Board & Membership Meeting**

This will be the 5th annual meeting of the Corporate Health & Wellness Association (CHWA), the first national non-profit association focused on health, wellness, disease prevention and management for employers, employees and their families. Learn about the CHWA’s past activities and its activities moving forward in the future.


◆ Renee-Marie Stephano, *President, Corporate Health & Wellness Association*

◆ Denise Holland, *President, Owner, Inside Employee Wellness & Consulting*

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**GLOBAL BENEFITS**

Octavius 1 - 2
### Global Benefits Association Advisory Board & Membership Meeting

This will be the 4th annual meeting of the Global Benefits Association (GBA). Headquartered in the United States with offices around the world, the GBA is a non-profit trade association for the Global Benefits and Expatriate Industry with its sole and primary focus being on health insurance, employee benefits and other insurance benefits that are delivered on an international basis and across borders. Learn about the GBA’s past activities and its activities moving forward in the future.

The Global Benefits Association (GBA) represents employers, insurance companies, agents, consultants, brokers, Third party administrators, reinsurers, administrators, payers, government bodies and entities, healthcare providers, corporations, vendors, and other industry professionals.


#### 11:45 AM – 12:45 PM

2nd Healthy Foods in the Workplace Forum  
(Invitation Only)  

The Corporate Health & Wellness Association (CHWA) is hosting for the second year in a row a “Healthy Foods in the Workplace Roundtable” discussion for employer groups.

More than ever, corporations are implementing wellness strategies to lower healthcare premiums and costs as well as to improve workplace productivity and presenteeism. Many employers are realizing this applies to food in and out of the workplace, and that there is truth in the famous phrase, “You are what you eat.” Employers are now focusing on implementing initiatives in the workplace and the home. Many have asked the Corporate Health & Wellness Association to take the lead in bringing employers together to collaborate on best practices and solutions for getting employees and their families to eat healthier. Join us for complimentary healthy lunch that provides a unique opportunity to collaborate with other leading employers on successful implementation of healthy options in the workplace. This open discussion will also address some of the challenges employers are facing on this issue.

#### 1:00 PM - 1:50 PM

**Concurrent Educational Sessions**

**CORPORATE WELLNESS**  

#### Corporate Wellness 101

This session will include a comprehensive overview and introduction of how to begin a corporate wellness program for companies of any size. This session will provide you with the basic elements of a successful wellness program, the steps you should take to create an effective program that will make your employees happy. In this session you will learn:

- Whether to use vendor or in house resources for program administration
- The tools and processes you need to create a wellness program
- Effective wellness programs for small and medium sized employers

#### HEALTHCARE REFORM
A Sea of Change in Employee Benefits

By the time 2014 arrives, many employers will be ready to rest on their laurels after three years of compliance ramp up. But the biggest changes are yet to come. The heart of the Affordable Care Act rolls out in 2014. Employers who do not start planning now could get left behind (and with a massive tax liability). In this session, you will learn:

- A high-level overview of the 2014 overhaul of the U.S. healthcare system
- What are the exchanges and who is eligible
- What is the employer mandate and which employers are subject to the mandate, and the effect of its delay
- What is changing about Medicaid and which states are on board
- What are the guaranteed issue and community ratings requirements

Hector De La Torre, Director, Transamerica Center for Health Studies; former Assemblyman, California State; and former Chief of Staff to Deputy Secretary of Labor, Clinton Administration

SELF-FUNDING

Introduction to Self-Funding

This course will be a comprehensive overview and introduction to self-funded medical insurance. Since the passage of healthcare reform the growth of middle-market employers becoming self-funded is likely to further accelerate. The cost to self-fund benefit plans will continue to remain lower than that of insured plans. Self-funded plans are not subject to the same state benefit mandates or premium taxes that add to plan costs. If you are an employer interested in becoming self-funded, this session is for you! This session will address:

- The mechanics of self-funded medical vs. conventional medical insurance
- Who can benefit from becoming self-funded
- The types of stop loss
- Claims administration and management
- The laws self-insured groups must comply with

Jonathan Edelheit, CEO, Employer Healthcare & Benefits Congress

GLOBAL BENEFITS

Why Global Employee Assistance Programs?

A Global Employee Assistant Program is an essential component to optimize the health, productivity and safety of your workplace. Global EAP solutions allow for employees to seek consultation and EAP specialist referrals for prevention and early intervention of issues that can adversely affect mental health and overall wellness. There are distinctions one must take into consideration for these programs to be implemented on a global level, such as minimum program standards; worldwide cultural differences; and regionally effective communications. These are crucial considerations, and should be reflected in the global program structure.

In this session you will learn about best practices in program design from both the vendor & purchaser perspective:

- What’s the real business case? How do you design a Global EAP offering and implement it consistently across regions?
- What essential services should you offer? How many sessions should you include? What should it cost?
- When do you build yourself or leverage Third Party Administrators/other EAP consultants to build your program?

Michael Hack, Manager, Behavioral Health & EAP Services, Conoco Phillips

Concurrent Educational Sessions
Practical Wellness Program Planning Tools Workshop ~ Applications for Success (Part I)

This workshop will walk budding wellness professionals through the steps of planning a corporate wellness program. Attendees will be grouped into teams that will work together both in and outside of this session to create a mock wellness program. On day 1, Part I of the workshop the session moderator will provide guidance on the elements of a successful wellness program including screenings, surveys, incentives, and evaluation. Each team will then collaborate to create a Wellness Program Project plan. Teams will work together during the session and then encouraged to collaborate outside of the session to finish their program design. On day 2, Part II of the workshop (taking place Tuesday, November 5th from 4:10 PM – 5:00 PM) the teams will return to the session and present their wellness program design for evaluation and discussion.

- Denise Holland, President, Owner, Inside Employee Wellness & Consulting
- Erica Anderson, Co-Senior Health and Wellness Coordinator, Verizon

Impact of PPACA Insurance Mandates on Employer-Sponsored Group Health Plans (Part I)

The Affordable Care Act enacted a number of insurance market reforms intended to expand insurance coverage. Many of these provisions are already effective for employer-sponsored health plans, and many more could become effective on the date these plans lose grandfathered status. Navigating through this maze of mandates is a daunting task; learn what is applicable and what is not. In this session, you will learn:

- Which insurance mandates already apply to all plans (including the adult child coverage requirement and the prohibition on preexisting condition exclusions for children)
- Which insurance mandates apply to plans that have lost grandfathered status (including the revised claims and appeals procedures and the no-cost-sharing-for-preventive-services requirement)
- What steps employers should take to make sure they are in compliance

- James Napoli, Senior Counsel, Healthcare Reform Task Force, Proskauer

Why are Employers Becoming Self Insured and Its Impact

This Panel discussion will feature an employer’s rights attorney who specializes in representing self-insured employers and self-insured groups as well as a self-insured employer and a self-insured claims administrator to discuss why employers self-fund their medical and workers compensation and how they manage and run their programs. In this session, you will learn:

- What mistakes prior employers and administrators made when self-funding
- How to manage the administration of a self-funded program
- Who can benefit from becoming self-insured
- Unique benefits that are available as a result of becoming self-funded
- The key laws that a self-insured employer must comply with
- Current legislation involving SIGs and self-insured employers

- Nicholas P. Roxborough, Partner, Roxborough, Pomerance, Nye & Adreani LLP
- David G. Johnson, Esq., Shareholder, Leach Johnson Song & Gruchow
- Kaya Bromley, Founder, Your Obamacare Advisors, LLC and Trustee, California Restaurant Mutual Benefit Corporation (CRMBC)
A Year in Review for Voluntary Benefits and the Countdown to 2014

As employers look to maintain a valuable benefits program for employees, they are using Voluntary Benefits to help boost the value of the benefits plans they offer to their employees or to replace certain core plan options. Voluntary Benefits programs provide employees with a more competitive benefits package at little or no direct cost to the employer. This session will include:

- Review of the 2013 voluntary benefits industry performance
- Examination of which products are most engaged by employees
- Discussion of 2012 vs. 2013 YTD results
- Product penetration review
- What brokers are doing
- How employers are looking at voluntary benefits today and how these programs can be used strategically to add value to the total benefits/total rewards program
- The nuts and bolts of introducing voluntary benefits in your program
- The employer’s view of 2014 and beyond – and of the expanding role voluntary benefits will play in attracting and retaining a productive workforce.

Review the current Voluntary Benefits of the landscape and learn how employers are looking at voluntary benefits today and for 2014, and how these programs can be used strategically to add value to the total benefits/total rewards program.

 предпочитательные люди:  Rob Shestack, Sr. VP & Voluntary Benefits National Practice Leader, AmWINS Group; Chairman & CEO, Voluntary Benefits Association

 предпочитательные люди: Donna Joseph, CEO, Employee Benefits Consultant & Coach, Rhodes-Joseph & Tobiason Advisors, LLC

GLOBAL BENEFITS

New Advances in Benefits Tools & Technologies

It is a brave new world and the vast amount of technology to assist the benefits professional can be confusing and overwhelming. We will present the options for the buyer looking for a way to manage their global benefits administration and employee engagement. We will look at the benefits of using technology and how best to roll these out globally.

Come and listen to some client stories, and understand how other organizations have deployed global benefits technology.

 предпочитательные люди: Chris Wakely, SVP, Enterprise Accounts, Thomsons Online Benefits

 предпочитательные люди: Patrick Berry, Vice President, Total Compensation, UnitedHealth Group

EHBC EDUCATIONAL UNDERWRITER

CAREER WELLNESS

Is your Chair really trying to kill you? Get up and get moving!

Over the last decade evidence asserts that chair-a-holics are more prone to a variety of diseases compared to more active peers. The chair sentence has been linked to not only metabolic disorders such as diabetes, hypertension, and hyperlipidemia but also obesity, cardiovascular disease, and premature death. The question arises as to whether individuals have become addicted to their chairs akin to smokers, their cigarettes or whether society has imposed a chair sentence upon them. For every hour you sit, two hours of life walks by.

Get up from your chairs, you must!

Part of the solution to the health burden of sitting is to innovate environments to promote activity and devise effective programs to help people get up. On average, Americans spends 9.2 hours per day at work so it’s clear that workplace wellness programs have a role to play in escape from the chair sentence.
This session will focus on the dangers of sitting, the need for wellness programs to get employees moving regularly throughout the day, and an example of one that works. The session will explore:

- Physiological dangers of extended periods of sitting
- How moving for just 2 minutes of 20 can make a difference, even to the uber athletes in your company
- Wellness programs that are successfully getting employees moving regularly throughout the day

Dr. James Levine, Leading Researcher & Director, Mayo Clinic/Arizona State University Obesity Solutions Institute

Kim Snider, President, Health Systems Group

Lee-Ann Charszewski, Senior Consultant, Health Systems Group

3:00 PM - 3:50 PM

**Corporate Wellness**

**Helping to Align your Wellness Program to your Business Strategy**

Organizational health or population health is now recognized as a risk management threat to the organization similar to safety and quality. Creating and maintaining a thriving and sustainable workplace and workforce requires an enterprise solution to fix the enterprise risk management threat. The fundamental issue is a misalignment of the strategies for individual health and organizational health with business strategies of the enterprise, how do you troubleshoot? In this session you will learn:

- How obtaining optimal organizational health requires a transformational move from exclusively tactical wellness strategies to systems thinking
- How to focus on an organizational initiative including: strategic, systematic, systemic and sustainable strategies and tools necessary to align a health management or wellness strategy with the business strategy; thus creating a thriving and sustainable organization

Dee Edington, Professor, School of Kinesiology, University of Michigan

Amanda-Rae Garcia, Wellness Manager, Dallas/Fort Worth International Airport

**Healthcare Reform**

**Impact of PPACA Insurance Mandates on Employer-Sponsored Group Health Plans (Part II)**

While employer plan-sponsors may feel as though they finally have a handle on the Affordable Care Act, the work is not over yet. A number of insurance market reforms kick in over the next two years. Employers should be prepared to comply with these new requirements and should consider implementing strategies to control costs. In this session, you will learn:

- Which insurance mandates become effective in the next two years for all plans (including medical loss ratio rebates and advanced notice of plan changes)
- Which insurance mandates become effective in the next two years for plans that have lost (or will lose) grandfathered status (including the new non-discrimination requirements and cost-sharing limitations)
- What steps employers should take to make sure they are in compliance
- Value-based insurance designs that will help control costs within this new regulatory scheme

Benjamin Conley, Attorney, Employee Benefits & Executive Compensation, Seyfarth Shaw, LLP
Take Charge of your Future ~ A Self-Funding Success Story
This session will be a case study of how RaceTrac Petroleum manages their costs under their self-funded health insurance and workers compensation plans. In this session you will learn:
- Stop loss insurance, what it is, and decision for and against using it
- Comparisons of fully insured plans versus self-funded plans
- How an employer can use the data of their medical plan wisely in order to tailor the self-funding program and benefits to different demographics

Jamie Benton, Director, Total Rewards, RaceTrac Petroleum

VOLUNTARY BENEFITS

Non-Traditional Voluntary Benefits
Voluntary benefits have traditionally included several types of insurance products such as dental, vision, long-term care etc. These days more and more employers are beginning to offer non-insurance or non-traditional products. From identity theft to pet insurance; these non-traditional voluntary benefits can provide value to not only the largest of employers but also the smaller groups that are trying to attract valuable employees. Hear from industry experts how non-insurance programs are:
- Enhancing employee engagement
- Helping with retention
- Aiding in the management of other financial need based products and services

MODERATOR: Rob Shestack, Sr. VP & Voluntary Benefits National Practice Leader, AmWINS Group; Chairman & CEO, Voluntary Benefits Association
Beverly Campbell, General Manager, PayCheck Direct
Tom Farmer, Senior Vice President, Mercer Health & Benefits
Meghann Carroll, National Account Executive, Director Broker Relations, InfoArmor
Joel Ray, Chief Executive Officer, New Benefits

GLOBAL BENEFITS

International Assignments ~ What Benefits Professionals Should Know
In today’s globalized and mobile environment, multinational companies increasingly dispatch employees around the world on expatriate assignments. Benefits professionals, therefore, increasingly confront tricky problems in employing and rewarding assignees whose employment relationship reaches across two countries.

International assignments are one of the highest HR investments a company can make. The total cost of an assignment is 2.5 times base salary of the employee. With over 50 percent of assignments ending early or with the employee terminating their post, it is critical that better planning in advance of the assignment and during the assignment be done to ensure success. Discussions on screening, planning, and other tools before going overseas will be discussed along with the basics of support provided while on assignment. Trends regarding alternatives to sending employees on long term assignments will be reviewed as well. This session will equip benefits professionals with a basic toolkit for resolving international assignment problems. In this session you will learn:
- Types of assignments and expatriates
- Legal challenges to sending employees on international assignments
- Immigration policy issues in the U.S. and beyond
- Total Reward - compulsory benefits, insurance and benefits offerings
- Tax withholding, Social Security, and pensions

Donald Dowling, Jr., Partner, White & Case
Beyond 2014 – Marketplaces for Whole Workforces After PPACA
The launch of the state marketplaces has led to much attention but just as much confusion. It’s unclear if the marketplaces will have the positive impact that their backers hope or the harmful results that their detractors have predicted. One certainty is that, as the dust settles, insurance landscape will look different. In addition to the public marketplaces, private marketplaces have increasingly taken hold — and they’re far from one-size-fits-all. As employers examine their benefits packages in the post-PPACA reality, they will look to gain efficiencies through workforce segmentation: eligible, low-income eligible, ineligible, retiree. How does a company address its whole workforce in the face of increased segmentation? With whole-workforce solutions. This panel will provide background on the changes being brought by healthcare reform and how to address them, including:

- The duel impacts of healthcare legislation and rising costs
- Whole workforce benefits considerations post-PPACA
- Providing “a marketplace for all occasions”
- Weighing technology, administration and user experience

Shandon Fowler, Director of Product Management, Marketplaces, BenefitFocus

3:50 PM - 3:55 PM
**Work Better, Feel Better Stretch Micro-Breaks**

Shandon Fowler, Director of Product Management, Marketplaces, BenefitFocus

Work Better, Feel Better Stretch Micro-Breaks

Sitting all day is one of the worst things you can do for your body. Come take a "micro-break" with The Movement, and we’ll get you stretched and moving, leaving you feeling energized and focused throughout the rest of the conference!

Dr. Gregory Soltanoff, President, The Movement Corporate Wellness Program

4:00 PM - 4:50 PM
**Concurrent Educational Sessions**

Jackie Moore, Benefits Manager, RaceTrac Petroleum
LaTonia McGinnis, CBIZ Wellness Manager, RaceTrac Petroleum

One Size Does Not Fit All: Understanding the Unique Needs of your Employee Population ~ A Case Study with RaceTrac Petroleum

Wellness programs are not one size fits all endeavors! This course will showcase the importance of understanding the demographics and health needs of your workforce and its impact on wellness program design. What will work best for your company? This session will explore:

- Innovations in program design
- Incentive structure options; health contingent or participatory
- Communicating program structure to your employees

**HEALTHCARE REFORM**

The Affordable Care Act: Taxes, Taxes and (21) More Taxes
Benjamin Franklin once said the only thing that is certain in life is death and taxes. Increase in Medicare tax, Medicare hospital insurance tax, Medicare contribution tax, penalties, the soon to be infamous Cadillac Tax… the list goes on. The Affordable Care Act made sure of the latter, adding 21 new revenue-raisers. In this session, you will learn:

- Which of the new taxes impact employer-sponsored group health plans
- What coordination is required with payroll departments to implement new withholding and reporting requirements
- What impact the law might have on highly-compensated executives
- What the Cadillac Tax is, and how employers can avoid it
SELF FUNDING

Healthcare Reform's Effect on Self Funded Plans

Fully-insured group health plans offer the benefits of predictable healthcare costs and minimal administrative hassle. But, fully-insured plans are also subject to a host of state mandates that may drive up the overall cost of coverage. In light of PPACA, there will likely be a number of additional federal mandates layered on top as well. This session will cover:

- New mandates that apply to fully-insured plans under PPACA
- The likely cost impact of these additional mandates
- The benefits of self-funding and the reasons why plan sponsors of even small plans should reconsider this approach

VOLUNTARY BENEFITS

Secrets to Maximizing your Employee Benefits Program at No Cost ~Voluntary Benefits, The Value of What an Employer Can Accomplish

This session will identify 7 significant improvements achieved by accessing and utilizing this resource.

In addition, 3 successful case studies will be presented where employers used this resource to reduce employer cost, improve benefits being offered and improved the employee perception of the employee benefits programs being offered. Hear how one Benefits Manager saw stellar participation in their wellness program. Attendees will also learn:

- How to effectively communicate Voluntary Benefits to employees
- Discussion of the most successful setting to discuss Voluntary Benefits
- How to assist in the enrollment process
- Ways to increase participation in Voluntary Benefits and increase enrollment

GLOBAL BENEFITS

Mandatory Retirement Provision: A global trend?

In October last year UK workplace pensions law changed, compelling employers to establish and contribute into a pension plan for all eligible employees. It is probably the biggest shake-up in UK pensions history and is designed to remove the reliance on a creaking social system. Is this a global trend and a growing financial liability that multinationals are facing and having to manage? This session will cover some of the issues multinationals have to face around the world, including:

- The varied retirement systems multinationals have to operate within
- Cultural approaches to retirement provision
- Managing internationally mobile employees alongside local nationals
- What options are there for multinationals to take some control of global retirement provision?

**Slide footer**

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Monday, November 4, 2013

6:00 AM - 7:00 AM  
**Rise & Shine Activities**

**TAI CHI**  
Octavius Balcony

Tai Chi is a Chinese martial art. It is coming through in to western culture as a medicinal art, providing great tools for managing stress, anxiety, depression, strength, balance and overall wellbeing. Called a "Moving Meditation"; these gentle soft movements are connected to rhythmic breath sending restful signals to the body; our bodies have the best opportunities to heal themselves when they are in a restful state.

As you start your day with this Tai Chi movement class, you enter your day on a path to be more focused, rested, therefore energized and fluid. Hope you can join us to experience it for yourselves!

[Image: Rubia, Founder, Wei Wu Tai Chi]

**BOOTCAMP**  
Octavius 20 - 21

Bootcamp is a 45 min class that will get your heart pumping, muscles sculpted and body fit. This is a fun, high intensity class that uses bands, tubing and your own body weight to strengthen and tone the body with cardio moves to burn calories. All fitness levels welcome.

[Image: Amie Hoff, Corporate Fitness Consultant, Personal Trainer, Co-founder, FitKit]

7:00 AM - 5:30 PM  
**REGISTRATION**

8:00 AM - 9:30 AM  
**WELCOME & OPENING KEYNOTE PRESENTATIONS**  
Octavius 20 - 21

Welcome and Integration Introduction:

[Image: Renee-Marie Stephano, President, Corporate Health & Wellness Association; and President, Medical Tourism Association]

[Image: Jonathan Edelheit, CEO, Employer Healthcare & Benefits Congress]

**KEYNOTE PRESENTATIONS**  
Octavius 20 - 21

*Celebrity Medical Tourism*

Brett Hudson, 70s pop star, Medical Tourist & Cancer Survivor
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<tr>
<td>9:45 AM - 10:45 AM</td>
<td>COFFEE &amp; NETWORKING</td>
<td>EXHIBIT HALL</td>
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<tr>
<td>9:45 AM - 10:15 AM</td>
<td>ASK THE EXPERTS IN HEALTHCARE REFORM</td>
<td>EXHIBIT HALL (Showcase/Power Session Area)</td>
<td>Christopher Condeluci, Former Tax &amp; Benefits Counsel, Finance Committee, US Senate; Of Counsel, Venable LLP; James Napoli, Senior Counsel, Healthcare Reform Task Force, Proskauer; Lisa Han, Partner, Squire Sanders (US) LLP</td>
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<tr>
<td>10:15 AM - 10:45 AM</td>
<td>ASK THE EXPERTS IN CORPORATE WELLNESS</td>
<td>EXHIBIT HALL (Showcase/Power Session Area)</td>
<td>Susan Tufts, Wellness Manager, L.L. Bean, Inc; Ralph Lardieri, Wellness Manager, Wawa, Inc.; Michael Susi, Health &amp; Wellness Manager, Linkedin</td>
</tr>
<tr>
<td>11:00 AM - 11:50 AM</td>
<td>Concurrent Educational Sessions</td>
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The Only Proven Solution to Rising Healthcare Costs: Creating Cultures of Health

This session will take the audience through the evolution of medical management highlighting the more recent developments in population health, the connection between health and productivity and the benchmark efforts of employers who are building cultures of health. In this session Dr. Fabius will be your guide in:

- Introducing the audience to the CAWG Roadmap developed by the Change Agent Workgroup - a think tank dedicated to the promotion of cultures of health
- Comparing and contrasting the relative value of both the qualitative and quantitative measurements of such efforts contrasting cultural elements with clinical illness analysis
- Exploring evidence based strategies using six sigma benchmarking to enhance successful approaches to lower health care costs and improve the health status of population

Dr. Ray Fabius, Co-founder and President, HealthNEXT
Fikry Isaac, Vice President, Global Health Services, Johnson & Johnson and Chief Medical Officer, Wellness & Prevention, Inc., a J&J Company

Decisions and Opportunities Under Healthcare Reform’s Employer Mandate

Whether you refer to it as the employer mandate, the employer shared responsibility requirement, or the “play or pay” provision, you likely struggle with the intricacies of the new rule. But tread with caution, because the slightest missteps could be costly. The options will be discussed in full, leaving you armed with the correct information to guide your company accordingly. In this session, you will learn: How employers are using the one-year delay in the pay-or-play rules to their advantage?

- Who is considered a “large employer” for purposes of the employer mandate (and how do the IRS Aggregation rules impact this analysis)
- Whether your health plan provides “minimum essential coverage” (and why that’s important)
- Who must be offered coverage (i.e., what is a “full-time employee”?)
- What penalties are and how are they calculated
- If there is a middle group between playing and paying

Alan Tawshunsky, Special Counsel, U.S. Treasury, Internal Revenue Service
Alden Bianchi, Member, Mintz Levin

On the Market and Ready to Serve: Private Health Insurance Exchange Models

Current market dynamics have procured an environment where defined contribution and private exchanges are the options that employers are favoring. The question is which one will prevail? The positives of private exchanges include transparency in costs, the ability for employees to have a set amount to use to ‘buy” a chosen level of coverage therefore giving employers the satisfaction of capping costs. More incentives include a favorably higher level of options and quality in coverage included. Many new exchanges are in the establishment period right now. As more exchanges enter the marketplace, employers will have more options. With these options come responsibility from the employers to make the educated decision the go with the correct one that aligns with the company’s structure and capabilities. Many considerations have to weighed, from the source of the exchanges, the estimated viability in the industry; to the benefits it has for employers, their employees and the future financial stability of the company. This session will address:

- The development and progression of private exchanges entering the marketplace.
- The various private exchanges currently available and an explanation of who is operating them such as specific insurance companies, insurance brokers, non-profit organizations or private tech-based firms.
- What are the benefits and advantages of choosing the ready to serve private insurance exchange model. What are the potential disadvantages?
Is your business right for a private exchange? What Federal subsidies will you be missing out on by choosing a private exchange? Do the benefits outweigh the missed government assistance?

How this will affect your employees?

MODERATOR: Christopher Condeluci, Former Tax & Benefits Counsel, Finance Committee, US Senate; Of Counsel, Venable LLP
Jim Priebe, Chief Operating Officer, Bloom Health
Bryce Williams, Managing Director of Exchange Solutions, Towers Watson
Shandon Fowler, Director of Product Management for Marketplace, BenefitFocus

VOLUNTARY BENEFITS

Technology Integration in Voluntary Benefits
With many more employers integrating voluntary benefits programs into their core benefits packages the need for a seamless, integrated benefits enrollment platform could not be more prevalent. The emergence of technological aids has become paramount in obtaining optimal flow; the options available will be addressed in full. In this session you will learn:

- Technology enhancements
- Technology advancements and innovations
- How growth in voluntary benefits is capitalizing with the use of technology

Chris Hill, Founder & CEO, Spotlite
Richard Pfadenhauer, Principal & Founder, Paylogix

GLOBAL BENEFITS

Going Global with a Multi-Faceted Corporate Health & Well-Being Program
In looking at current trends, it is apparent that large multinational employers are starting to expand their U.S. based corporate health and wellness programs to employees across the globe. For many this may seem like a daunting task and one that is too large to manage from corporate headquarters with limited staff resources.

This presentation will focus on a review of such trends, taking a deeper dive into several case studies of how multinational employers have successfully implemented a multi-faceted health and wellness program. The presentation will walk participants through the approach to implementing such an expansive program and detail the importance of a tailored engagement strategy.

Wolf Kirsten, President & CEO, International Health Consulting
Megan Benedict, Global Vitality Manager, IBM Integrated Health Services
Catherine M. Baase, Global Director of Health Services, The Dow Chemical Company

EHBC EDUCATIONAL UNDERWRITER

Is a Narrow Network a Good Fit for your Group?
This presentation will provide an introduction to narrow networks, as well as a discussion of the benefits and issues of utilizing this type of network. As prescription medication (and overall healthcare) costs increase, narrow networks have become popular options for employer groups, as they can provide substantial savings opportunities. In this session, you will learn about:

- Different potential network constructs and how they can be used as part of an overall benefits strategy
- Savings opportunities related to these network options
- Potential issues and pitfalls associated with narrow networks
**BUSINESS DEVELOPMENT**

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<th>Time</th>
<th>Event</th>
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<tr>
<td>11:50 AM - 11:55 AM</td>
<td><strong>Selling to the C-Suite</strong>&lt;br&gt;<strong>What Every Executive Wants You to Know About Successfully Selling to the Top</strong>&lt;br&gt;It’s the goal of every salesperson: getting access to senior client executives—the C-Level decision makers responsible for approving top-dollar deals. In this session, the author of the book Selling to the C-Suite will share the secrets of how to land those career-making sales in the words of CEOs themselves. Participants will learn how to:&lt;br&gt;• Gain access to senior-level client executives&lt;br&gt;• Establish trust and credibility, so that you get return access&lt;br&gt;• Leverage relationships with senior-level client executives&lt;br&gt;• Create and communicate value at the executive level</td>
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<tr>
<td>11:50 AM - 11:55 AM</td>
<td><strong>Dr. Steve Bistritz, Author, Selling to the C-Suite</strong></td>
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<tr>
<td>12:00 PM - 12:50 PM</td>
<td><strong>Corporate Wellness</strong>&lt;br&gt;&lt;br&gt;<strong>Work Better, Feel Better Stretch Micro-Breaks</strong>&lt;br&gt;Sitting all day is one of the worst things you can do for your body. Come take a “micro-break” with The Movement, and we’ll get you stretched and moving, leaving you feeling energized and focused throughout the rest of the conference!</td>
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<td>12:00 PM - 12:50 PM</td>
<td><strong>Dr. Gregory Soltanoff, President, The Movement Corporate Wellness Program</strong></td>
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<td><strong>12:00 PM - 12:50 PM</strong></td>
<td><strong>Concurrent Educational Sessions</strong></td>
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<td>12:00 PM - 12:50 PM</td>
<td><strong>Corporate Wellness</strong>&lt;br&gt;&lt;br&gt;<strong>How Hallmark &amp; PETCO Animal Supplies Have Navigated Wellness Communication to Achieve Maximum Employee Engagement</strong>&lt;br&gt;While the idea of Corporate Wellness has been in existence for quite some time true engagement has been difficult! We will discuss successful ways that companies have developed communication with their population to get them fully on board. Understanding the demographics of your employees can help. The impact can be enormous if you can communicate effectively and in essence, sell your corporate wellness program to your employees in a way that helps them realize their personal health goals and prevent serious illness. We will give you strategies on:&lt;br&gt;• Analyzing your population to target specific messages&lt;br&gt;• Involve your management team&lt;br&gt;• Develop champions to promote the program&lt;br&gt;• Improve overall participation</td>
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<tr>
<td>12:00 PM - 12:50 PM</td>
<td><strong>Sally Luck, HR Director, Corporate Services and Wellness, Hallmark Cards, Inc.</strong>&lt;br&gt;<strong>Stephanie Ayala, Benefits &amp; Wellness Manager, PETCO Animal Supplies, Inc.</strong></td>
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</table>
| **12:00 PM - 12:50 PM** | **Healthcare Reform**<br><br>**Private Health Insurance Exchange Marketplace~ The Pros & Cons**<br>Employers are looking for the silver bullet for curbing increasing healthcare costs. Enter stage left – the private exchanges. If you are thinking of converting your self-funded plan to an insured product on a private or corporate exchange you should attend this session. Attendees will learn:
What encompasses a private exchange, its working components and structure
What type of employer should consider them
What are the downsides to the private exchange
The personalization offered to consumers through a private exchange

Christopher Condeluci, Former Tax & Benefits Counsel, Finance Committee, US Senate; Of Counsel, Venable LLP
James Napoli, Senior Counsel, Healthcare Reform Task Force, Proskauer

SELF FUNDING

More Isn’t Always Better: How Kraft Encourages Appropriate Utilization of Care as a Self Funded Plan

The U.S. healthcare system wastes $750 billion annually, and nearly 50 percent of that stems from unnecessary care. Employers such as Kraft are regularly faced with managing appropriate utilization of care. Second opinion programs, pre-certification, and decision support tools are some of the mechanisms that leading employers have implemented to help employees get the right care. Kathi Barton will share how Kraft thinks about utilization, including how to direct employees to appropriate care, eliminate unnecessary costs, and manage health care expenses. Kathi will partner with Castlight Health to discuss strategies for reducing costs while maintaining, or improving the quality of care.

Kathleen Barton, Director, Health & Welfare Plans, Kraft Foods Group
Seth B. Cohen, Vice President of Strategic Accounts, Castlight Health

VOLUNTARY BENEFITS

Legal and Financial Wellness ~ Are they considered an Employee Benefit?
Absolutely-A Large Public Sector Case Study

The so-called Great Recession has impacted working Americans in many ways but as HR is discovering, there are several issues that have arisen with devastating financial consequences for employees and their companies. While employees and their families have suffered legal problems in the past the impact has been perceived as minimal to many HR Managers and their Companies, until the recession brought to light the enormous number of legal issues and the financial impact of the legal problems for employees. News reports over the last 4 years have been filled with stories of foreclosures, short sales, repossessions, judgments, wage garnishments – employees losing everything they worked and saved for. One Company has conducted an impact study of the cost of these heretofore “unseen” problems on both the employee and specifically on the employer and the surprising analysis and results will be shared with attendees.

Being on the forefront of recognizing the critical importance of financial problems to working Americans, and having seen the growth and complexity of employee benefits, NCFlex has pioneered an approach to offer financial wellness sessions (known as “Sensible Savings Sessions”) for the benefit of these employees to enable them to utilize the state offered benefits for their financial wellness. In this session we will explore:

- The intensified impact of financial problems on the working family
- A newly discovered hidden cause of financial problems
- The challenges encountered by employees
- The previously unknown effect and costs on employers
- Case Study of a Large Public Sector Solution
- Development and Operation of the Financial Wellness Program
- Results for N.C. Employees

Robert L. Heston, Jr. President & CEO, Legal Access Plans/LegalEASE
Pani Tademeti, HR Manager-NCFlex Program, North Carolina
Global Governance—We all know we should do it but the question is how?

A growing trend within the Global Benefits industry is the consideration to implement a corporate governance policy for their employee benefits program in an effort to counter rising costs and financial risks. Although companies aim to increase the corporate control and oversight of their worldwide benefits programs, most employers are still allowing their local operations to make decisions. The corporate policies tend to be more a guideline rather than a mandate for local operations.

Taking the volumes of ever changing regulations in the U.S. and trying to understand them let along be compliant can take a small army of professionals. Now multiply this monster by the number of countries your firm is in and you have a real nightmare. This session will cover how leading employers are managing this critical component. Discussions from strategy setting, methods to maintain compliance as well as real life case studies will be discussed. In this session you will learn:

- How to create and execute strategic policy decisions related to employee benefits programs worldwide
- Why companies want corporate involvement in local benefit decisions
- Key policy areas including design, financial management and operations
- Barriers to successful governance programs
- How the use of web-based information management systems is critical

Kristy Lucksinger, Director, Global Benefits, Carlson
William Cone, Senior Manager, International Benefits, Marsh & McLennan Companies, Inc.

Measuring Employee Anti-Oxidant Levels—Driving Healthier Behavior

What can be done to drive healthier behavior among employees, and empower them to make improvements to their diet and increase overall health? Knowledge is the key. In this session learn about The Free Radical Problem: Each day we are exposed to free radicals. When left unchecked, free radical damage to your cells accumulate and can lead to serious health concerns later in life. Discover the Antioxidant Solution: Antioxidants are your first defense against free radicals. Though we know we should eat healthily, most don’t. Should we supplement? Are your supplements working? Find out how you can make an informed decision on which supplements are properly formatted to impact your antioxidant health. Learn about The Measurable Difference—what can be measured can be monitored and improved.

- The importance of antioxidants and the ability to non-invasively measure them in the work place.
- What can be done to drive healthier behavior among employees, and empower them to make improvements to their diet and increase overall health?
- The Free Radical Problem: Each day we are exposed to free radicals. When left unchecked, free radical damage to your cells accumulate and can lead to serious health concerns later in life. In fact, free radical damage can cause premature aging and is a large factor in the deterioration of health over time.
- Antioxidant Solution: Antioxidants are your first defense against free radicals. Though we know we should eat healthily, most don’t. Should we supplement? Are your supplements working? Find out how you can make an informed decision on which supplements are properly formatted to impact your antioxidant health.
- The Measurable Difference—What can be measured can be monitored and improved

Scott Bennett, Pharmanex Executive, Pharmanex

Marketing Healthcare Services to Employers: Strategies & Tactics
Based on his book by the same title, this session will give attendees an overview of how healthcare organizations can market almost any service to employers and their workforce. The book covers occupational health, rehabilitation, wellness services, women’s health, worker education, urgent care clinics and other ambulatory care services. Participants will learn to:

- Communicate with senior management
- Speak “employer speak”
- View the employer-provider relationship in the context of health reform
- Analyze key employer data
- Develop an employer task force
- Understand the do’s and don’ts of wellness services
- Integrate urgent care and occupational health
- Overcome national contract barriers

Frank H. Leone, Author, *Marketing Healthcare Services to Employers*

**1:00 PM – 2:00 PM**

**Thomson’s Global Benefits Networking Luncheon (Invitation Only)**

Connect with Congress participants, hear the latest trends in the Global Benefits market, and network and knowledge share with other Global Benefits Leaders!

Hosted by Thomsons Online Benefits

**1:00 PM - 2:00 PM**

**LUNCH & POWER SESSIONS**

**2:00 PM - 2:50 PM**

**NETWORKING MEETINGS & POWER SESSIONS**

**3:10 PM - 4:00 PM**

**KEYNOTE PRESENTATION**

**Influencer: The New Science of Leading Change**

Few organizations can successfully drive rapid, comprehensive change—even when the organization finds itself on a burning platform. Studies show that these organizations obtain modest improvements of 10 to 20 percent because their change management plans focus on just one or two influence strategies. However, those who understand the science behind behavior change and apply a change management strategy targeting the Six Sources of Influence™ are 10 times more successful in their efforts to influence system wide change.

In this session, Joseph Grenny, four-time bestselling author and cofounder of VitalSmarts, will introduce the Influencer Model™—a multifaceted change strategy based on 50 years of social science research, named the Change Management Approach of the Year by MIT Sloan Management Review. When an organization’s change strategy is informed by good science, the differences in effectiveness are exponential.

Through the engaging and entertaining use of video and an employer case study with Facebook, you will learn how the Influencer Model has been applied to both motivate and enable employees to adopt new systems and change behaviors. In this highly-interactive session, you will learn how to actively apply the Influencer Model to make lasting change in your organization.

- Identify the Six Sources of Influence that drive organizational behavior
- Learn how to apply a multifaceted change plan that both motivates and enables employees and others to make lasting change
- Apply the Influencer Model to increase the success of your organization's change efforts tenfold
Concurrent Educational Sessions

**CORPORATE WELLNESS**

**Work Affects Health or Health Affects Work? Why Businesses Must Consider Both**

Health and productivity are related... but which is the cause and which is the effect? Does better health lead to improved performance? Or do high-performing workforces value and protect their health more?

In a classic he-said/she-said event, two experts will take opposing positions that will challenge audience assumptions about how employers can encourage optimal health and performance. Each will present solid evidence about why their hypothesis is a stronger strategy for managing cost and improving work and health outcomes. Each will attempt to convince you whose approach is best. They will also admit (grudgingly) what both strategies share in common. Who is right? You will have to decide. This session will:

- Describe two different employer approaches to workforce health improvement
- Assess existing research in support of these contrasting strategies
- Compare and contrast the relative merits of these approaches when used in isolation or when combined

**Bruce Sherman, Corporate Medical Director, Employers Health Coalition, Ohio**

**Wendy Lynch, Co-Director, Center for Consumer Choice in Health Care**

**HEALTHCARE REFORM**

**Strategically Communicating with Employees about Healthcare Reform**

The Affordable Care Act creates a whole host of new employee reporting and disclosure requirements. It also provides employers with a good opportunity to demonstrate to employees the value of the benefits they are receiving. Active coordination and participation between both parties will create a more efficient ease of transition in this significant reform adaptation period. In this session, you will learn:

- What new notices are required (including the SBC, the annual limit waiver and the grandfathered notice)
- What the timing requirements are for these new notices
- When electronic communication makes sense
- Strategic opportunities presented by the Affordable Care Act notice requirements
- Issues with delivery, can you send out electronic versus hard copy documentation

**Amanda Quan, Attorney, Ogletree, Deakins, Nash, Smoak & Stewart, P.C.**

**HEALTH INSURANCE EXCHANGE**

**Laying the Groundwork for a Successful Member Experience on the Private Exchanges**

As all these new healthcare exchanges emerge, employers and employees will have many questions. These exchanges will give employees a chance to have more control over their own benefits package. It is important that employers develop a practical approach to transitioning their employees to the new system. Employers need to assure that the support and tools needed by employees to make the right decisions are available and easy. In this session, participants will learn about different strategies and tactics to make the transition into these new...
exchanges - from both the employer and the employee perspective. The session will cover specific examples and give insight to how several companies have adopted these new corporate exchange models, with a particular focus on one prominent national company. In this session we will explore:

- Factors driving employer decisions to move to a private exchange
- Addressing employee challenges presented by the availability of public exchanges
- Transitioning employees to the private exchange
- What will websites look like for open enrollment
- Key early learnings for employers and employees

Eric Grossman, Senior Partner, Mercer
Julie Adamik, Director, Benefits Planning and Design, Petco Animal Supplies

SELF FUNDING
CORPORATE WELLNESS
Milano VIII

Using Value-Based Benefits & Outcomes-Based Incentives to Effectively Manage Health & Costs
Employers have invested substantial resources in an effort to improve the health of their covered population but often experience disappointing levels of engagement. One of the keys to engagement is the use of value-based benefit designs that use aligned incentives to drive employee health improvement and even behavior change. This session will share national research on employer use of incentives, disincentives and outcomes-based incentives – a growing trend that has even been recognized in the latest ACA regulations.

- Understand how the right incentive and disincentive programs are impacting the bottom line
- Learn how outcomes-based incentives are successfully driving engagement and behavior change
- Gain access to MBGH’s no-cost Employer Communications Toolkit on Benefits Literacy & Consumerism to support employers in addressing the appropriate use and understanding of health benefits and helping people better navigate the health care system – a key to employer cost management efforts but often overlooked in program efforts.

Participants can access the MBGH toolkit at www.mbgh.org/ctk

Cheryl Larson, Vice President, Midwest Business Group on Health
Employer, TBD

EHBC EDUCATIONAL UNDERWRITER
VOLUNTARY BENEFITS
Milano V

Voluntary Benefits as a Total Workforce Solution with the Rise of Part Time Employees
In this session, Joe Murgo, President of Aetna Voluntary’s SRC business, will discuss various ways to use Voluntary benefits to complement a plan sponsor’s benefits reward strategies for high-turnover, unbeneffitted, employee-pay-all part-time employees. In this session, you will learn:

- Why growth of part-time employees is expected to continue
- What benefit solutions types are available, from excepted benefits to Minimum Essential Coverage, and the key attributes of each offering
- How plan sponsors can better identify which benefit solutions fit best based on strategic goals, needs, and Affordable Care Act implications
- Why presentation of benefit solutions to consumers at the worksite must be more “B2C”-focused than ever before, and incorporate such techniques as adaptation of contemporary technology and non-composite rates.

Joseph Murgo, President, Aetna

GLOBAL BENEFITS
Octavius 1 - 2
**Multinational Pooling**

Multinational Pooling is a financial platform that global companies use to manage the risk of their employee benefit plans throughout the world. The different employee benefit programs of a multinational company are combined to form an international pool, which reduces costs while providing critical information to the corporate headquarters. This session will explain how pooling works, including: basic concepts, advantages and disadvantages, types of pooling and trends. This session will also include a pooling assessment exercise for companies considering pooling and give you an opportunity to hear about the experience from other employers who use pooling and have been doing so for a long time.

✈ Marcelo Medel, **Vice President, Global Consulting, Alliant Insurance Services, Inc.**
✈ John A. Law, **Director, Global Benefits, Pitney Bowes**

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**BUSINESS DEVELOPMENT**  
**Octavius III - V**

**Business Excellence: The Institute Way to Creating High Performance Organizations**

This workshop explains the key elements of creating a more strategy-focused high performance organization to align employees around vision and mission. A health care case study is used to show how an underperforming organization can improve its performance using a balanced scorecard system.

This workshop will teach you things that can be applied to your organization:

- Make your organization more strategy focused using the balanced scorecard
- Align employees to vision and mission to build accountability
- Execute strategy and measure the things that matter to achieving results
- Prioritize what's important to make things work better and run smoother

✈ Howard Rohm, **Co-Founder & CEO, Balanced Scorecard Institute**

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**5:00 PM - 6:30 PM**  
**EVENING RECEPTION & NETWORKING**  
**EXHIBIT HALL**

**Tuesday, November 5, 2013**

**6:00 AM - 7:00 AM**  
**Rise & Shine Activities**

**TAI CHI**  
**Octavius Balcony**

Tai Chi is a Chinese martial art. It is coming through in to western culture as a medicinal art, providing great tools for managing stress, anxiety, depression, strength, balance and overall wellbeing. Called a “Moving Meditation”; these gentle soft movements are connected to rhythmic breath sending restful signals to the body; our bodies have the best opportunities to heal themselves when they are in a restful state.

As you start your day with this Tai Chi movement class, you enter your day on a path to be more focused, rested, therefore energized and fluid. Hope you can join us to experience it for yourselves!

✈ Rubia, **Founder, Wei Wu Tai Chi**

**BOOTCAMP**  
**Octavius 20 - 21**

Bootcamp is a 45 min class that will get your heart pumping, muscles sculpted and body fit. This is a fun, high intensity class that uses bands, tubing and your own body weight to strengthen and tone the body with cardio moves to burn calories. All fitness levels welcome.
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<tr>
<td>7:00 AM - 12:00 PM</td>
<td>REGISTRATION</td>
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<td>7:30 AM - 9:30 AM</td>
<td>KEYNOTE PRESENTATIONS</td>
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<td><strong>Marketplace 101~ The Changing Landscape of Healthcare</strong></td>
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<td>Christen Linke Young, Director of Coverage Policy, Office of</td>
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<td>Healthcare Reform, U.S. Department of Health &amp; Human Services</td>
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<td><strong>The U.S. Department of Labor’s Perspective on Health Reform</strong></td>
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<td>Phyllis C. Borzi, Assistant Secretary for Employee Benefits Security</td>
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<td>Administration, U.S. Department of Labor</td>
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<td><strong>Building a Culture of Service</strong></td>
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<td>Jon Wolske, Culture Evangelist, Zappos Insights</td>
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<td>When asked about the ‘secret sauce’ that has helped make Zappos a</td>
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<td>well-known brand, there is really only one answer: They have a culture</td>
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<td>of service! Every aspect of what the company does is focused on</td>
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<td>providing great experiences. Many businesses operate with a great</td>
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<td>product or good services, but somewhere along the way lose sight of</td>
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<td>what good SERVICE really means. Learn from the Zappos story how</td>
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<td>focusing on culture has put Zappos in a different category altogether.</td>
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<td>Zappos is a Service Company…. That happens to sell shoes and clothes!</td>
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<td>Learn the steps you can take to identify what has been your success</td>
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<td>so that you can commit to living that for success in your future!</td>
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<td>9:45 AM - 10:45 AM</td>
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ASK THE EXPERTS IN HEALTHCARE REFORM

This year’s EHBC is providing you an exclusive opportunity to direct your ACA questions at those who do know -- the practice leaders straight from the trenches of Washington, D.C. - the government policy makers, the influential insurance executives and the forward-thinking corporate leaders who have designed competitive and advantageous benefits plans to coincide with healthcare reform.

This special forum provides a platform for you and your peers in healthcare benefits to receive the answers straight from industry experts themselves. Ask questions regarding employer shared-responsibility, minimum essential coverage, medical loss-ratio, the exchange marketplace, compliance, wellness incentives and much more. There are no limitations on the questions you may ask and even better no billable hours or consulting fees!

◆ Alden Bianchi, Member, Mintz Levin
◆ Benjamin Conley, Attorney, Employee Benefits & Executive Compensation, Seyfarth Shaw, LLP
◆ James Napoli, Senior Counsel, Healthcare Reform Task Force, Proskauer

ROCK THE BIKE PEDAL POWER SESSION

Pedal Powering activities such as Bike Blending gives employees at your next Wellness event a chance to embody some of the key lessons of the day -- Physical Activity and Nutrition. See the gear and get inspired at this Pedal Power Power Session!

Membership Meeting (Open to All)

VOLUNTARY BENEFITS

Voluntary Benefits Association (VBA) Annual Advisory Board Meeting

This will be the 5th annual meeting of the Voluntary Benefits Association, the only non-profit trade association for the voluntary benefits industry representing employers, agents, consultants, brokers, TPA’s, insurers and more. Learn about the VBA's past activities and its activities moving forward in the future.

This year’s VBA meeting will focus on how to bridge the disconnect between Voluntary Benefits Carriers, Agents, Brokers and Employers with a specific focus on meeting the needs of the employers and the employees of today while adapting to the changes in the industry.

A panel made up of two carries, two agents, and two employers will openly address the challenges and issues they experience when offering Voluntary Benefits. Discussion topics include:

- Enrollment Methods
- Changing existing Voluntary Benefits Products
- Communicating Voluntary Benefits

The invite only Voluntary Benefits Chief Marketing Officer Forum will follow this year’s Annual VBA meeting and will include the exclusive opportunity to participate in a brainstorming session on solutions to help “bridge the disconnect.” Be sure to reserve your seat at this year’s CMO Luncheon Forum taking place Tuesday, November 5th from 1:00 PM – 2:00 PM. For more information please visit email Jessica@EmployerHealthcareCongress.com.
Rob Shestack, Sr. VP & Voluntary Benefits National Practice Leader, AmWINS Group and Chairman & CEO, Voluntary Benefits Association
Jonathan Edelheit, CEO, Employer Healthcare & Benefits Congress

11:00 AM - 11:50 AM

Concurrent Educational Sessions

CORPORATE WELLNESS I

Benefits Design ~ An Employer’s Unique Approach
Advocate Health Care, a faith-based health system in Chicago provides a comprehensive health and productivity program to its over 29,000 health plan participants. A central tenant to the program is its’ “Health to Wealth” incentive strategy. This strategy provides a diverse offering of health management solutions that assist participants in taking their best health into retirement. Learn more about this unique benefits plan design, its risk-targeted offerings, its outcomes and its future. Participants will also learn:

- Efforts to drive healthcare consumerism and bring rationality to pricing structures through benefit design incentives (and disincentives),
- To move away from standard benefit packages to create more efficient and effective designs

Nancy J. Gilbert, Team Lead, Benefit Services, Advocate Healthcare
Kristyn Holajn, Wellness Program Coordinator, Advocate Healthcare

CORPORATE WELLNESS II

Mindfulness and Its Connection to Corporate America’s Bottom Line~ Mindfulness Strategies at LinkedIn and the City of Las Vegas
The costs of stress that is directly correlated with employee’s overall wellness hits company’s bottom line much more than employers like to admit, or even have knowledge of. A study shows that employers pay a whopping 200 to 300 percent more when employees for example call in sick and go AWOL than on the more likely expense of health care expenditures, according to HBS Working Knowledge. This is not a small expense by any means. To view employee wellness and corporate productivity expectancies to increase profit margins mutually exclusive is magnanimously detrimental to any company’s financial wellbeing. It can no longer be ignored that American employees are constantly stressed and unhealthy and therefore produces physiological health issues such as chronic illnesses. Incorporating mind-body and stress management programs into your wellness program for employees can no longer be an option for any company, it must be viewed as a necessity to keep employees happily productive and healthy which in turn is positively reflected on the company’s financial statement. In this session you will learn:

- Studies that reflect how interrelated stress and the company’s financial health really are
- A case study of a wellbeing program in place that has shown a significant change in productivity and company cash outflows
- How mindfulness programs that use meditation as their primary tool are a low budget option in wellness programs
- How to justify and succeed in implementing a wellbeing program in your budget

Michael Susi, Health & Wellness Manager, Linkedin
Dan Rigato, Employee Benefits Administrator, City of Las Vegas

HEALTHCARE REFORM

Opportunities in Healthcare Reform for Small Businesses
While healthcare reform presents a stick to larger employers, small employers are offered a carrot. Rather than penalize small employers who fail to offer coverage, the law lures smaller employers into the healthcare arena. Opportunities for smaller employers will start to grow; and
healthcare reform will provide options that will allow for much needed access. In this session, you will learn:

- What the tax incentives are for small employers who offer healthcare coverage
- What the cafeteria plan simplification rules are
- Grants available for small employer wellness program
- How do I navigate the exchanges
- Whether or not you are subject to the employer mandate

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Ronnell Nolan, President/CEO, Health Agent for America

Scott Kipper, Insurance Commissioner, State of Nevada (Invited)

HEALTHCARE REFORM  SELF FUNDING  Milano VIII

Employee Benefits for Married Same Sex Couples after Windsor: The Post-DOMA Landscape

In United States v. Windsor, the U.S. Supreme Court ruled that definition of married under Section 3 of the Defense of Marriage Act (DOMA)—under which married same-sex couples were not recognized as “spouses” for purposes of Federal law—was unconstitutional. The consequences of this ruling are far reaching: There are over 1,300 federal statutes that either confer separate or unique benefits, or impose separate or unique obligations, on married individuals. Employers that sponsor employee pension, welfare and fringe benefit programs are particularly affected. Complicating matters is that the Court left intact DOMA section 2, which means that states are required to recognize a same-sex couple as married. As a consequence, employers may face different rules from state-to-state. This program explains the what employers will need to do in response to the landmark ruling, including what steps can be taken immediately and what items need to be deferred until the government provides guidance. In this session attendees will learn:

- What the Supreme Court decided (and what it did not decide)
- What changes need to be made to employee benefit plans and programs
- When changes can/must be made
- How the Court’s decision affects the employer mandate under the Affordable Care Act

Alden Bianchi, Member, Mintz Levin

Trisha Zulic-SPHR, Director of Human Resources, Efficient Edge and Membership Director, SHRM CA

HEALTH INSURANCE EXCHANGE  Milano III

State & Federal Exchange Marketplace: States Take Different Paths on Insurance Exchanges

The Affordable Care Act creates a new marketplace for individuals and small employers to purchase health insurance, known as “exchanges” or “marketplaces.” The exchanges will be operated by states, or if the states are unwilling or unable to set up an exchange, the Federal Government. Not to be outdone, many private organizations have begun establishing private exchanges that will serve a broader audience and compete with the state and Federal exchanges. In this session, you will learn:

- What is an exchange and who is eligible for coverage under the exchanges
- What types of benefits will be offered through the exchanges
- Whether the exchanges will prove to be an effective means of delivering insurance
- Whether the private exchanges might prove to be a viable alternative to the state/Federal exchanges or to coverage outside of the exchanges
- Why essential health benefits are important on the exchanges
- Why essential health benefits are important to employers outside of the exchanges
- How to select a “benchmark” for determining what essential health benefits means to your plan
- How state insurance mandates may influence an employer’s decision of whether to participate in the exchanges
**GLOBAL BENEFITS**

**International Health Improvement Strategy ~ Foreign Minister’s Perspective on Improving Corporate Health**

The collective health needs of all is a daunting thought, every country has vastly different conditions on which to construct structure, and therefore implement strategy. What is the process? What is the basis on which officials make such significant health benefits decisions that affect how we all do business? In this session you will learn:

- How government officials mandate basic benefits
- The impact of mandating benefits which don’t meet international best practices and create huge challenges for global benefits schemes

**EHBC EDUCATIONAL UNDERWRITER**

**Employee Engagement: Improve Quality and Manage Healthcare Costs For Self-Funded**

The object for self-funded employers is to provide high quality, cost-effective care for employees. With the cost of healthcare services varying greatly from provider to provider, how can employees be educated and incentivized to use providers that don't gouge the cost equation, while still providing high quality care? The presentation examines some of the latest innovative programs and incentives to help self-funded employers better manage a changing healthcare industry and reward employees in the process. In this session attendees will learn:

- To educate the audience on innovative approaches to addressing a common self-funded employer problem of high healthcare costs
- To share the positive and negatives aspects of various approaches to achieving a successful outcome
- To show how rewarding employees can bend the cost curve for the self-funded employer
- To answer questions and concerns regarding adding “employee engagement” to their environments

**11:00 AM - 12:50 PM**

**GLOBAL MEDICAL NETWORK SUMMIT (All Attendees Welcome)**

**Developing a Global Medical Network:** Understand the unique challenges, obstacles and success in four of the top emerging regions in the world **PART 1**

This session will outline the implications, logistics, strategy, and quality issues when developing a Global Medical Network. Insurance companies and large buyers of healthcare will share insights on how they develop their global medical networks. This is one of the most important topics both regionally and globally and will focus on specific regions.
Wellness Works, But Beware of Legal Landmines
Wellness programs are positive in nature. Understanding the legal traps when setting up a corporate wellness program however, can be tricky. There are legal implications of privacy as anything related to a person's health records is not a matter to ignore compliance in conjunction with HIPAA and GINA. There also considerations of those needing certain assistance and aids which are detailed in ADA regulations. The ability to strike a balance is delicate in nature when faced with compliance of these organizations as well maintaining happy employees so they feel rewarded in a well-structured legally sound program. Employers also need to ensure that their programs have incentives that encourage healthy behavior and not punishing bad behavior, thus encouraging employee participation. In this session you will learn:

- Creating a Legally compliant wellness program, the steps to do this right the first time
- Knowing the legal ramifications of structuring your program requiring participation of employees versus allowing them a choice
- The rewards and penalties that are legally sound to implement in your program
- How to cross your t's and dot your i's in making sure you have complied successfully pre-launch of your program

Judith Wethall, Shareholder, Littler Mendelson
Finn Pressly, Attorney at Law, Littler Mendelson

Pearls of Wisdom ~ Making Sure Senior Leadership Actually Walks the Talk!
Workplace wellness is essential and has been a focal point of many employers looking to reduce healthcare costs. Convincing the C-suite however can be a daunting task. This session will explore how to get C-suite buy-in and ensure they are engaged and dedicated to the overall strategy in rolling the program out. During this panel, you will hear from two Wellness Managers on how to engage senior leadership and gain their support to sustain a healthy culture – all critical to helping employees lead healthier lives and change poor health habits. Learn how to:

- Help transform your C-Suite into working change agents for improved employee health
- Identify the C-Suites top priorities, what motivates them
- Identify potential barriers or obstacles that you may need to overcome
- Sustain the corporate wellness program over time

Trisha Zulic-SPHR, Director of Human Resources, Efficient Edge and Membership Director, SHRM CA
Amanda-Rae Garcia, Wellness Manager, Dallas/Fort Worth International Airport
Ralph Lardieri, Wellness Manager, Wawa, Inc.
Moreover, as employers realign their workforces to avoid a penalty under PPACA's employer mandate, they may be opening themselves up to a significant litigation downside that includes awards of special damages, emotional distress, back pay, reinstatement and other remedies. In this seminar you will learn:

- The causes of action available to employees seeking mandated benefits and strategies to avoid those actions.
- How to develop an employee communication campaign that addresses key PPACA concerns while avoiding unnecessary litigation exposure.
- The litigation risks inherent with "workforce realignment" and how to minimize those risks.

James Napoli, Senior Counsel, Healthcare Reform Task Force, Proskauer

**HEALTH INSURANCE EXCHANGE**  
**HEALTHCARE REFORM**  
**Milano III**

**Quality in the Exchanges & How to get Consumers to Care**

For essentially the first time, through the health exchanges, individuals are able to shop for, and purchase health insurance on an open market. For a purchase of this magnitude, the quality of the product should be a major consideration in the purchase decision. However, little quality data are available to the consumer to assist in this process. Even where information is available, the consumer is often not aware of how to use the data or apply it to his/her own situation. One of the key challenges in coming years will be to create an informed, engaged health care purchaser on the exchanges to drive improvement. This will includes educating the consumer on the importance of quality and creating a demand for improving quality, as well as the tools and capabilities to access the information and resources that is most relevant and meaningful to a particular consumer. This session will focus on:

- What are the ACA requirements for Quality in the Exchanges?
- What are the exchanges currently doing to display and inform on Qualified Health Plan Quality?
- What do we know about future directions for quality and how might that lead to a more engaged consumer?

Lisa Latts, Principal, LML Health Solutions and Quality Strategy Manager, CO Exchange

**VOLUNTARY BENEFITS**  
**Milano IV**

**What Carriers Are Up To?**

Hear how carriers are reacting to changes in the marketplace by bundling various voluntary benefit programs, such as LTC riders with life and critical illness programs. Learn how carriers are leveraging various communication methods to improve employee engagement and are providing enhanced value to both the end consumer and the employer. Many of these engagement concepts address the significant changes we are seeing in the industry, including product changes, wellness offerings and consumer expectations. This session will address:

- New products in the voluntary benefits space
- Voluntary benefits product enhancements
- Voluntary benefits product bundling

MODERATOR: Rob Shestack, Sr. VP & Voluntary Benefits National Practice Leader, AmWINS Group and Chairman & CEO, Voluntary Benefits Association

David Cirulis, VP, Voluntary Marketplace Strategy, Lincoln Financial Group

TJ Gibb, Vice President & National Practice Leader, Humana

Rae Egleston, 2nd VP, National Sales, Trustmark Voluntary Benefit Solutions

**GLOBAL BENEFITS**  
**Octavius 1 - 2**

**Going Global in the Middle East**
Between the Arab Spring, healthcare reforms, mandatory health insurance laws and troubled transitions in the Middle East: how to customize global benefits for multinationals operating in this business hub?

- Nik Lewer, Consultant, International Benefits, Locton Benefit Group

**SELF FUNDING**

**Milano VIII**

**The Barriers & Challenges Onsite and Virtual Clinics**

Employers are embracing worksite wellness as a way to improve not only the health but the productivity of their workforce. This session will identify the challenges and best practices in the development of onsite health and wellness centers as effective vehicles to integrate their worksite programs for the covered population.

- The extent of onsite health and fitness centers in the US
- Key elements in designing, managing and staffing onsite health centers
- Employer experiences and lessons learned in planning for, expanding and evaluating the performance of onsite health centers for a covered population

- **MODERATOR:** Larry S. Boress, President & CEO, Midwest Business Group on Health and Executive Director, National Association of Worksite Health Centers
- Dick Seidenstricker, President, LeSueur
- Thomas Sondergeld, Director of Health, Benefits and Well-Being, Walgreens

**EHBC EDUCATIONAL UNDERWRITER**

**CORPORATE WELLNESS**

**Milano V**

**An Innovative Approach to Tackling Runaway Healthcare Costs**

As health care costs continue to spiral out of control, employers are seeking out innovative approaches to ease their financial burden. In this session, you will learn how a new technology – advanced laboratory testing – can identify hidden risk and uncover early diagnoses of diseases such as diabetes and cardiovascular disease, two chief cost drivers of health care that account for over $600 billion in spending each year. A case study will be presented as the Markel Corporation will share how this groundbreaking solution is helping them control costs and positively improve their culture of health.

- Learn how traditional population risk stratification methods are coming up short
- Gain an understanding of the groundbreaking science behind advanced lab testing, the innovative new method to identify and stratify risk
- Discover how companies are implementing advanced lab testing as a part of their comprehensive wellness strategy

- **Anne Marie Ludovici-Connolly, MS, National Expert in Health and Wellness, AMLC Consulting, LLC**
- Kenton Hicks, Health Programs Specialist, Markel International

**1:00 PM - 2:00 PM**

**Voluntary Benefits and Employee Benefits Chief Marketing Officer Forum**

*(Invite Only Luncheon)*

The VBCMO luncheon Forum will be an interactive forum. Partnered with the Voluntary Benefits Association, the CMO Forum will follow the VBA’s Annual Advisory Board & Membership meeting. This forum provides the unique opportunity to collaborate and strategize controversial topics regarding how we as leaders can isolate specific areas with deficiencies and make significant changes.

**A small forum for big discussions!**
The forum is held exclusively for diverse size employer groups, brokers, top producers, insurance companies and service providers; the conversation is centered on 'Bridging the Disconnect' and having key conversations among all of industry players. This discussion is intended to shift the focus in the direction where there is marketing demand, and additionally, address what employers and producers need from the insurance carriers and service providers.

This is your opportunity to stand out and be the decision maker during a critical time!

During this forum CMO's will discuss and brainstorm:

- Ways to address key challenges outlined by employers, carriers and agents
- Marketing, business development and growth strategies in today's marketplace
- Practical solutions to move the industry forward
- Methods to bring in "new blood"
- Fixing the broken system
- Communication strategies with Brokers, Employers and Carriers

The end result is practical solutions to "Bridge the Disconnect" and move the Voluntary Benefits industry forward!

Seating is on a first come, first serve basis. Please email Jessica@EmployerHealthcareCongress.com to reserve your seat at the table!

1:00 PM - 2:00 PM
LUNCH & POWER SESSIONS
EXHIBIT HALL

2:00 PM - 2:50 PM
NETWORKING MEETINGS & POWER SESSIONS
EXHIBIT HALL

3:10 PM - 4:00 PM
Concurrent Educational Sessions

CORPORATE WELLNESS I
Milano VI

How L.L Bean is Tracking Outcomes ~ Overcoming the ROI Struggle

In today's business environment everyone is competing for resources. Managing a wellness program in a corporate setting is no different. The easiest way to gain support and resources for any wellness program is by showing its effectiveness, but how do you do that? In this session we will explore:

- A variety of evaluation options that have been successful at including program participation
- Health risk measurement
- Actual cost savings, projected cost savings, ROI, pilot programming and participant impact

Susan Tufts, Wellness Manager, L.L. Bean, Inc

CORPORATE WELLNESS II
Milano VII

Creating a Culture of Health with Game-based Social Health Communities at Safeway

Are you seeking a new way to engage employees to make healthy decisions that result in positive behavior change and better health? Join this presentation by a large employer and leading behavior change platform company CEO to learn how your employees can connect, share and thrive to create a culture of health. Discover how peer support from similarly motivated users in disease-specific health communities, coupled with gaming strategies that encourage healthy decisions, results in new employee perspectives that drive positive behavior change, improve health outcomes, and reduce costs. This session will:

- Outline the use of peer-based support platforms to create a culture of health
- Learn how game mechanics increase and reward user engagement by using feedback mechanisms traditionally found in games
Review a leading employer’s integration of a peer support platform to improve health outcomes and provide a strategic advantage for creating a culture of health

Dr. Kent Bradley, Chief Medical Officer, Safeway
Bruce Springer, CEO, OneHealth Solutions, Inc.

HEALTHCARE REFORM  CORPORATE WELLNESS  Milano VI

Healthcare Reform’s Endorsement & Expansion of Wellness Program Incentives
Prior to the passage of the Affordable Care Act, navigating the legal landscape of wellness programs could be treacherous. But, the Affordable Care Act seemed to be a clear endorsement by the government of standards-based wellness programs. The lens of clarity will be given to obtain a clear outlook of a now more approachable wellness industry. In this session, you will learn:

- What the difference is between a standards-based and participation-only wellness program
- What legal requirements do GINA, the ADA and HIPAA place on wellness programs
- What incentives/penalties can be offered in wellness programs and when must alternatives be made available

Ralph Lardieri, Wellness Manager, Wawa, Inc.
Judith Wethall, Shareholder, Littler Mendelson
Finn Pressly, Associate, Littler Mendelson

HEALTHCARE REFORM  VOLUNTARY BENEFITS  Milano IV

Practical Solutions to Healthcare Reform: Bringing Value Back to Benefits
During this enlightening and informative panel discussion, participants will learn how to navigate the often confusing world of health care reform, while being taught how to implement practical solutions for a compliant healthcare package. This session includes real-world examples from an industry leader, an experienced broker and an employer/HR professional setting the stage for a myriad of take-aways including, but not limited to, insulating both employers and employees from tax penalties all the while controlling their healthcare and voluntary benefits budgets. In this session attendees will learn:

- How to insulate employers from the penalty taxes of 2015 while enabling employees/citizens to insulate themselves from their individual mandate tax of 2014
- Develop and Design a Controlled Healthcare Budget
- Reduce employer cost immediately
- Hold level for multiple years
- Improve benefits for 91% of the employee population
- Create benefits for the other 9% of the employees leaving them very satisfied

John Penko, Vice President, Kemper Benefits
Larry R. Dust, CEO, Key Family of Companies
Dan Meracle, Partner, Benefitdecisions, Inc.
Terri Bernhardt, Chief Administrative Officer, Monarch

GLOBAL BENEFITS  Octavius 1 - 2

Going Global in Latin America
The pace of change in the employee benefits industry in Latin America has increased significantly during the last few years and Multinational companies’ needs are undergoing fundamental changes driven by key legislative, economic & demographic changes. In this session, you will learn:

- An overview of the benefits market in Latin America
- The Insight and Trend of the current benefit market in Brazil, Chile and Mexico
- Solutions for Key markets related benefit issues
Ricardo Almeida, VP Global Employee Benefits, Metlife

SELF FUNDING

**Employer Challenges and Opportunities in Managing Specialty Pharmacy Benefits**

A 2013 PBM forecast indicates that U.S. spending on specialty drugs is projected to increase 67% by the end of 2015 and that 3 of the 4 costliest prescription therapy classes will be for specialty conditions. National employer research has identified specialty drug costs as a #1 priority, but there is a continued lack of understanding on how to manage this challenging benefit, and minimal innovation exists to manage rising costs.

- Understand what an employer can do now to set the foundation for effective management in the future.
- Learn about MBGH’s National Employer Initiative on Specialty Pharmacy – which includes employer perspectives from two national employer surveys and employer pilot programs targeted for 2014
- Gain access to a no-cost online toolkit focused on optimal approaches for innovation in benefit design, vendor contracting and ways to support patient management efforts to optimize outcomes

Participants can access the MBGH toolkit at [www.specialtyrxtoolkit.com](http://www.specialtyrxtoolkit.com)

Cheryl Larson, Vice President, Midwest Business Group on Health

Nancy J. Gilbert, Team Lead, Benefit Services, Advocate Healthcare

**EHBC EDUCATIONAL UNDERWRITER**

**HEALTHCARE REFORM**

**Don’t Lose Sight of the Forest for the Trees: An Overview of the "Other" Health Plan Rules**

Healthcare Reform does not replace many of the existing fundamental rules applicable to health plans. With such a monumental focus on issues relating to Healthcare Reform it is easy to overlook the “other” equally important requirements and rules that apply to employer health plans. During this session we will review the issues you most likely know are required, but may have been lost in the quagmire of guidance, regulations and new information relating to the ever-changing world of Healthcare Reform. We will highlight document requirements, electronic delivery, nondiscrimination rules for self-funded plans, and application of the Final Regulations under HIPAA/HITECH, among other regulations. Learning Objectives of this Session:

- Insights to recent changes in the law unrelated to health care reform
- A checklist of the ongoing compliance rules applicable to health plans and sponsoring employers
- A better understanding of the interplay between the old rules and Healthcare Reform

Kirsten Vignec, Shareholder, Hill Ward Henderson

3:10 PM - 4:00 PM

**GLOBAL MEDICAL NETWORK SUMMIT (All Attendees Welcome)**

**Octavius 15-17**

**Duty Of Care: What is Your Responsibility to Protect?**

Multinational Corporations are facing more challenges than ever before, from natural disasters to political unrest. Is travel insurance no longer an option, but a right or requirement of insured covered under global health insurance policies and expats? This session will examine how employers can best be prepared for the world we live in with natural disasters, climate change, revolutions, coups, and political unrest.

Pablo Weisz, Regional Security Manager – America, Travel Security Services

Brendan Sharkey, Director of Individual Products, GeoBlue

4:00 PM - 4:05 PM

**Work Better, Feel Better Stretch Micro-Break**
Sitting all day is one of the worst things you can do for your body. Come take a "micro-break" with The Movement, and we'll get you stretched and moving, leaving you feeling energized and focused throughout the rest of the conference!

Dr. Gregory Soltanoff, President, The Movement Corporate Wellness Program

4:10 PM - 5:00 PM

**Concurrent Educational Sessions**

**CORPORATE WELLNESS I**

**Wellness for your Traveling, Telecommuting or Remote Workforce**

Employers of all sizes, now more than ever before, see the correlation between a healthy workforce and productive employees and reduced healthcare costs. One of the biggest challenges that employers face is how to increase participation. Many employers rely heavily on transforming the workplace environment, but what do you do if many of your employees work offsite or are constantly on the road traveling around the world? This session will explore the fundamentals to making wellness programs successful for the on-the-go and remote workforce.

In this session, you will learn:

- New technologies such as mobile phones
- Successful tactics to get your traveling or telecommuting workforce to embrace your corporate wellness program
- Interactive web based programs

Erica Anderson, Co-Senior Health and Wellness Coordinator, Verizon

**CORPORATE WELLNESS II**

**Practical Wellness Program Planning Tools Presentation Session ~ Applications for Success (Part II)**

This session is a follow up to Sunday, November 3rd’s interactive workshop that walked budding wellness professionals through the steps of planning a corporate wellness program. Attendees were grouped into teams that worked together both in and outside of this session to create a mock wellness program. On day 1 of the workshop the session moderator provided guidance on the elements of a successful wellness program including screenings, surveys, incentives, and evaluation. Each team then collaborated to create a Wellness Program Project plan. Teams worked together during the session and then encouraged to collaborate outside of the session to finish their program design. In this session, Part II of the workshop the teams will return to the session and present their wellness program design for evaluation and discussion.

Denise Holland, President, Owner, Inside Employee Wellness & Consulting

**HEALTHCARE REFORM**

**PPACA Updates & Recent Guidance**

The Affordable Care Act includes 2,000 pages of legislative text and tens of thousands of pages of regulations. But more is coming every day. Shifting through the text can become a full-time job, how do you make the most accurate distinctions and avoid costly penalties? This session will focus on recent changes in the law and will offer a glimpse of what’s on the regulatory horizon. Attendees will also learn which regulations are most relevant to their segment.

Benjamin Conley, Attorney, Employee Benefits & Executive Compensation, Seyfarth Shaw, LLP
The Role of Agents, Brokers and Navigators in the New Health Insurance Exchange Marketplace
The ACA has made it mandatory for all state health insurance marketplaces to launch a “navigator” program to aid individuals in making the best decision in purchasing their coverage through the public exchanges. With these new exchanges a broker is not allowed to act as both the broker and the navigator. In this session you will learn:

- Breakdown of each states regulation of navigators
- About the new regulations for brokers and navigators
- The guidelines for brokers, agents, and navigators
- Which are the pros and cons of using an agent, broker, or a navigator

◆ Ronnell Nolan, President/CEO, Health Agent for America
◆ Scott Kipper, Insurance Commissioner, State of Nevada (Invited)

 Using an Onsite Clinic to Integrate Your Worksite Programs
The properly-utilized on-site clinic operates to its maximum potential as an integral part of a comprehensive wellness strategy. In this session, hear how the clinic can serve its purpose in total employee health engagement and discuss:

- How the clinic can be an intermediary between the corporation and employees to introduce wellness strategies and benefits
- Clinic responsibility for the overall holistic strategy for employees
- The evolution of wellness and understanding how clinics can promote employee access and encourage overall wellness

◆ MODERATOR: Larry S. Boress, President & CEO, Midwest Business Group on Health and Executive Director, National Association of Worksite Health Centers
◆ Heather Maehren, Sr. Benefits Consultant – Clinical Delivery & Team Member Support, Target
◆ Katelyn Johnson, Sr. Manager, Integrated Health LifeConnections Centers, Cisco

Challenges and Trends ~ An Overview of Benefit Market in China
In a changing society like China, designing and managing a benefit program may represent a challenging task. An aging population, funding of social security, tax treatment, rising labor cost among other aspects represent the framework of the benefit market in China. A comprehensive approach will be implemented in discussing this evolving landscape. In this session you will learn:

- An overview of the benefits market in China
- The dynamics of the current benefit market in China
- Solutions for China related benefit issues

◆ Jeffrey Chen, Executive Director, Insurance & Benefits, Insurpro

Turning the Incentive Debate Upside Down: Driving Behavior Change without a Carrot or a Stick
At a time when more employers are using financial and other types of incentives to drive employee behavior change is it possible to develop successful health programs without them? This session will cover:

- The Downfalls of Wellness Incentives
- Analysis of how the uptake and completion rates of the GCC were achieved without the use of a single incentive
• Statistics on the World’s most active organizations participating in the GCC across a range of industries
• Drawing from personal experience, Nancy will guide you through the essential factors necessary for developing a successful wellbeing strategy

◆ Nancy Board, Senior Director, Global Corporate Challenge
◆ Employer, TBD

4:10 PM - 5:00 PM GLOBAL MEDICAL NETWORK SUMMIT (All Attendees Welcome) Octavius 15-17

Center of Excellence v. Center of Medical Adequacy
Finding local, more cost effective healthcare options for expats
Global Insurers and Multinational Companies don’t always have a strategy when it means evacuating expatriates or local employees/insured to another country for comprehensive medical care. Often patients are sent to far away Centers of Excellence which can not only carry a premium price tag, but also cost the patient valuable time. For this reason, global insurers and employers are looking into “Centers of Medical Adequacy” that are closer access points for the individual. This panel will debate the value of a Center of Excellence versus a Center of Medical Adequacy. It will also examine how decisions are made to provide emergency evacuations, how and why certain countries and medical facilities are chosen, and the significant “gap” in decision making which may expose the patient being evacuated to unnecessary risk or delay in treatment.

◆ Jonathan Hart, Chief Medical Officer, International Medical Group (IMG)
◆ Jean Kramarz, Head of International Medical Network, AXA Assistance

5:00 PM - 6:30 PM EVENING RECEPTION & NETWORKING EXHIBIT HALL

Wednesday, November 6, 2013

8:00 AM - 4:00 PM BenTech®, Healthcare Reform & Benefits Technology Conference *See below for Full BenTech agenda

8:30 AM - 3:00 PM Benefits Consultant Summit Human Resource Development & Leadership Summit
Octavius 3 - 4 Octavius 1 - 2

8:30 AM - 8:35 AM Welcome & Opening Remarks Welcome & Opening Remarks
◆ Pani Tademeti, HR Manager-NCFLex Program, North Carolina
◆ Cheryl Larson, Vice President, Midwest Business Group on Health

8:35 AM - 9:05 AM Beyond Mere Survival... Strategies to Grow & Dominate Post Reform
Top agency growth consultant Nelson Griswold will reveal the two hugely disruptive market trends that will weed out the weak and unprepared and three innovative & money-making strategies that Agents, Brokers &

The Business Value of Health – a Transforming Paradigm for Human Resources
Workforce health and well-being can be viewed as an organizational asset, much like other, more tangible business resources.
Consultants can leverage to provide massive value & build an annuity style income stream.

In this session you will discover:
- The unsettling shift of power in benefits that changes everything & creates HUGE opportunity
- How to leverage the exchanges to sell voluntary benefits
- The one selling strategy you MUST use post reform
- The lucrative, untapped benefits niche with ZERO competition
- The three product categories poised for SPECTACULAR growth – and how you can capitalize

 nạn Nelson Griswold, President, Agency Reinvention & Growth Expert, Bottom Line Solutions

Accordingly, effective management of this human capital asset can yield quantifiable improvements in workforce performance, impacting operating costs as well as the business bottom line. Human resources must transform to recognize and take advantage of this opportunity.

Learn about the variables that impact workforce health and well-being, and appreciate how traditional human resources metrics can be integrated with business measures to demonstrate the business value of a healthy workforce.

Bruce Sherman, Corporate Medical Director, Employers Health Coalition, Ohio

9:05 AM - 9:20 AM  Open Discussion
9:20 AM - 10:10 AM  Open Discussion
9:20 AM - 9:45 AM  Navigating the Small Group ~A Broker & Consultants Roadmap to Success
The first portion of this session will focus on the Small Group Market including how to use Risk Management to develop on-going income, choosing Statutory or Federal market solutions to solve problems and increase income streams, and learn Carve-Out techniques which lower client net costs but INCREASE overall total compensation levels. It will also address how selecting a virtual delivery platform will provide an immediate substantial increase in income!

Stuart Slonin, President, Renaissance Captive Solutions

9:45 AM - 10:00 AM  Open Discussion
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<th>Time</th>
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<td>10:00 AM - 10:25 AM</td>
<td><strong>Large Group Marketplace ~ A Broker &amp; Consultants Roadmap to Success</strong></td>
<td>The second half of the session will focus on the Large Group Market. Self-Funding, Carve-Outs (Plans &amp; Markets), and Captives to stabilize Large Employer Group Plans will be addressed. Learn how premium savings applied to other coverage’s will increase income on an annual basis. Attendees will also learn how to select SIC codes which target industries that can be marketed immediately, producing a huge immediate stream of income. In this session, you will also learn how to use a virtual highway to strike immediate financial success in the new marketplace.</td>
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<td>• The importance of strategically managing the product and service providers who support the benefits program</td>
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<td>• <strong>MODERATOR:</strong> Donna Rhodes-Joseph, CEO, Employee Benefits Consultant &amp; Coach, Rhodes-Joseph &amp; Tobiaison Advisors, LLC</td>
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<td>• Carrie Messina, VP of Human Resources, Wynn Resorts</td>
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<td>• Rachel Everaard, Principal, Southwest Market Leader, Buck Consultants</td>
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<td><strong>Stuart Slonin, President, Renaissance Captive Solutions</strong></td>
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<td>10:10 AM - 10:40 AM</td>
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<td><strong>Open Discussion</strong></td>
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<td>10:40 AM - 11:10 AM</td>
<td><strong>Using Funding Accounts under PPACA to take your Benefits Consulting Business to the Next Level</strong></td>
<td>This session will address how to turn Funding Account solutions into a huge parallel streams of income. This will include: Section 125 POP’s, FSA’s, HSA’s, and HRA’s. Learn how to get around discrimination problems using a Sec.162 approach. Income is immediately enhanced for employers, employees, and consultants. The ultimate in cash flow management.</td>
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<td><strong>Stuart Slonin, President, Renaissance Captive Solutions</strong></td>
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<td>10:40 AM - 11:10 AM</td>
<td><strong>Making Benefits a Vital Part of Recruiting and Talent Management at LinkedIn</strong></td>
<td>As benefits budgets limited, it’s going to be tougher to keep current employee stress levels from rising, let alone win the war for talent. An annual study by WorldatWork and Towers Watson, Global Talent Management and Rewards, consistently finds that a majority of companies have problems attracting critical-skilled employees and retaining top-performers. At the same time two out of three employers report that their employees often experience excessive pressure on the job. In an effort to avoid this and equip its employees with all the necessary tools to manage stress, LinkedIn has developed a comprehensive health and wellbeing program consisting of 3 pillars: Fitness, Nutrition and Overall Wellbeing. Learn about their 6 point check list. LinkedIn’s wellbeing initiative, includes meditation, mantras, yoga, mindfulness, amongst other things. In this session you’ll hear about proven strategies for leveraging wellness to manage employee stress and ways to integrate benefits and healthcare into your talent-management programs.</td>
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**LinkedIn’s wellbeing initiative, includes meditation, mantras, yoga, mindfulness, amongst other things. In this session you’ll hear about proven strategies for leveraging wellness to manage employee stress and ways to integrate benefits and healthcare into your talent-management programs.**
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<td>11:10 AM - 11:25 AM</td>
<td>Open Discussion</td>
<td>Michael Susi, Health &amp; Wellness Manager, Linkedin</td>
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<td>11:30 AM - 12:30 PM</td>
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| 12:30 PM - 1:00 PM | **How Voluntary Benefits can Become your Secret Weapon to Growth & Revenue Under PPACA**  
With Agents and Brokers looking for new ways to generate revenue, offering Voluntary Benefits is a great way to accomplish this. With employers looking for new benefits they can offer at little or no cost to the employer, Voluntary Benefits programs are gaining momentum! This session will explore the importance of voluntary benefits in a post PPACA world. Attendees will learn about innovative voluntary solutions that integrate with PPACA and show you how you can create a new revenue model through Voluntary benefits.  
**Rob Shestack, Sr. VP & Voluntary Benefits National Practice Leader, AmWINS Group and Chairman & CEO, Voluntary Benefits Association** | **Partnering to Improve Access to Quality Healthcare in Sin City**  
Nevada is perennially ranked near the bottom for healthcare access and quality in the United States. In an effort to promote a long term approach to improving access to quality healthcare for their employees and reducing cost trends, Cragin & Pike and their business partner, MGM Resorts International, have developed a custom, direct contracted Patient Centered Medical Home health plan. Two year results are very promising with goals to export the model to other employers and increase the quality of healthcare.  
In the session, we will:  
• Describe our PCMH model and use of direct contracts, technology, patient accountability, and data analytics to promote change with physician offices and health plan members.  
• Discuss challenges and successes encountered throughout planning and implementation.  
• Share results that show meaningful reductions in hospital admissions and specialist visits with significant increases in preventive care and prescription adherence.  
**Chris Campbell, Vice President, Health & Benefits Division, MGM Mirage** |
| 1:00 PM - 1:15 PM  | Open Discussion                                                        | Open Discussion                                                                                   |
| 1:15 PM - 1:45 PM  | **Reap the Rewards of Adding Wellness Programs to your Benefits Portfolio**  
Your clients are looking to you for answers on reducing healthcare costs. Bring them more than just benefit designs and cost sharing models. This session will show you how offering your clients well designed, comprehensive wellness programs can provide them with a healthier workforce, rein in skyrocketing healthcare costs, and provide a new revenue stream for you. This session will:  
**Do you have too much to do and too little time?**  
Do you control your time or does your time control you? Each of us receives the same number of hours every day. Why is it that some people seem to accomplish so much, yet still have time for family, friends and fun, while others plod along spinning their wheels? Best-selling author Rita Emmett is a “Recovering Procrastinator” who will share secrets for getting things done NOW. If you can’t find the time for this session, perhaps THIS is the | |
- Provide you with an overview of corporate wellness programs – program components, designs, analysis and typical ROI.
- Outline the reasons why a company should outsource their wellness program and how you can direct them to the best vendors
- How to partner with wellness vendors and typical profit sharing designs

Learn how to create a six figure business consulting in corporate wellness and learn the innovation and engagement strategies that work well.

- Denise Holland, President, Owner, Inside Employee Wellness & Consulting

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<th>1:45 PM - 2:00 PM</th>
<th>Open Discussion</th>
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<tr>
<td>2:00 PM - 2:45 PM</td>
<td>PANEL DISCUSSION (*Attendees from both Summits come together)</td>
<td>How Do We Work Together: Bridging the Gaps in Communication Between Employers &amp; Consultants</td>
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This panel discussion is one of the first of its kind with employers coming together with product/service providers to discuss ways to partner. With an ever changing healthcare and benefits environment it is more important than ever before for Agents, Broker and Employers to keep the communication open. The past use of spreadsheets is no longer an option. The critical importance of a strong relationship between employers and their HR and benefits business partners is well recognized. The panel will identify specific steps to further this important partnership, speaking from their experience as employers and product and service providers. The main points of the panel discussion would be:

- What qualities employers look for in vendors who are true strategic partners.
- What key factors differentiate product and service providers who have succeeded in becoming their client’s business partner.
- How innovative employers are bringing their business partners together for "summits" where the employers demonstrate the importance of vendors working in a coordinated approach.
- The effectiveness of vendor summits/vendor meetings

- Stuart Slonin, President, Renaissance Captive Solutions
- Pani Tademeti, HR Manager-NCFLex Program, North Carolina
- Chris Campbell, Vice President, Health & Benefits Division, MGM Mirage

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<th>2:45 PM - 3:00 PM</th>
<th>Open Discussion</th>
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<tr>
<td>8:00 AM - 4:00 PM</td>
<td>BenTech®, Healthcare Reform &amp; Benefits Technology Conference</td>
<td>Octavius 7</td>
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<tr>
<td>Time</td>
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<td>8:00 AM - 8:10 AM</td>
<td>Welcome &amp; Integration Opening Remarks</td>
<td>Troy R. Underwood, CEO, benefitsCONNECT</td>
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<td>8:10 AM - 8:50 AM</td>
<td>KEYNOTE PRESENTATION</td>
<td>Troy R. Underwood, CEO, benefitsCONNECT</td>
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<td>9:00 AM - 9:50 AM</td>
<td>BENETECH® TECHNOLOGY CONFERENCE TRACK</td>
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<td></td>
<td>Healthcare Reform’s Effect on Benefits Technology</td>
<td>Dane Alexander, President, Alexander &amp; Company, Thomas Mangan, CEO, United Benefit Advisors, Mathew Augustine, COO, Hannah Global Solutions</td>
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<td>10:00 AM - 10:50 AM</td>
<td>BENETECH® TECHNOLOGY CONFERENCE TRACK</td>
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<td>Building a Business Case for the C-suite for Benefits and Healthcare Reform</td>
<td>Mark Holland, CEO, BenefitHelp</td>
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<td>11:00 AM - 11:50 AM</td>
<td>BENETECH® TECHNOLOGY CONFERENCE TRACK</td>
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<td>Integration and Collaboration between Carries, Employers, and Agents</td>
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Healthcare Reform’s Effect on Benefits Technology

In the society that we live in today, change is inevitable. Healthcare is no exception to that change. With new Healthcare laws, regulations, and requirements being put in place, the online benefits enrollment and administration systems must learn how to mold their technologies in order to accommodate this transformation. In this session you will learn:

- How to adapt your existing benefits technology to comply with the needs and requirements of Healthcare Reform
- What are new emerging platforms and solutions in Healthcare Reform technology
- How does benefits administration technology provide transitioning help with insurance exchanges, come this Fall
- How benefits administration technology can provide more accuracy, compliance, while saving time and money through this transitioning process

Dale Alexander, President, Alexander & Company
Thomas Mangan, CEO, United Benefit Advisors
Mathew Augustine, COO, Hannah Global Solutions

Building a Business Case for the C-suite for Benefits and Healthcare Reform

Employee loyalty and satisfaction goes hand-in-hand with a company’s benefit offerings. In order to attract the top talent, decision makers need to understand the value of having those benefits packages not only available, but communicated and easily accessible to employees

- C-suite can learn how to make the executive decision to provide the highest level of benefit packages at the most easily understood
- Gain a clear understanding of what new modifications will be made towards benefit offerings, and be able to effectively communicate these offerings to employees from a C-suite level

Mark Holland, CEO, BenefitHelp

Integration and Collaboration between Carries, Employers, and Agents

This session will examine solving the issue of lack of communication and collaboration between employers, carriers, enrollment companies and agents and focus on the needs of the employers and their employees, and what challenges and obstacles have to be overcome. This session will address how to lower development and administrative costs, headaches, and nightmares between all parties by engaging in meaningful dialogue, which is often ignored. This session will address:

- Solutions on how to successfully establish a clear line of communication between carries, employers, and agents
Create and plan a proper strategy based on needs and unique situations rather than on misperception.

Pani Tademeti, HR Manager-NCFlex Program, NC Office of State Personnel
Robert Ferrone, 2nd Vice President, Broker Sales & Education, Aflac
Clara Cruden, Vice President, Client Services, Brown & Brown Insurance

12:00 PM - 12:50 PM

BENTECH® TECHNOLOGY CONFERENCE TRACK

Health Insurance Exchange Technology
With private exchanges in effect now, and state and federal health insurance exchanges set to go live this fall, it is crucial to understand how they function and their implications. The purpose of the exchange, which the government refers to at marketplaces, is simple; to create a competitive atmosphere for buying health insurance in a competitive and organized fashion. The implementation and rules governing them, however, can be confusing. Knowing the differences in function between state, federal, and private exchanges is central to providing the best service to the clients. This insurance exchange session will teach the following:
- How state and private exchanges will function
- What will happen if a state does not establish an exchange
- What role does the federal government play in the establishment of exchanges
- What will affect employers from the exchanges

Don Garlitz, Executive Director, bSwift

1:00 PM - 2:00 PM

LUNCH
Lunch on Own

2:10 PM - 4:00 PM

benefitsCONNECT 360° (Open to All BENTECH® Attendees)