Benefits at the Crossroads...
Is It Time to Change Direction?

An educational conference focused on key retirement plan and healthcare benefits issues for mid-sized employers

September 15-18, 2013

The Cosmopolitan of Las Vegas

September 15-18, 2013

FEATURING 45+ WORKSHOPS

99% of past attendees would recommend our conferences to a colleague!

Register Now!
www.ucs-edu.net
WHO SHOULD ATTEND?

- Company officers with plan fiduciary responsibilities
- Vice presidents, directors and managers of human resources and benefits
- CFOs, vice presidents and directors of finance and risk management, treasurers and controllers
- Employee benefits/compensation directors, managers and specialists
- Pension/savings plan managers and trustees

CFOs and Other Financial Professionals—Protect Your Organization’s Bottom Line

Retirement and healthcare benefits can have a significant impact on overall profitability. This conference helps you uncover strategies for providing these valued benefits without breaking your budget.

The Road Is Full of Twists, Turns and Detours

It’s never been easy to plot a direction for your retirement and healthcare benefit plans and stay on course. But now there are new roadblocks that need to be addressed and decisions to be made—do you move forward on your original course? Or, is it time to move in a different direction?

Your responsibilities demand that you make sound, informed choices for both your organization and your employees. Can you continue to offer affordable healthcare to employees without breaking the bank? How can you improve the likelihood that your employees can retire with adequate income to sustain them, no matter how many years that may be? How do you communicate information, costs and choices to your employees and better yet—get them engaged? The Mid-Sized Retirement & Healthcare Plan Management Conference, September 15-18, 2013, is your personal GPS that will guide you through the challenges and on to the best choices for your organization and employees.

To register or for more details, call 800-864-2063
Seven Reasons Why You Should Attend This Conference

No webcast, virtual event or online course can provide you with the in-depth learning experience this 2 ½-day event offers

1. A completely customizable agenda: **45+ workshops** allow you to choose from sessions on retirement, healthcare or both

2. In-depth coverage of topics such as the Affordable Care Act, cost containment, target-date funds, wellness, retirement readiness, employee engagement, ERISA responsibilities, specialty drugs, presenteeism and more

3. The latest on legal and regulatory issues, including healthcare reform

4. Top-notch, authoritative speakers from leading law firms, benefits consultancies and the DOL

5. The opportunity for one-on-one conversations with your contemporaries and top leaders in the field

6. Small group sessions that focus solely on education and professional development—*not a tradeshow*

7. Proven solutions you can use to create immediate ROI for your organization and your employees

Register Early & Save!
Register by August 20 and take $100 off your registration fee

(8:30 am–5:00 pm Eastern) or visit [www.ucs-edu.net](http://www.ucs-edu.net)
WORKSHOP HIGHLIGHTS

How will ACA affect your health benefits in 2014 and beyond?
• Uncover all of the factors you need to assess before deciding whether to pay ACA's penalty or continue to offer health benefits
• Understand what the ACA insurance marketplaces will mean to your employees and your benefits costs
• Discover how ACA affects such issues as grandfathered status, waiting periods and the Cadillac tax for collectively bargained plans
• Learn how to frame the discussion with senior management about the long-term future of employer-provided healthcare

Are you fully compliant with your ERISA fiduciary obligations?
• Explore best practices for fulfilling your role as an investment fiduciary when it's not your full-time job
• Learn why the DOL's fee disclosure requirements make it more important than ever to monitor and benchmark your retirement plan fees
• Discover the benefits as well as drawbacks of various types of third-party fiduciaries
• Gain an understanding of the latest IRS voluntary corrections program and the actions you can take to eliminate errors before they are discovered by regulators.

Are your health plans prepared for stepped-up federal regulations and compliance investigations?
• HIPAA audits are on the rise—an ERISA attorney explains how to ensure that your health plans comply with HIPAA privacy, security and breach rules
• Compliance with ACA is a top priority for regulators—an expert tells you how to proactively prepare for an audit
• An EBSA representative discusses HIPAA provisions in ERISA Part 7 and how the law interacts with other federal regulations

To register or for more details, call 800-864-2063
How can your benefit plans more effectively improve employees’ financial and physical well-being?

- Qualified plan specialists explain how auto-enrollment, auto-escalation, auto-reenrollment and restructured company matches create better retirement outcomes
- Experts reveal how on-site clinics can contain direct medical costs and prevent or manage chronic conditions
- Practitioners discuss health management and wellness strategies that reduce your organization’s risk and improve employee health and productivity

Are your retirement plan investments right for your participants and objectives?

- Explore how to address the common challenges of target-date funds—selection, performance monitoring and effective participant usage
- Uncover the pros and cons of liability-driven investment strategy in your defined benefit plan
- Learn the components of a sound fund selection process to meet the diverse needs of DC plan participants

Is it time to re-vamp your healthcare benefits strategy?

- Learn how self-funding can reduce and help you manage healthcare costs while giving you more control over your plan
- Understand how account-based plan designs—FSAs, HRAs, HSAs—lower costs, support consumerism and encourage employees to make better-informed healthcare decisions
- Explore whether voluntary benefits should play a bigger role in your benefits offerings
- Hear how to form strategies to lower costs and risks by using data and metrics to understand the cost drivers of your health plan

Industry experts also address these and other topical issues:

- Presenteeism—what it is, why people come to work sick, the cost to employers and employees, and what employers can do to minimize it
- Specialty drugs—gain insight into how to control these burgeoning costs
- Retirement income solutions—understand the alternatives available as well as the benefits and risks associated with these products
- Selecting a retirement plan investment advisor—learn why fiduciary due diligence is imperative to hiring this type of service provider

(8:30 am–5:00 pm Eastern) or visit www.ucs-edu.net
Sunday, September 15, 2013 – Pre-Conference Sessions (see page 10 for details)

10:00 am–5:00 pm  **Fiduciary Obligations Under ERISA**, M. E. Falcone, 401(k) Advisors; S. S. Kaplan, Nixon Peabody LLP

1:00 pm–5:00 pm  **Self-Funding: Basic and Advanced Concepts**, D. M. Hoffman, Dean M. Hoffman, LLC

2:00 pm–5:00 pm  **Health and Welfare Benefits Boot Camp**, T. N. Santos, Trucker Huss

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**Monday, September 16**

<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
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<tbody>
<tr>
<td>9:00 am</td>
<td>Opening Remarks • Mark Friedman, Conference Chairman</td>
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<tr>
<td>9:15 am</td>
<td>Keynote • <em>Will You (b) OK?</em>—Stig O. Nybo, Transamerica Retirement Solutions</td>
</tr>
<tr>
<td>10:30 am</td>
<td><strong>What Next for Employers Under PPACA?</strong> K. U. Saracene, Nixon Peabody LLP</td>
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<tr>
<td>11:30 am</td>
<td>Lunch &amp; Speaker • What’s Next for Employment-Based Health Benefits—Paul Fronstin, Ph.D., Employee Benefit Research Institute</td>
</tr>
<tr>
<td>1:15 pm</td>
<td><strong>Evolution of the Fiduciary</strong> R. T. Allison, B. D. Ferguson, SWBC Investment Advisory Services</td>
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<tr>
<td>2:45 pm</td>
<td><strong>Essential Knowledge Regarding Specialty Pharmacy</strong> W. E. Salverda, National CooperativeRx</td>
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<tr>
<td>3:45 pm</td>
<td><strong>The New Pathway of Risk</strong> G. W. Frye, The Benefit Services Group, Inc.</td>
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<tr>
<td>4:45 pm</td>
<td><strong>Best Practices for Conducting an Advisor Request for Proposal (RFP)</strong> Presented by CAPTRUST Financial Advisors</td>
</tr>
<tr>
<td>5:30 pm</td>
<td><strong>Essentials of Target-Date Design and Analysis</strong> R. Weiss, American Century Investments</td>
</tr>
<tr>
<td>3:00 pm</td>
<td><strong>Healthcare Double Shot</strong>: HIPAA Audit Pitfalls and Urgent Concerns for Employers Under Healthcare Reform T. N. Santos, Trucker Huss</td>
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<tr>
<td>4:00 pm</td>
<td>Networking Reception</td>
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**Tuesday, September 17**

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<thead>
<tr>
<th>Time</th>
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<tbody>
<tr>
<td>7:30 am</td>
<td>Early Morning Wake Up Session! • Learn the <strong>Unraveling DOMA: How the Supreme Court’s Windsor Decision Affects Your Employee Benefit Plans</strong> K. U. Saracene, Nixon Peabody LLP</td>
</tr>
<tr>
<td>8:00 am</td>
<td><strong>Transparent and FRE</strong>—The Next Generation of Retirement Plan Fees** S. J. Smith, Transamerica Retirement Solutions</td>
</tr>
<tr>
<td>9:00 am</td>
<td><strong>Federal Agencies on the Prowl—Best Practices to Prepare for Increased Audit Risks</strong> J. M. Kirschbaum, Willis</td>
</tr>
<tr>
<td>10:00 am</td>
<td><strong>Are Retirement Income Products Right for You?</strong> R. Melia, Lincoln Financial Group</td>
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<tr>
<td>11:00 am</td>
<td><strong>Collective Bargaining for Health Benefits in Today’s Legal Environment</strong> K. U. Saracene, Nixon Peabody LLP</td>
</tr>
<tr>
<td>12:00 pm</td>
<td>Lunch &amp; Speaker • Caution: Wellness</td>
</tr>
<tr>
<td>1:00 pm</td>
<td><strong>What You Must Know About Correcting Qualified Plan Errors!</strong> B. F. Spater, Trucker Huss</td>
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<tr>
<td>2:00 pm</td>
<td><strong>Let Inertia Work for You: Re-Enrollment as a Strategy to Improve Outcomes</strong> C. Monachino, American Century Investments</td>
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<tr>
<td>3:00 pm</td>
<td><strong>Presenteesim</strong> B. Beder, AllOne Health Resources</td>
</tr>
<tr>
<td>3:30 pm</td>
<td>Networking Reception</td>
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“I probably paid for the cost of the seminar with the ideas I received in the first two sessions I attended. Excellent!”
Stan Schmidt, Human Resources Manager, Powers and Sons LLC
### Wednesday, September 18

8:30 am–10:00 am  Panel Discussion • What Employees Don’t Know—or Do—Can Hurt Them! —Moderator: M. E. Friedman, Conference Chairman

10:15 am–11:15 am

- **Voluntary Benefits: Employee Engagement and Culture Change**
  A. P. Sperling
  Vanguard Resources, Inc.

- **Enhancing Retirement Readiness Through a Focus on Total Retirement**
  Presented by CAPTRUST Financial Advisors

- **How to Make Your Healthcare Benefits Communication More Effective**
  J. M. Adamik
  PETCO Animal Supplies, Inc.

- **Brighten Your Retirement Outlook**
  S. A. Coopersmith
  Transamerica Retirement Solutions

- **Case Study: Wellness and Consumer Driven Health Plans**
  W. G. Dorcas
  Evonik Corporation

11:30 am–12:30 pm  Lunch and Grand Prize Drawing

12:30 pm–1:30 pm  Networking Lunch and Grand Prize Drawing • Kindle Fire!

### Stress Management Techniques of Professional Athletes—Barry Beder, AllOne Health
- Una Morabit, MassMutual Retirement Services

### Retirement Readiness for Participants in a Defined Contribution Plan
- P. Manion
  Vanguard

### What Will Healthcare Reform Cost You? Proven Strategies to Lower Your Costs and Your Risks!
- M. Gray
  Trion

### Pension Investment Discussion: Strategic and Topical DB Plan Issues
- D. R. Wilson
  Cutwater Asset Management

### The Investment Lineup: The Workings of a Solid Foundation
- D. A. Stinnett
  Vanguard

### Innovative Strategies for Managing the Rising Cost of Specialty Drugs
- G. I. Madsen, M. J. Staab
  Innovative Rx Strategies, LLC

### Current DB Issues Facing Plan Sponsors
- J. Zdrakozy
  Pyramis Global Advisors
- C. Wood
  Bimbo Bakeries, USA

### The Math Behind the Penalties of the Affordable Care Act
- R. J. Foley
  Mutual of Omaha Insurance Company

### Evaluating, Selecting and Monitoring Target Date Fund Offerings
- M. E. Falcone
  401(k) Advisors

### This Is the Clinic That Data Built
- K. A. Tripp
  The Benefit Services Group, Inc.

### Is Your Pension Plan Getting in the Way of Your Business Plan?
- L. Esenwine
  Prudential

### Case Study: Wellness and Consumer Driven Health Plans
- W. G. Dorcas
  Evonik Corporation

### Programs May Be Hazardous to Employee Health—Michelle Spehr,
- The Benefit Services Group, Inc.
KEYNOTE SPEAKERS

Stig O. Nybo  
President of Pension Sales and Distribution  
Transamerica Retirement Solutions  
**Will You (b) O(k)?**  
Monday, September 16, 9:15 am–10:15 am

Paul Fronstin, Ph.D.  
Director, Health Research & Education Program  
**Employee Benefit Research Institute**  
**What’s Next for Employment-Based Health Benefits?**  
Monday, September 16, Luncheon Address

Una Morabito  
Vice President, Sales & Client Management  
**MassMutual Retirement Services**  
**The Economic Value of Plan Health**  
Tuesday, September 17, 8:30 am–9:30 am

Michelle Spehr  
Health and Wellness Consultant  
**The Benefit Services Group, Inc.**  
**Caution: Wellness Programs May Be Hazardous to Employee Health**  
Tuesday, September 17, Luncheon Address

“**This conference does a great job tying healthcare and retirement benefits together and provides the tools and resource information to ensure successful relationships with our employees. Time very well spent!**”  
Stephanie Koch  
Human Resources Manager  
**Tampa Armature Works, Inc.**

“The conference provided excellent, well-planned and comprehensive sessions. All HR professionals involved in health and welfare should attend.”  
Janet Turner Ezell  
Manager, Benefits and Compliance  
**Apex Systems, Inc.**

“This conference continues to meet my expectations and helps me to be the best at managing our company’s benefit program.”  
Carol Vinca  
Benefits Administrator  
**Zippo Manufacturing Co.**

To register or for more details, call 800-864-2063
NATIONAL SPONSORS

401k Advisors
American Century Investments
CAPTRUST
Lincoln Financial Group
MassMutual Financial Group
RPG Retirement Partners Group
SWBC Investment Advisory Services
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CONFERENCE SPONSORS

AllOne Health
BSG Benefit Services Group, Inc.
CUTWATER Asset Management
Envision Pharmaceutical Services
Fidelity Investments
InnovativeRx Strategies
MFS
National Cooperative
Prudential
Pyramis Global Advisors
Quantum Health
Tricom
Trucker Huss
Willis

(8:30 am–5:00 pm Eastern) or visit www.ucs-edu.net
Specialized Pre-Conference Sessions
Enhance Your Professional Development

Sunday, September 15, 2013

10:00 am–5:00 pm
Fiduciary Obligations Under ERISA
M. E. Falcone, 401(k) Advisors; S. S. Kaplan, J.D., Nixon Peabody LLP
This intensive, six-hour tutorial provides a comprehensive look at the fiduciary duties and obligations of retirement plan sponsors. A team of highly respected ERISA experts covers issues ranging from the basic rules and regulations governing fiduciary responsibility to a more advanced look at contemporary and unfolding issues. Among the topics explored are Fiduciary Committee formation and governance, investment and fiduciary consulting models, selecting non-financial service providers, investing plan assets, using plan assets to pay expenses and current fiduciary litigation.

1:00 pm–5:00 pm
Self-Funding: Basic and Advanced Concepts
D. M. Hoffman, Dean M. Hoffman, LLC
This information-filled four-hour session begins with the basics of self-funding your health and welfare plan and progresses to more advanced concepts. The speaker breaks down this funding arrangement into easy-to-understand segments and explains the “plug and play” approach to stop-loss protection, claims administration, disease management, pharmacy plans and provider networks. The emerging use of domestic and international travel medicine as well as group captives will be discussed. Gain insight into the variations of stop-loss contracts and how they impact the employer’s risk tolerance and financial goals. Real life case studies will be considered, allowing participants to walk away from this session well founded in the concept of self-funding.

Register by August 20 and save $100 on the pre-conference session of your choice (see page 11).

2:00 pm–5:00 pm
Health and Welfare Benefits Boot Camp
T. N. Santos, Trucker Huss
Whether you are new to employee benefits, need a refresher course on the rules, or are looking to cross-train in the benefits arena, this boot camp is tailor made for you. Learn all of the basics, including an understanding of the overall structure of federal laws, the difference between mandatory and voluntary benefits, how laws fit together, the importance of compliance through plan documentation, how nondiscrimination rules work, and the basics of Section 125 cafeteria plans, COBRA, HIPAA and the self-reporting requirement for violating these laws. Gain an understanding of ERISA, IRC, GINA, CHIPRA, NMHPA, WHCRA, QMCSOs and the other acronyms and laws that make employee benefits very confusing.

Wednesday, September 18, 8:30 am–10:00 am
What Employees Don’t Know—or Do—Can Hurt Them!
Moderator: M. E. Friedman, Conference Chairman

To register or for more details, call 800-864-2063
GENERAL INFORMATION

September 15–18, 2013
The Cosmopolitan of Las Vegas

Registration Fees

<table>
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<tr>
<th></th>
<th>By Aug. 20</th>
<th>After Aug. 20</th>
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<tbody>
<tr>
<td>Conference</td>
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<tr>
<td>1st Registrant</td>
<td>$995</td>
<td>$1095</td>
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<tr>
<td>Each additional registrant</td>
<td>$795</td>
<td>$895</td>
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<tr>
<td>Pre-Conference Sessions*</td>
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<tr>
<td>Fiduciary Tutorial</td>
<td>$350</td>
<td>$450</td>
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<td>Self-Funding Workshop</td>
<td>$250</td>
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<tr>
<td>Boot Camp Workshop</td>
<td>$200</td>
<td>$300</td>
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*Available only to conference participants. Tutorial fee includes lunch.

Cancellation/Substitution Policy
Cancellations received by August 20, 2013, will be assessed a $250 administrative fee. After that date, the registration fee is non-refundable, but is transferable one time only to a conference within one year for a fee of $100. Requests to transfer must be received no later than September 13, 2013. Substitutions can be made at any time and must be submitted in writing.

Three Ways to Register

1. Online: www.ucs-edu.net
2. Call Us: 800-864-2063
   Or, download a registration form online and:
3. Mail:
   University Conference Services
   Attn: Registrar
   P.O. Box 60622
   Charlotte, NC 28260

Please make your checks payable to:
University Conference Services

NOTE: Registration is limited exclusively to plan sponsors. Outside vendors of benefit plan services are not permitted to register. University Conference Services is solely responsible for determining eligibility.

Hotel Info
The Cosmopolitan of Las Vegas
3708 Las Vegas Boulevard South
Las Vegas, NV 89109
855-435-0005

Refer to the group code SUCSE3 and group name Mid-Sized Retirement & Healthcare Plan Management Conference when making your reservation via phone.

Room Rate
$199 per night, single or double. Room rate is valid until August 13, 2013, or only as long as rooms remain in the block. The $199 rate applies to city view and terrace studio rooms and includes free in-room internet service. The hotel has waived the $25 resort fee for conference attendees.

(8:30 am–5:00 pm Eastern) or visit www.ucs-edu.net
“Having attended numerous conferences throughout my career, the Mid-Sized Retirement & Healthcare Plan Management Conference ranks as one of the best. The topics are timely; the sessions are interactive providing for hands-on, valuable training and the energetic networking between participants adds to the dynamics of the conference.”

Jill Kopanis, SPHR
Corporate Director, Human Resources
Dynamic Dies, Inc.

Register Early
Save $100 when you register by August 20, 2013.

Register as a Team
First registrant pays the regular fee; take $200 off each additional team member’s fee.

Earn Continuing Education Credits
The HRCI typically pre-approves our programs for 12-15 credits.

University of North Carolina at Chapel Hill
Kenan-Flagler Business School
Executive Programs
CB #3445
Chapel Hill, NC 27599-3445

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