30TH Anniversary

ISCEBS Employee Benefits Symposium

October 2-5, 2011

Grand Hyatt • San Antonio, Texas

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Pfizer Inc
Prescription Solutions
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Prudential Financial
Random House Inc
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SHPS Inc
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The Steele Group Financial
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Dear Colleague:

When the need for information is matched by a lack of time to gather it, making the right choice for education is imperative. Few things frustrate quite like wasting time on programs that don't live up to our expectations.

We confidently assure you that the Employee Benefits Symposium is a solid choice for top-level, strategic benefits education. Scoring consistently high with participants, the Symposium has been a stellar source of information to the benefits community for 30 years. Join us and make October 2-5 the most impactful days in your career in 2011.

The Symposium is designed by the International Society of Certified Employee Benefit Specialists (ISCEBS) but serves as the key conference for International Foundation of Employee Benefit Plans corporate benefits members. This bringing together of the best of the best in benefits creates a venue unlike any other—a place where you can learn alongside industry leaders who share your passion for our profession.

We have both made the Symposium a must on our calendars this fall. Join us and let's continue to strive ahead together to succeed as the world of benefits evolves.

Sincerely,

Steven E. Grieb, CEBS
President, ISCEBS
Vice President and Senior Trust Counsel
Marshall & Ilsley Institutional Trust
Milwaukee, Wisconsin

Bernard C. Knobbe, CEBS
Chair, Corporate Board International Foundation of Employee Benefit Plans
Senior Director, Global Benefits
Yahoo! Inc.
Sunnyvale, California

Who Attends

The Symposium is one of the largest gatherings of credentialed benefits and compensation professionals in the country. Attendees represent corporations, consulting firms, health care organizations, hospitals, banks, insurance companies, investment and administration firms, jointly trusteed and public employee benefit plans, law firms and other organizations involved with employee benefits.

Registration is open to

- CEBS, CMS, GBA and RPA designation holders
- CEBS students who have completed one or more exams
- International Foundation corporate members.

$775 Guest Registration Fee ($200 Savings) and $300 Unemployed Rate—See page 14.

REGISTER NOW!

CRITICAL KNOWLEDGE. TIMELY SOLUTIONS.

Historic health care reform, retirement uncertainty, workforce engagement and retention merely scratch the surface of the challenges you face. Add in legal compliance, diverse participants and the unblinking eye on the bottom line, all against the backdrop of the recent global economic recession and ongoing recovery, and it's clear that the need for knowledge and solutions is as critical as ever.

The Symposium provides a dynamic forum to learn about new solutions, trends and alternative approaches to your most pressing challenges. Once again, the program has been organized into four tracks, reflecting practice areas and interests, including a dedicated Canadian track. Sessions will include solution-oriented workshops, discussions, case studies and strategic sessions offering practical, timely takeaways.

In addition to education, the Symposium offers numerous opportunities to interact with an experienced and diverse group of industry practitioners. Session breaks, receptions, chapter functions, luncheons and other events provide multiple networking venues to discuss issues, questions and build your intellectual capital.

Covering multiple facets of health care, retirement, strategic and Canadian topics along with a multitude of formal and informal networking venues, the Symposium is an unparalleled opportunity to learn from and alongside of hundreds of industry colleagues, experts and leaders.

For 30 years, the Symposium has been the must-attend event for thousands of benefits professionals. Our reputation is built on offering relevant, in-depth information. More than half of 2010's attendees plan to attend in 2011, which demonstrates the Symposium's ability to deliver an exceptional learning and networking experience that will pay out many dividends over the coming year, helping you turn problems into solutions.

MONDAY

	H HEALTH CARE	R RETIREMENT	G GENERAL/STRATEGIC	C CANADIAN
8:00-9:15 a.m.	**Handling the Economy Like a Rodeo**			
9:30-10:30 a.m.	**U.S. Legislative Update**			**What's Driving Health Management Strategies in Canada? What's Working?**
11:00 a.m.-12:00 noon	**Wellness: Two Case Studies, Two Different Results** • How a comprehensive wellness program was implemented and managed • The impact the wellness programs have had on measureable health parameters • Wellness program impact on managing the employers' overall health plans	**Can I Really Outsource My Fiduciary Responsibility—Or Is This Just Too Good to Be True?** • Various types of fiduciaries and what level of responsibility each removes from the plan sponsor • Outline of outsourced fiduciary arrangements • Questions to ask outsourced fiduciaries to determine their level of competence	**Leave Laws and Employee Benefits** • Implementing FMLA • Implementing USERRA • Coordination of FMLA, USERRA and COBRA	**Case Study—Workplace Planning in the Midst of Changing Retiree Benefits** • Modeling techniques to workforce planning • Pitfalls to avoid when implementing retiree benefit changes • Process blueprint to phase out employer-paid retiree benefits
12:00 noon-1:15 p.m.	**Lunch**			
1:30-2:30 p.m.	**Medical Stop-Loss—Decoded** • How to benchmark stop-loss premiums • How to align coverage with health care reform's removal of individual lifetime maximums • How to effectively manage stop-loss renewals	**Refreshing Your Defined Contribution Plan: How to Make the Most of the Latest in Plan Features and Technology** • Benchmarking DC plan features • How to evaluate appropriate features for your plan • State of the art in DC plan features, technologies and approaches	**The Return on Investment of Voluntary Benefits** • Return-on-investment benefits for both the company and employee • Funding alternatives • Employee empowerment to design their own benefit packages	**Pension Reform: What's in It for Me?** • Plan implementation strategies for employers • Ensuring employee enrollment • Ensuring employee and employer engagement
2:45-3:45 p.m.	**Effective Pharmacy Benefit Management Contracting and the RFP Process** • Best practices for contracting, negotiating and saving money • Insight into the PBM industry • Important provisions for auditing and contracting	**The Future of Retirement for Private Sector Employees in the U.S.** • Projections of how long baby boomers and Generation Xers will need to work for a chance at an adequate retirement income • Measurement of how proper education and/or plan design will increase employees' probability of a successful retirement • Assessment of retirement policy in the U.S.: Does it facilitate people who want to save for retirement?	**Lethal Combination: Fraud and Employee Benefit Plans** • Financial impact of fraud on employee benefit plans • Guidance on how to spot potential fraud • Remedies if fraud is discovered	**The Communications Revolution** • Why "what worked" no longer does • How to achieve continuous engagement • The right fit for your organization
4:00-5:00 p.m.	**Complex Chronic Illness: An Essential Target in Health Cost Management** • Understand the financial impact of chronic illness • Impact of various management programs, especially value-based plan design • Effective communication techniques	**401(k) Lessons Learned and Areas to Watch** • Top trouble spots for 401(k) plans • Department of Labor enforcement initiatives • Tips for limiting exposure	**Conducting a Statistical Audit of Your Compensation Practices** • Understanding of pay discrimination and class actions • Pay audits and the use of statistical analysis • Remedying issues uncovered in a pay audit	**FSCO's Management and Retention of Pension Plan Records by the Administrator Policy—What You Need to Know** • The responsibilities of the administrator and other pension stakeholders • The importance of appropriate records management and retention practices • Developing a written policy on records management and retention

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WELCOME TO THE SYMPOSIUM

TUESDAY

	HEALTH CARE	RETIREMENT	GENERAL/STRATEGIC	CANADIAN
8:00-8:30 a.m.	**President's Report**			
8:30-9:30 a.m.	**U.S. Recent Legal Decisions**			**Canadian Legislative Update**
10:00-11:00 a.m.	**Case Study: Guideposts in Developing High-Quality, Cost-Effective Health and Welfare Benefit Plans** • How to implement a cost-effective health and welfare plan by focusing on consumer-directed plans • How to implement a value-based benefit design • How to ensure that the plan is patient centric	**Target-Date Funds—Is There a Hedge Fund Lurking in Your 401(k)?** • How a target-date fund is constructed and managed • Updates on pending SEC regulation • Due diligence question to ask of your target-date fund provider	**U.S. Recent Legal Decisions Workshop**	**Update on Canadian Prescription Drugs** • Legislative and policy changes • Latest information on biologic drugs • Solutions to better manage benefit costs
11:15 a.m.-12:15 p.m.	**Section 105(h) Nondiscrimination Testing** • Better understanding of the 105(h) rules • Problems associated with 105(h) • Ways to comply with 105(h)	**Top Ten Recent Retirement Plan Regulations** • The ten most important new regulations • How these new regulations impact day-to-day administration • Actions that need to be taken as a result of these new regulations	**Case Study: Paternalistic Benefits Support Services in a Nonpaternalistic Benefits World . . . After You Remove the Pacifier** • Practical advice on how to prepare for moving your organization to consumer-driven health care • Facts about cost savings to the company and participants • How to balance your approach to meet the needs of your culture	**Bridging the Generational Communication Gap** • How to appeal to different generations through communication • How to shift communication styles • Emerging trends—social media and the age of the smartphone
12:15-1:30 p.m.	**Fellowship Recognition Luncheon**			
1:30-2:30 p.m.	**Health Care Costs: Top Ten Tactics to Win the Battle** • Learn what high-performing companies are doing to measurably lower health care costs • Understand where money is leaking from the health care system and your plan • Determine whether leading-edge cost-control solutions are right for your company	**Case Study—401(k) Fees—A New Opportunity** • Participant fee disclosures required for 2012 • One recordkeeper's response to the change in regulations • Best practices when it comes to fees	**Captive Reinsurance for International Risk Benefit Financing** • The mechanics of captive reinsurance • Internal issues and ways to overcome them • External issues and ways to counteract them	
2:45-3:45 p.m.	**To Be Announced**	**The Consequence of Choice: Why Less Is More** • Too much choice leads to participants behaving badly • Simplify your plan: reduce the loan provision, the number of fund options, etc. • Implement the three autos: automatic enrollment, automatic escalation, automatic rebalancing	**Case Study: How to Evaluate the ROI of Your Disability Management Process** • Methodology to calculate ROI statistics to determine value created • How to evaluate productivity for occupational vs. nonoccupational injuries and illnesses • Techniques to appraise individual case manager's productivity statistics	**Case Study: A National Benefits Harmonization—Ensuring Success Through Knowledge and Partnership** • There are never too many plans to harmonize • The benefits IQ of your HR team will drive the success or failure of any benefits change • The successful marriage of live, print and electronic communication is imperative to the launch of online self-service
4:00-5:00 p.m.	**Glatfelter's CSI: Real Food Training Exposes Truth Behind Obesity** • Why food education is the first step to improving health • Tools and tactics to engage employees in learning about food and making better choices • How to determine if your education programs are working	**To Be Announced**	**Take Control of Your Future: Managing Your Benefits Career in Today's Changing Workplace** • Process of how to gain skills needed to manage their career • Steps that will create and communicate a successful career development plan • How to take ownership for your career and professional development	**Facilitated Workshop—Pension Reform**
5:00-5:45 p.m.	**Facilitated Workshop—Health Care Reform**	**Facilitated Workshop—Retirement Security**	**Facilitated Workshop—Vendor Selection**	

WEDNESDAY

	HEALTH CARE	RETIREMENT	GENERAL/STRATEGIC	CANADIAN
8:00-9:00 a.m.	**Global Health Care**			
9:15-10:15 a.m.	**U.S. Health Care Reform Update**	**Looking at Retirement Through a Generational Lens** • Effective communication strategies for different generations • Products/services that make sense for your participants • How sponsors can assess whether their participants are on track for a financially secure retirement	**Multinational Pooling Trends** • Practical application of pooling knowledge • How to conduct a multinational pooling study • How to move contracts into the pool	
10:30-11:30 a.m.	**Communication Strategies for Encouraging Employee Engagement in Their Health Care: Lessons Learned From the Real World** • Important concepts in health care that affect how consumers access and use health care • A communication tool kit, evidence-based, that can be used to communicate with employees • How the tool kit served as a catalyst for change	**The Surprising Comeback Tale: Defined Benefit Plans** • Changes to defined benefit plans and why • Benefits of defined benefit plans and how they stack up against any disadvantages in today's environment • How to measure and communicate defined benefit plan success and formulate a successful defined benefit plan strategy	**Global Wellness in the Health Care Reform Era** • Checklist of international and domestic differences • Overview of impact of health care reform on global employees and wellness programs • Business plan on deploying international wellness programs	

Symposium

SUNDAY, OCTOBER 2, 2011

5:00 p.m.

CEBS Conferment Ceremony and Reception

MONDAY, OCTOBER 3, 2011

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8:00-9:15 a.m.

Handling the Economy Like a Rodeo

Speaker: **Gene Stanaland, Ph.D.,** President, Gene Stanaland Enterprises, Inc., Auburn, Alabama

The "Will Rogers of Economics"—that's what Dr. Gene Stanaland has been called, because he has the ability to make a complex subject such as economics understandable and entertaining. In his keynote session, Dr. Stanaland will peel back the layers and explain the economic policies and events that led to the current economic conditions, along with his insights into the new financial structure and a forecast for the remainder of this year and next.

9:30-10:30 a.m.

Ⓖ U.S. Legislative Update

Speaker: **James A. Klein,** President, American Benefits Council, Washington, D.C.

Mr. Klein will present his insightful analysis on U.S. legislative and regulatory activities and their possible outcomes as well as what could be coming next. As a Washington insider, Mr. Klein has a unique perspective on the legislative landscape and its effects on health care, retirement and other benefit issues, especially on the cusp of an election year.

Ⓒ What's Driving Health Management Strategies in Canada? What's Working?

Speaker: **Martin Chung,** Assistant Vice President, Strategic Health Management, Equitable Life Insurance Company of Canada, Toronto, Ontario

The scope and nature of change in the Canadian employer health management environment in 2010 was substantial with few signs of slowing down. This highly interactive and practical session will focus on regulatory and solution development changes Canadian employers face, the influence of U.S. approaches, and best practices that are mutually relevant for employers on both sides of the border. Real-life examples of what employers have done and what they have found will be dispersed throughout the session.

Takeaways:

- Government and private payer pharmaceutical policy trends in Canada
- Employee wellness program trends in Canada
- How smart data analysis integrated with program design can drive impact of health management strategies

11:00 a.m.-12:00 noon

Ⓗ Wellness: Two Case Studies, Two Different Results

Speaker: **Rick Storms, CEBS,** Director–Client Relations, Meritain Health, Minneapolis, Minnesota

This presentation follows the long-term wellness programs of two employers. Each employer has embraced various components of what experts call "wellness best practices," yet they have very different results.

Takeaways:

- How a comprehensive wellness program was implemented and managed
- The impact the wellness programs have had on measureable health parameters
- Wellness program impact on managing the employers' overall health plans

MONDAY, OCTOBER 3, 2011 (cont.)

11:00 a.m.-12:00 noon (cont.)

Ⓡ Can I Really Outsource My Fiduciary Responsibility—Or Is This Just Too Good to Be True?

Speaker: **Crystal Ekanayake, CEBS,** Audit Partner, Gallina LLP, Sacramento, California

Fiduciary liability associated with sponsoring a retirement plan is intimidating. Even with good intentions, plan sponsors are often the target of both regulatory agencies and plan participants. Plan sponsors need to know how to navigate the various propositions and new service arrangements to do what is best for plan participants while mitigating their fiduciary liability. This session will cover a fiduciary responsibility refresher, overview of the various types of fiduciaries under ERISA, and the pros and cons of outsourced fiduciary arrangements.

Takeaways:

- Various types of fiduciaries and what level of responsibility each removes from the plan sponsor
- Outline of outsourced fiduciary arrangements
- Questions to ask outsourced fiduciaries to determine their level of competence

Ⓖ Leave Laws and Employee Benefits

Speaker: **Marilyn Monahan,** Counsel, Emmer & Graeber, Los Angeles, California

When employees go out on leave, what happens to their benefits? Learn what obligations employers have to continue benefits under FMLA and USERRA, how COBRA and other laws apply, and who pays for coverage.

Takeaways:

- Implementing FMLA
- Implementing USERRA
- Coordination of FMLA, USERRA and COBRA

Ⓒ Case Study—Workplace Planning in the Midst of Changing Retiree Benefits

Speaker: **James Abbott, CEBS,** Director, Retirement and Savings Programs, Sun Life Financial, Waterloo, Ontario

Sun Life is in the midst of a multiyear journey whereby they are implementing a phase-out of employer-paid retiree benefits as well as transitioning into a new pension arrangement. Using a case study framework, the presentation will include an overview of the process and steps taken to date, challenges and successes, and comparison of the expected vs. actual impact to employee turnover (retirement, resignation, etc.).

Takeaways:

- Modeling techniques to workforce planning
- Pitfalls to avoid when implementing retiree benefit changes
- Process blueprint to phase out employer-paid retiree benefits

12:00 noon-1:15 p.m.

Luncheon Roundtables

Consulting Practice Owners Luncheon Workshop

MONDAY, OCTOBER 3, 2011 (cont.)

1:30-2:30 p.m.

Ⓗ Medical Stop-Loss—Decoded

Speaker: **Ryan Siemers, CEBS,** Principal, Aegis Risk LLS, Alexandria, Virginia

With health care reform's removal of individual lifetime plan maximums, many self-funded health plan sponsors have a newfound unlimited liability for every health plan participant. The presentation will focus on strategies to ensure the proper overlay of stop-loss coverage to unlimited individual maximums, tips to effectively manage the renewal process, including the rationale of indexing the deductible, the importance of claims disclosure, the impact of renewal timing and the need to ensure proper contract integration.

Takeaways:

- How to benchmark stop-loss premiums
- How to align coverage with health care reform's removal of individual lifetime maximums
- How to effectively manage stop-loss renewals

Ⓡ Refreshing Your Defined Contribution Plan: How to Make the Most of the Latest in Plan Features and Technology

Speaker: **Lori Lucas,** Defined Contribution Practice Leader, Callan Associates, Chicago, Illinois

In this session, the speaker will discuss how to benchmark your plan's features and make the most of the tools, technologies and approaches available within the DC framework. Questions explored will include offering automatic contribution escalation, getting the best advisory services available and automatic rebalancing.

Takeaways:

- Benchmarking DC plan features
- How to evaluate appropriate features for your plan
- State of the art in DC plan features, technologies and approaches

Ⓖ The Return on Investment of Voluntary Benefits

Speaker: **Bernard Knobbe, CEBS,** Senior Director, Global Benefits, Yahoo! Inc., Sunnyvale, California

This presentation will take a look at how voluntary benefits can support not only the needs of the company but also the needs of its employees and still make a solid return on investment for both. Funding alternatives will be explored both in enabling employees to design benefits that meet their own needs while providing the company an opportunity to reduce health care and administrative-related expenses while continuing to offer a wide array of benefit options.

Takeaways:

- Return-on-investment benefits for both the company and employee
- Funding alternatives
- Employee empowerment to design their own benefit packages

MONDAY, OCTOBER 3, 2011 (cont.)

1:30-2:30 p.m. (cont.)

Ⓒ Pension Reform: What's in It for Me?

Speaker: **Neil Craig, RPA,** Senior Pension Consultant, Stevenson & Hunt, London, Ontario

Canadian pension reform has seen a new defined contribution initiative (PRPP) endorsed by the provinces and the federal government. The proposed plan relies heavily on behavioral investing principles which suggest that autoenrollment and positive opt out procedures will ensure participation. This presentation will outline proven strategies for answering the question—what's in it for me?—from both the employer and employee standpoint.

Takeaways:

- Plan implementation strategies for employers
- Ensuring employee enrollment
- Ensuring employee and employer engagement

2:45-3:45 p.m.

Ⓗ Effective Pharmacy Benefit Management Contracting and the RFP Process

Speaker: **Brian Anderson,** Consultant, Milliman, San Diego, California

Effective PBM request for proposals and contracting processes can save money for payers while aiding in maintaining their level of benefits. This session will provide an overview of the RFP and contracting processes including cost factors, transparency, pass-through pricing, administrative and dispensing fees, clinical processes, rebates and disclosures, while at the same time ensuring that the plan sponsor receives items promised in the RFP.

Takeaways:

- Best practices for contracting, negotiating and saving money
- Insight into the PBM industry
- Important provisions for auditing and contracting

Ⓡ The Future of Retirement for Private Sector Employees in the U.S.

Speaker: **Jack VanDerhei, Ph.D., CEBS,** Research Director, Employee Benefit Research Institute, Washington, D.C.

The recent crisis in the financial and real estate markets has caused worker confidence with respect to their ability to save for a comfortable retirement to drop to its lowest point in two decades. This presentation will provide results of a 2011 study designed to analyze baby boomer and Generation Xer households and determine the retirement age necessary to provide for an adequate retirement income. This survey will shed light on likely future trends, potential labor supply among elderly workers and highlight many of the major public policy implications of this trend.

Takeaways:

- Projections of how long baby boomers and Generation Xers will need to work for a chance at an adequate retirement income
- Measurement of how proper education and/or plan design will increase employees' probability of a successful retirement
- Assessment of retirement policy in the U.S.: Does it facilitate people who want to save for retirement?

MONDAY, OCTOBER 3, 2011 (cont.)

2:45-3:45 p.m. (cont.)

Ⓖ Lethal Combination: Fraud and Employee Benefit Plans

Speaker: **James Bushnell, CEBS,** President & CEO, Bushnell & Company, Austin, Texas

The issue of fraud in employee benefit plans is one that is not talked about frequently but can be extremely expensive for employers. This session will be a jam-packed and informative review of the characteristics of fraud; examples of fraud from service providers, employees and participants; trends; and ways employers can identify and eliminate fraud.

Takeaways:

- Financial impact of fraud on employee benefit plans
- Guidance on how to spot potential fraud
- Remedies if fraud is discovered

Ⓒ The Communications Revolution

Speakers: **Cliff Steele,** Chief Information Officer, gatewayiQ, Cambridge, Ontario

Norm Steele, CEBS, President, gatewayiQ, Cambridge, Ontario

This presentation will outline how traditional member communication, training and engagement are becoming ineffective and costly to maintain. To truly grow understanding and appreciation for company incentives and benefits, it's necessary to stop thinking "communication" and start thinking "continuous engagement." This presentation will cover techniques for providing clear and concise information, customized action plans and notification systems, as well as providing step-by-step training through online techniques.

Takeaways:

- Why "what worked" no longer does
- How to achieve continuous engagement
- The right fit for your organization

4:00-5:00 p.m.

Ⓗ Complex Chronic Illness: An Essential Target in Health Cost Management

Speaker: **Joseph Marlowe,** Senior Vice President, Aon Hewitt, Chicago, Illinois

This presentation will identify the tools and techniques plan sponsors can use to effectively manage chronic illnesses of their population. Focus will be on the financial impact of chronic illness and management programs, such as the use of incentives, value-based plan designs (VBD), tiered rewards for engagement and the use of CDHP programs.

Takeaways:

- Understand the financial impact of chronic illness
- Impact of various management programs, especially value-based plan design
- Effective communication techniques

MONDAY, OCTOBER 3, 2011 (cont.)

4:00-5:00 p.m. (cont.)

Ⓡ 401(k) Lessons Learned and Areas to Watch

Speaker: **Cynthia Van Bogaert,** Partner, Boardman, Suhr, Curry & Field, LLP, Madison, Wisconsin

The presenter will discuss lessons learned from the massive IRS 401(k) compliance questionnaire project including the top ten trouble spots and self-audit suggestions. Highlights include Department of Labor enforcement initiatives and tips for limiting fiduciary exposure under the new service provider reporting, Schedule C reporting and participant disclosures.

Takeaways:

- Top trouble spots for 401(k) plans
- Department of Labor enforcement initiatives
- Tips for limiting exposure

Ⓖ Conducting a Statistical Audit of Your Compensation Practices

Speakers: **Syeeda Amin,** Special Counsel, Littler Mendelson, PC, Dallas, Texas

Stephen Eubank, CEBS, Senior Counsel, Anadarko Petroleum Corporation, The Woodlands, Texas

Employer compensation practices are under scrutiny like never before. The Lilly Ledbetter Fair Pay Act of 2009 radically changed the federal statute of limitations for pay discrimination claims and now allows employees to challenge decades-old decisions. This session will start with an overview of pay discrimination concepts and class action lawsuits followed by a discussion on how employers can audit their pay practices to find and address potentially problematic trends in their compensation practices.

Takeaways:

- Understanding of pay discrimination and class actions
- Pay audits and the use of statistical analysis
- Remedying issues uncovered in a pay audit

Ⓒ FSCO's Management and Retention of Pension Plan Records by the Administrator Policy—What You Need to Know

Speaker: **Mitch S. Frazer,** Partner, Torys LLP, Toronto, Ontario

Pension plans have long-term time horizons. That is why it is very important that pension records be managed and retained for a long period of time. FSCO, Ontario's pension regulator, has introduced a policy to help all pension stakeholders deal with this important topic. This presentation will focus on the FSCO policy and deal with key issues, including:

Takeaways:

- The responsibilities of the administrator and other pension stakeholders
- The importance of appropriate records management and retention practices
- Developing a written policy on records management and retention

6:00-7:30 p.m.

Welcome Reception

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TUESDAY, OCTOBER 4, 2011

8:00-8:30 a.m.

President's Report

8:30-9:30 a.m.

U.S. Recent Legal Decisions

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Speaker: **Katherine A. Hesse, CEBS,** Partner, Murphy, Hesse, Toomey & Lehane, Quincy, Massachusetts

This perennially popular session will provide a comprehensive update on major court decisions in benefits, employment and labor law.

Canadian Legislative Update

Speaker: **Mitch S. Frazer**

This session will provide an overview and analysis of legislative activity and recent court cases and regulations at the federal and provincial levels, and how it could affect health care, retirement and other benefit issues in Canada.

10:00-11:00 a.m.

H Case Study: Guideposts in Developing High-Quality, Cost-Effective Health and Welfare Benefit Plans

Speakers: **Robin Donovick, CEBS,** COO, Independent Colleges and Universities Benefits Association, Orlando, Florida

Mark Weinstein, CPA, President & CEO, Independent Colleges and Universities Benefits Association, Orlando, Florida

The Independent Colleges and Universities Benefits Association (ICUBA) has created a health care cooperative benefit program exclusively for ICUBA. This program has identified three key areas to focus on in order to create a high-quality, cost-effective health and welfare benefit plan: consumer directed, value based and patient centric. Representatives from ICUBA will discuss how to identify programs that maximize these opportunities.

Takeaways:

- How to implement a cost-effective health and welfare plan by focusing on consumer-directed plans
- How to implement a value-based benefit design
- How to ensure that the plan is patient centric

R Target-Date Funds—Is There a Hedge Fund Lurking in Your 401(k)?

Speaker: **Emilie Cortes, CFA,** Senior Investment Consultant, Alan Biller and Associates, Menlo Park, California

This session will provide a foundation for understanding how target-date funds are constructed as well as benchmarking across major TDF providers. Topics will include glide paths, timing of static allocation, new asset classes and high-level fee comparisons. In addition, heightened attention by SEC and potential impacts on target-date funds management will be covered.

Takeaways:

- How a target-date fund is constructed and managed
- Updates on pending SEC regulation
- Due diligence questions to ask of your target-date fund provider

TUESDAY, OCTOBER 4, 2011 (cont.)

10:00-11:00 a.m. (cont.)

G U.S. Recent Legal Decisions Workshop

Speaker: **Katherine A. Hesse, CEBS**

This workshop will provide for a more in-depth discussion on those cases that were covered in the morning plenary session.

C Update on Canadian Prescription Drugs

Speaker: **Suzanne Lepage,** Private Health Plan Strategist, Suzanne Lepage Consulting, Kitchener, Ontario

Changes in the health care, legislative, insurance and pharmaceutical systems have impacted prescription drugs. This presentation will examine the potential impact the following trends have on drug plans: provincial drug reform and drug development and treatment delivery. In addition, a variety of solutions will be examined to help manage benefits costs and maintain plan member health and productivity.

Takeaways:

- Legislative and policy changes
- Latest information on biologic drugs
- Solutions to better manage benefit costs

11:15 a.m.-12:15 p.m.

H Section 105(h) Nondiscrimination Testing

Speaker: **John Garner, CEBS,** Principal, Garner Consulting, Pasadena, California

The Patient Protection and Affordable Care Act has placed new emphasis on nondiscrimination rules under Internal Revenue Code Section 105(h) by extending parts of these rules to fully insured group health insurance plans. Even though enforcement has been temporarily suspended for fully insured plans, self-funded plans still must comply. This session will review the statutory requirements for both self-funded and fully insured plans, Section 105(h) regulations and the associated regulation on Section 410(b). This presentation will also address the problems with the guidance and some of the easiest ways to comply with the rules as they currently stand.

Takeaways:

- Better understanding of the 105(h) rules
- Problems associated with 105(h)
- Ways to comply with 105(h)

R Top Ten Recent Retirement Plan Regulations

Speaker: **Mary Komornicka, CEBS,** Attorney, Larkin, Hoffman, Daly & Lindgren, Minneapolis, Minnesota

The content of this presentation will be dictated by the most recent regulations issued by IRS, DOL, PBGC and other regulatory bodies.

Takeaways:

- The ten most important new regulations
- How these new regulations impact day-to-day administration
- Actions that need to be taken as a result of these new regulations

TUESDAY, OCTOBER 4, 2011 (cont.)

11:15 a.m.-12:15 p.m. (cont.)

Ⓖ Case Study: Paternalistic Benefits Support Services in a Nonpaternalistic Benefits World . . . After You Remove the Pacifier

Speakers: **Vinna Cook,** Human Resources Manager, Haggar Clothing Company, Dallas, Texas

Alice McAbee, CEBS, Vice President, Human Resources, Haggar Clothing Company, Dallas, Texas

Hear how Haggar Clothing Company rolled out a full-replacement, high-deductible health plan in January 2008 and their experiences over the last three years. The speakers will discuss how they altered their service delivery style to support the new plan and the lessons learned along the way.

Takeaways:

- Practical advice on how to prepare for moving your organization to consumer-driven health care
- Facts about cost savings to the company and participants
- How to balance your approach to meet the needs of your culture

Ⓒ Bridging the Generational Communication Gap

Speakers: **Susan Cranston, CEBS,** Assistant Vice President, Group Small Business Marketing and Advisor Services, Manulife Financial, Waterloo, Ontario

James Nielsen, CEBS, Managing Consultant, Fraser Health Authority, Vancouver, British Columbia

This presentation will address concerns employers express at the impact of baby boomers, Generation X and Y together in the workplace. There are noted differences in how the generations communicate. The presenters will address this issue in a practical way and show participants how to appeal to the different generations through communication. The session will also include a discussion of emerging trends such as social media and the age of the smartphone as a communication device.

Takeaways:

- How to appeal to different generations through communication
- How to shift communication styles
- Emerging trends—social media and the age of the smartphone

12:15-1:30 p.m.

Fellowship Recognition Luncheon

1:30-2:30 p.m.

Ⓗ Health Care Costs: Top Ten Tactics to Win the Battle

Speakers: **Dennis Bishop,** President, Holmes Murphy, Dallas, Texas

Melissa Paxton, CEBS, Senior Account Executive, Holmes Murphy, Dallas, Texas

This informative session will explore the ten current and emerging tactics that employers are using to battle health care inflation.

Takeaways:

- Learn what high-performing companies are doing to measurably lower health care costs
- Understand where money is leaking from the health care system and your plan
- Determine whether leading-edge cost-control solutions are right for your company

TUESDAY, OCTOBER 4, 2011 (cont.)

1:30-2:30 p.m. (cont.)

Ⓡ Case Study—401(k) Fees—A New Opportunity

Speaker: **Jack Towarnicky, CEBS,** Employee Benefits Attorney, Willis, Columbus, Ohio

What's the latest information on 401(k) fees? This session will bring you up to date on the most recent DOL regulatory guidance, best practices, early compliance actions and improved participant investment decision making. A case study will recount the journey of one jumbo, Fortune 500 employer's 401(k) plan on restructuring fees, minimizing fees in QDIA options, achieving a low-cost profile and marketing results to participants.

Takeaways:

- Participant fee disclosures required for 2012
- One recordkeeper's response to the change in regulations
- Best practices when it comes to fees

Ⓖ Ⓒ Captive Reinsurance for International Risk Benefit Financing

Speaker: **Walter Ralph,** Director, Granite Management Limited, Toledo, Ohio

Attend this session and learn the business rationale, expected savings and philosophy behind financing international employee risk benefits through a captive reinsurance arrangement. The discussion will use a real case example starting with internal concept approval followed by partner selection, project implementation, project growth, historical results (savings and size) and lessons learned.

Takeaways:

- The mechanics of captive reinsurance
- Internal issues and ways to overcome them
- External issues and ways to counteract them

2:45-3:45 p.m.

Ⓗ To Be Announced

Ⓡ The Consequence of Choice: Why Less Is More

Speaker: **Nick Della Vedova,** President, 401(k) Advisors, Aliso Viejo, California

401(k)s were never designed to be THE primary retirement vehicle, however, in light of the decline of traditional defined benefit plans, here we are! Where do we go from here? How do we take what was designed as a supplemental savings plan and turn it into a retirement solution? 401(k) plans in the 1980s had an average of three investments, very limited withdrawal features, and some allowed investment changes only annually. Today's 401(k) plan offers 15-20 investments, allows daily changes, and flexible access of account balances through loans, hardships and termination of employment. Has this helped or hurt the development of 401(k) plans? What do we do about it? Where do we go from here? We will ask and answer these questions and more during our session.

Takeaways:

- Too much choice leads to participants behaving badly
- Simplify your plan: reduce the loan provision, the number of fund options, etc.
- Implement the three autos: automatic enrollment, automatic escalation, automatic rebalancing

TUESDAY, OCTOBER 4, 2011 (cont.)

2:45-3:45 p.m. (cont.)

Ⓖ Case Study: How to Evaluate the ROI of Your Disability Management Process

Speaker: **Bryan Glines,** Manager, Disability Management, CenterPoint Energy, Houston, Texas

Is your disability management process creating value for your organization? A case study format will be used to understand and help measure the ROI achieved through aggressive case management of occupational and nonoccupational injuries and illnesses, as well as practical lessons learned throughout the process.

Takeaways:

- Methodology to calculate ROI statistics to determine value created
- How to evaluate productivity for occupational vs. nonoccupational injuries and illnesses
- Techniques to appraise individual case manager's productivity statistics

Ⓒ Case Study: A National Benefits Harmonization—Ensuring Success Through Knowledge and Partnership

Speakers: **Andrea Nasello,** Principal, Communication Practice, Morneau Shepell, Ltd., Toronto, Ontario

Joy Sloane, Partner, Morneau Shepell, Ltd., Toronto, Ontario

Harmonizing benefit plans? Moving to flex? Introducing self-service? Is your team up to the task? Attend this presentation for a case study-based exploration of the many challenges and opportunities that surface when unifying benefit plans across multiple divisions and geographies, moving from traditional plans to flex, shifting from an entirely paper-based to online self-service and effectively educating your workforce.

Takeaways:

- There are never too many plans to harmonize
- The benefits IQ of your HR team will drive the success or failure of any benefits change
- The successful marriage of live, print and electronic communication is imperative to the launch of online self-service

4:00-5:00 p.m.

Ⓗ Glatfelter's CSI: Real Food Training Exposes Truth Behind Obesity

Speakers: **Elizabeth Borton,** President, Write On Target, Inc., Centerville, Ohio

Greg Paradiso, Director, Compensation and Benefits, Glatfelter, York, Pennsylvania

Glatfelter, a global supplier of specialty papers and engineered products, believes that the investment into the well-being and health of employees and their families is a requirement for a strong, sustainable business. Attend this presentation to learn more about Glatfelter's unique approach to food education and the impact it is having on its employees.

Takeaways:

- Why food education is the first step to improving health
- Tools and tactics to engage employees in learning about food and making better choices
- How to determine if your education programs are working

TUESDAY, OCTOBER 4, 2011 (cont.)

4:00-5:00 p.m. (cont.)

Ⓡ To Be Announced

Ⓖ Take Control of Your Future: Managing Your Benefits Career in Today's Changing Workplace

Speaker: **Susan Cranston, CEBS**

Many of us must deal with critical career decisions on a regular basis. With a focus on the benefits practitioner, this session explores the concepts and process of self-directed career development. In addition, the presenter will highlight a four-step process to develop a professional career plan.

Takeaways:

- Process of how to gain skills needed to manage your career
- Steps that will create and communicate a successful career development plan
- How to take ownership for your career and professional development

Ⓒ Facilitated Workshop—Pension Reform

5:00-5:45 p.m.

Ⓗ Facilitated Workshop—Health Care Reform

Ⓡ Facilitated Workshop—Retirement Security

Ⓖ Facilitated Workshop—Vendor Selection

These workshops provide a forum for discussing some of the topic's most significant issues. Bring your questions and prepare for a lively discussion.

WEDNESDAY, OCTOBER 5, 2011

8:00-9:00 a.m.

Global Health Care

Speaker: **Ken Sperling, CEBS,** Global Health Care Practice Leader, Aon Hewitt, Norwalk, Connecticut

Global health care trends have spurred questions, discussion and debate on the similarities and differences between the health care systems in the U.S. and Canada vs. the rest of the developed world. The impact of health care reform in the U.S. will be assessed as it relates to moving the U.S. health care system toward a model that is both similar to and different from that of other countries.

9:15-10:15 a.m.

Ⓗ U.S. Health Care Reform Update

Speaker: **Ken Sperling, CEBS**

This interactive workshop is an opportunity to delve further into U.S. health care reform issues covered in the keynote session. Bring your questions and prepare for a dynamic discussion.

WEDNESDAY, OCTOBER 5, 2011 (cont.)

9:15-10:15 a.m. (cont.)

Ⓡ Looking at Retirement Through a Generational Lens

Speaker: **Elli Dai,** Senior Vice President, Director of Participant Services,
Wells Fargo Institutional Retirement and Trust,
Charlotte, North Carolina

On behalf of Wells Fargo, Harris Interactive Inc. recently conducted research to better understand the impact that the current economic environment has had on middle-class Americans ranging in age from their mid-20s to their late 60s. The presenter will discuss the implications these views have for determining appropriate communication strategy for each generation. She will also share some case studies to illustrate various approaches that have been used and what has been effective in helping participants of all generations get on track for retirement.

Takeaways:

- Effective communication strategies for different generations
- Products/services that make sense for your participants
- How sponsors can assess whether their participants are on track for a financially secure retirement

Ⓖ Ⓒ Multinational Pooling Trends

Speaker: **Stephen G. Barry,** Director, International Sales,
ING Employee Benefits, Chicago, Illinois

This session will discuss multinational pooling as a possible way to better manage cost efficiencies for U.S., Canadian and overseas employee benefit programs. Topics include the concept of multinational pooling, what benefits are poolable, key steps in establishing a pool, advanced issues and new developments.

Takeaways:

- Practical application of pooling knowledge
- How to conduct a multinational pooling study
- How to move contracts into the pool

10:30-11:30 a.m.

Ⓗ Communication Strategies for Encouraging Employee Engagement in Their Health Care: Lessons Learned From the Real World

Speakers: **Pam Dardess,** Senior Research Scientist,
American Institutes for Research, Chapel Hill, North Carolina

Jessica McCarthy, Director, Federal Employee Program,
Blue Shield of California, San Francisco, California

The presenters will discuss lessons learned from a project funded by the California Health Care Foundation and conducted by the American Institutes for Research to develop solutions to the common pitfalls of communicating with employees about getting high-quality health care, making wise use of health care resources, using evidence in health care decision making and the importance of being engaged health care consumers.

Takeaways:

- Important concepts in health care that affect how consumers access and use health care
- A communication tool kit, evidence-based, that can be used to communicate with employees
- How the tool kit served as a catalyst for change

WEDNESDAY, OCTOBER 5, 2011 (cont.)

10:30-11:30 a.m. (cont.)

Ⓡ The Surprising Comeback Tale: Defined Benefit Plans

Speaker: **Bart Pushaw,** Principal, Consulting Actuary, Milliman, Dallas, Texas

Since the Pension Protection Act, significant track records have been developed that demonstrate that defined benefit plans can actually add strategic value to a sponsoring organization. Through case studies, this presentation will examine the numerous positive attributes of defined benefit plans, well-known problems with defined benefit plans, what has changed, how they have been regenerated and how the modern defined benefit plan can bring success to employees and organizations.

Takeaways:

- Changes to defined benefit plans and why
- Benefits of defined benefit plans and how they stack up against any disadvantages in today's environment
- How to measure and communicate defined benefit plan success and formulate a successful defined benefit plan strategy

Ⓖ Ⓒ Global Wellness in the Health Care Reform Era

Speakers: **Allen Koski, CEBS,** Vice President, Eastern Region,
CIGNA International, Claymont, Delaware

Frank Weltz, CEBS, Assistant Vice President, Underwriting Director,
CIGNA International, Claymont, Delaware

The presenters will explain the differences between domestic and international wellness programs, outlining recent global trends, key components of an international program and the progression of wellness solutions.

Takeaways:

- Checklist of international and domestic differences
- Overview of impact of health care reform on global employees and wellness programs
- Business plan on deploying international wellness programs

CONTINUING EDUCATION

Members who need continuing professional education credit for licensing or other reasons can satisfy their requirements through Symposium attendance.

The Society is a recognized sponsor of continuing education programs for insurance professionals in both the United States and Canada, CPAs, CFPs, attorneys and enrolled actuaries.

If you are interested in continuing education credit, make sure you mark the Symposium registration form. Since the policies and procedures for granting credit can vary by profession and location, it is often necessary for the Society to seek advance approval of the Symposium program. Early registration is recommended.

Continuing education attendance forms must be used to document credit hours. Personalized forms will be given to you at the meeting site if you requested credit in advance. To request confirmation of credit to be earned or to request credit IF YOU HAVE NOT ALREADY DONE SO, call the Society Continuing Education Department at (262) 786-6710, option 2; or e-mail continuinged@ifebp.org. A $25 service charge, as indicated on the registration form, should be paid in advance of the program taking place.

Insurance Professionals

Each year, the Symposium has been approved in many states for ten to 17 hours (only certain sessions qualify). Again this year, each day will be approved for individual credit, allowing for greater flexibility with attendance requirements.

- **Requests for Approval**
  All states require receipt of a program approval request 45-60 days in advance of the program taking place. Register early in order to ensure program approval will be sought in your state.
- **List of Sessions Approved**
  Only insurance-related topics will qualify and specific sessions need to be attended in order to earn credit. You will be sent confirmation regarding total hours approved and which sessions need to be attended in order to earn the credit. Watch your e-mail for this communication or call before you attend. This information will also be available on site. Please read all communications carefully.
- **The 2010 Symposium qualified for a maximum of 16 credit hours.**

PHR, SPHR and GPHR

The Symposium will be submitted to the HR Certification Institute (HRCI) for continuing education (CE) approval. CE credit will be offered to professionals who are PHR®, SPHR® and GPHR® certified. For HRCI inquiries, please contact the Society's Continuing Education Department at (262) 786-6710, option 2; or e-mail continuinged@ifebp.org.

CPAs

ISCEBS is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors,150 Fourth Avenue North, Suite 700, Nashville, TN 37219-2417; website: www.nasba.org.

In accordance with the standards of the National Registry of CPE sponsors, CPE credits will be granted based on a 50-minute hour, 18.5 total hours. The Symposium is an intermediate-level group-live instructional program. There are no prerequisites, and no advance preparation is required. Credit topic recommendations will be available on site.

The objective of this program is to update CPAs regarding topical concerns in the employee benefits field. You will learn about:

- Future legislative and regulatory initiatives that may impact your organization's employee benefit plans
- Emerging trends in the employee benefits industry—in both the health and welfare and pension areas.

You will gain information and techniques needed to keep abreast of these latest trends for the benefit of your practice and clients.

Attorneys

Follow the procedures for insurance producers. Each state must review and approve the program for CLE credit.

CFPs

The International Society is registered with the CFP Board as a sponsor of continuing education (Sponsor ID #288). A list of sessions qualifying for credit will be published on the ISCEBS website.

Other Professions

For information on how the Symposium could meet continuing education requirements for other professions, call the Society Continuing Education Department at (262) 786-6710, option 2.

Canadian Insurance Professionals

Life insurance agents can earn credit in Alberta, British Columbia, Manitoba, Ontario and Saskatchewan. The Symposium will be submitted to Québec for approval upon request following the program.

Sunday, October 2, 2011

11:30 a.m.-2:00 p.m.

Local Chapter Leadership Workshop

Here's an opportunity to share experiences with other chapter leaders. The format will be very open and collaborative, with emphasis on discussion and sharing of best practices. The workshop will focus on chapter use of technology and succession planning. Lunch will be provided. Additional information and agenda will be communicated to chapter leaders. We hope to have all chapters represented. Get ready for an exciting and energizing experience of learning, idea sharing and networking!

5:00-6:00 p.m.

CEBS Conferment Ceremony

The CEBS conferment ceremony will recognize new graduates of both the U.S. and Canadian CEBS® programs. The special event also will recognize individuals who have earned the GBA (Group Benefits Associate), RPA (Retirement Plans Associate) and CMS (Compensation Management Specialist) designations. Don't miss this opportunity to extend your congratulations to the new Certified Employee Benefit Specialists and those completing a specialty track designation!

6:00-7:00 p.m.

CEBS Conferment Reception

A reception honoring the new graduates will follow the conferment ceremony. All Symposium registrants, speakers and their guests are invited to attend the ceremony and reception.

Monday, October 3, 2011

12:00 noon-1:15 p.m.

Luncheon Roundtables

To maximize networking and the exchange of information, some of the tables at the Monday luncheon will be designated to discuss benefit topics. If you would like to participate in one of the discussion groups, make your selections on the Symposium registration form.

Consulting Practice Owners Luncheon Workshop

This valuable networking opportunity is designed to give consulting practice owners a chance to learn new ideas from fellow business owners on issues critical to running a practice. Attendees are asked to share experiences.

Tuesday, October 4, 2011

12:15-1:30 p.m.

Fellowship Recognition Luncheon

This luncheon will recognize those individuals holding fellowship and their ongoing commitment to professional education.

ACTIVITIES

Sunday, October 2, 2011

7:30 a.m.-2:00 p.m.

18th Annual Symposium Golf Outing

Keeping with tradition, another memorable round of Sunday morning golf will be available at this year's Symposium. If you are interested in participating in this activity, make sure you mark the front side of the ISCEBS registration form.

Monday, October 3, 2011

8:30-10:30 a.m.

Hospitality Room—Spouses/Guests

Here is an opportunity for spouses and guests to make new acquaintances and to plan their sightseeing activities. A representative from the area will be available to highlight the attractions and sights in the San Antonio area.

6:00-7:30 p.m.

Welcome Reception

It's time for some "lighter fare"! Before embarking on your San Antonio experience, plan to stop by the ISCEBS welcome reception. Join your fellow attendees for tantalizing appetizers, cooling refreshments and, of course, great conversation! Symposium registrants, speakers and guests are invited to attend.

Tuesday, October 4, 2011

6:30 a.m.

Fun Run/Walk

Start your day off right with an invigorating walk or run. The route and other details will be posted at the Symposium registration desk.

Sign and Dine (Sunday and Tuesday)

Join a group of fellow Symposium attendees for dinner. Exciting and unique dining opportunities will be available Sunday and Tuesday evenings. Chapter members will host several dining options. They will also provide other information about the city. Sign up on site in the Symposium registration area.

Shipping Service

Monday-Wednesday

You can ship your Symposium materials home. We will make all of the arrangements and it's free of charge.

Symposium Features

Information Specialist on Site!

ISCEBS and International Foundation members have **free access to customized research** services offered through the Information Center.

During the Symposium, come to the registration area and meet one of the International Foundation's information specialists who will be on site to

- Take your benefits, compensation and human resources (HR) **information requests.** This service alone is worth the price of your membership! Come prepared and take advantage of the world's most extensive employee benefits library.
- Give "guided tours" of the ISCEBS and International Foundation **websites.** You can look at survey data, frequently asked questions, industry news, "hot" benefit topics, our benefits glossary, full-text articles, the online bookstore, and posted job ads and resumés.
- Demonstrate the **Live Chat** feature, an interactive online messaging system that allows members to "talk" directly with an information specialist.
- Demonstrate searching our online database **EMPLOYEE BENEFITS INFOSOURCE™.** See how to obtain access to over 79,000 employee benefits and total compensation-related article summaries at the click of your mouse.

Symposium Sponsors

Stop by the display tables in the sponsor exhibit area to pick up information on products and services available to benefits and compensation professionals.

The Society gratefully acknowledges the contributions of the Symposium sponsors.

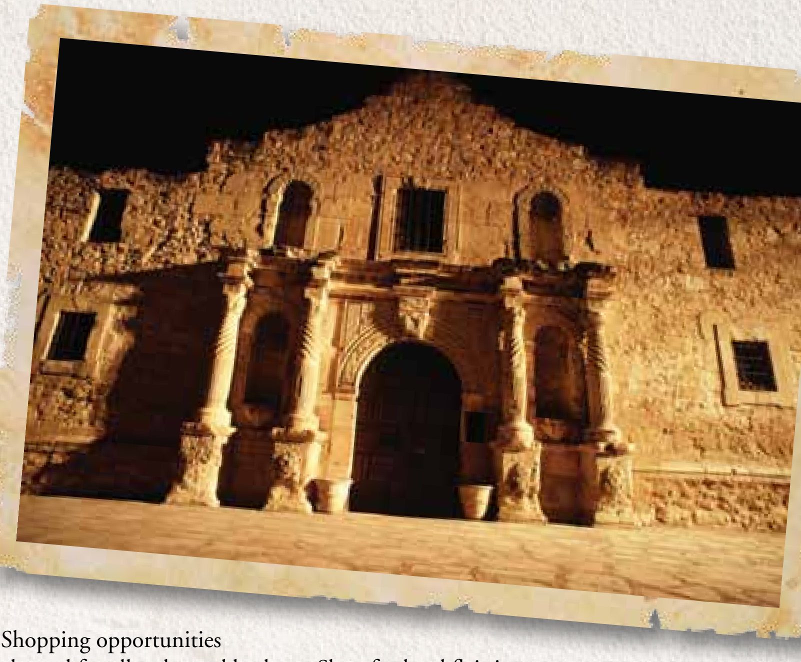
Future Symposium Sites

August 5-8, 2012
San Francisco Hilton
San Francisco, California

September 22-25, 2013
Westin Copley Place
Boston, Massachusetts

CELEBRATE THE 30TH ANNIVERSARY ISCEBS SYMPOSIUM IN THE HEART OF TEXAS

San Antonio is best known as the home of the Alamo, but there is so much more this legendary city has to offer. A city steeped in history, San Antonio offers eclectic cuisine, outdoor recreation, entertainment, diverse shopping, cultural festivals and tours, historic neighborhoods and a thriving arts scene. The famed and newly expanded River Walk provides a backdrop to explore a vibrant collection of restaurants, cafes, clubs, spas, historic landmarks and museums.



The iconic Alamo and Spanish Missions, celebrating its 175th anniversary in 2011, is a great place to start your San Antonio experience. But the history doesn't stop there. The Spanish Governor's Palace, home of the Spanish military captain, has undergone a major restoration and been named "the most beautiful building in San Antonio" by the National Geographic Society. Explore the Smithsonian-affiliated Museo Alameda, the Institute of Texan Culture, the Buckhorn Saloon & Museum, the San Fernando Cathedral, and Fort Sam Houston to experience the history of the city's landmark Army post. A self-guided walking tour of these and other historical sites is available from the San Antonio Visitor Center.

Art lovers shouldn't miss Villa Finale, located in the King William Historic District. Home of the late preservationist and art collector Walter Mathis, it houses a remarkable collection of art and furnishings. The San Antonio Museum of Art, the Dolph and Janey Briscoe Western Art Museum and the Southwest School of Art and Craft are some of the museums and galleries that can be part of your River Walk excursion. In early October, San Antonio's German heritage will be on full display during Oktoberfest, at Beethoven Halle & Garten.

Options for family-friendly fun include the San Antonio Children's Museum, numerous waterparks and theme parks, Natural Bridge Wildlife Ranch, Scobee Planetarium and the San Antonio Zoo and Aquarium, the nation's third-largest zoo and ranked in the Top 10 Best Zoos for Kids by *Parents* magazine. For a more leisurely pace, discover the ecological allures of Mitchell Lake Audubon Center, San Antonio Botanical Garden, Natural Bridge Caverns or Wonder World Park.

Sports enthusiasts can indulge in some of the 50 world-class golf courses and practice greens, or explore the area's nature parks on bicycle or horseback. Neighboring lakes and rivers beckon with boating, fishing, waterskiing, kayaking and tubing opportunities, or sit back and take it all in from above with a helicopter tour. If you'd rather be cheering in the stands, San Antonio is home to major and minor league basketball, baseball and hockey teams, as well as the San Antonio Rodeo.

Shopping opportunities abound for all styles and budgets. Shop for local flair in unique gift shops, galleries, craft studios, markets, boutiques and antique shops. Large indoor and outdoor shopping centers and designer outlet malls offer their own form of retail therapy.

Your San Antonio culinary journey can include destinations from around the globe. From its own unique spin on the ubiquitous Tex-Mex to surprising German and Asian influences, San Antonio's cuisine is as lively and eclectic as the city itself. Combining a river cruise with dinner makes for a memorable experience. Public and chartered dining cruises are widely available.

San Antonio International Airport (SAT) is eight miles from downtown, easily accessible from major highways and offers more than 100 daily flights from domestic and international locations. Once on the ground, navigate the city with ease with VIA, the city's extensive bus and streetcar system.

See for yourself why the readers of *Travel + Leisure* magazine named San Antonio as a top five pick in the family vacation, historical sites/monuments and ethnic food categories in its annual "America's Favorite Cities" poll. Learn more about San Antonio at www.visitsanantonio.com.

GENERAL INFORMATION

How to Register

Fill out the registration form on page 15. The Symposium registration fee must accompany the registration form. Registration fees can be paid by check or credit card. If you wish to pay in Canadian funds, please use the equivalent Canadian rate in effect at the time you submit the registration fee. Note: If you're unable to use a credit card for your hotel deposit, you may include the one night's room rate in your check for the registration fee.

By check: Make one check payable to the International Society and mail to ISCEBS, P.O. Box 681092, Chicago, IL 60695-2092 USA

By fax: Payment must be made by credit card. Please fax form to (262) 364-1818.

Online: www.iscebs.org

Questions?

Call the Society office at (262) 786-8771 or e-mail iscebs@iscebs.org.

Registration Fees

	Through August 15	After August 15
Member Rates		
• ISCEBS	$975	$1,075
• International Foundation Corporate Members	$975	$1,075
• Special Guest	$775	$875
Nonmember Rates		
• CEBS, CMS, GBA or RPA Designees	$1,120	$1,220
• Corporate Plan Sponsors	$1,120†	$1,220†
• CEBS Student (Completed at least one CEBS course by October 1, 2011)	$1,120	$1,220

New CEBS, CMS, GBA or RPA Graduates*	Special Registration Fee
• Graduate Member	$775
• Graduate Nonmember	$860**

*Earned designation between July 1, 2010 and October 1, 2011. (If you earned your designation after July 1, 2010 and elected to go to the Conferment and Symposium in Charlotte, you must pay the regular registration fee for San Antonio.)

**Includes 2011 ISCEBS membership.

†Includes a 2011 International Foundation membership for new members only.

Registration fee includes continental breakfast and refreshment breaks Monday through Wednesday and luncheons on Monday and Tuesday.

Continuing Education Processing Fee $25

Complete the CE application information and include the processing fee if continuing education credit is requested.

Cancellation Policy

A $60 administrative charge is imposed on all cancellations. Refund deadline is two weeks prior to the meeting.

$775 Guest Registration Fee ($200 Savings)

Society members and International Foundation corporate members can bring a guest to this year's Symposium for the special registration rate of $775. This is an excellent time to showcase the Symposium to your boss, colleague, client or co-worker. The guest registration fee also applies to members in the same office location. Members and guests using this registration fee must book their hotel accommodations at the Grand Hyatt.

$300 Unemployed Registration Fee for ISCEBS Members

Society members who are currently unemployed are eligible for this very special registration fee of $300. The Society has kept this fee for 2011 and recognizes the need for members to make connections with their peers while continuing their professional development activities at the Symposium. If you obtain employment prior to the Symposium, please forward the difference in the fee to the Society. To take advantage of the discount, indicate "unemployed" on the top of the form and submit the $300.

Hotel Information

Single/double occupancy—$259

A hotel deposit of one night's room rate is required to guarantee your reservation and confirm the special hotel rate. Please use a major credit card to secure your hotel deposit. Be certain that you indicate your arrival and departure dates. Children under 18 stay free in your room. The hotel has nonsmoking rooms.

Hotel reservations are made on a date-received basis. If the reservation is mailed less than 40 days prior to the meeting, please call the Society office at (262) 786-8771 to ensure availability. The rate applies for reservations secured through the International Society.

Travel/Transportation Arrangements

Travel to San Antonio is the responsibility of each individual. Most major airlines fly into San Antonio International Airport (SAT). The Grand Hyatt is about eight miles from the airport. Taxis are plentiful, or shuttle transportation to and from the airport is provided for a fee by SATRANS, the city's official airport shuttle, between 7:00 a.m. and 1:00 a.m. daily. For more information, call (210) 281-9900, or visit www.saairportshuttle.com. Fares are about $20 one way.

Car Rental Discount

AVIS® has been appointed as the official car rental agency for International Foundation/ISCEBS educational programs. For reservations, please call the AVIS reservation number at (800) 331-1600, 24 hours a day, seven days a week. Reservations can also be made online at www.avis.com. Refer to AVIS Worldwide Discount (AWD) number A325599.

Suggested Conference Attire

CEBS Conferment (Sunday)—Business dress

Sessions (Monday through Wednesday)—Business casual

REGISTRATION/2011

ISCEBS Employee Benefits Symposium (11SYMP)

October 2-5, 2011

Grand Hyatt, San Antonio, Texas

CUSTOMER INFORMATION (Please print clearly)

Priority code **ISBR 0**

Individual ID# or CEBS® ID# ________________

First name ________________ M.I. ________ Last name ________________

Employer ________________

Title ________________

Address ________________ ☐ Business ☐ Home

City ________________ State/Province ________ Country ________ ZIP/Postal code ________

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REGISTER NOW!

	Through August 15	After August 15
ISCEBS Member Rates	☐ $975	☐ $1,075
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Special Guest Rates	☐ $775	☐ $875
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CEBS, CMS, GBA or RPA Designees	☐ $1,120	☐ $1,220
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†Includes a 2011 International Foundation membership for new members only.

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Approximately what year did you begin working in employee benefits? ________

☐ **This is my first Symposium.**

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CEBS Conferment (Sunday, October 2, 5:00 p.m.)

☐ Yes, I plan to attend the ceremony and reception.

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Golf Outing

☐ Please send me information on the golf outing when it becomes available.

Special Guest Registration

☐ I am registering as a "guest" and have been invited by the following Society member or International Foundation corporate member.

Name ________________

Note: Your guest registration will not be processed until the member named has registered for the Symposium.

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A $60 administrative charge is imposed on all cancellations. Refund deadline is two weeks prior to the meeting. For more information regarding administrative policies such as complaint and refund, please call the Society office at (262) 786-8771.

HOTEL

☐ $259 Single/double occupancy ☐ No hotel required

Arrival date ________ Departure date ________ Number of persons ________ Special requests ________________

A hotel deposit of one night's room rate is required.
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Smoke free? ☐ Yes ☐ No

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$25 continuing education service charge due at time of registration. The International Society will apply for CE credit based on requests.
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Visit us on the Web at www.iscebs.org.

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For information, e-mail iscebs@iscebs.org, or phone (262) 786-8771

SOSYMP11

International Society of Certified Employee Benefit Specialists

BRO1-511

SESSION SELECTION FORM

Monday Luncheon

12:00 noon-1:15 p.m.
If you would like to participate in these topics, please indicate first and second choice by the two topics that interest you most.

____ Benefits Communication
____ Consumerism Initiatives
____ Disability Management
____ Financial Wellness
____ 401(k) Fees
____ 403(b) Plans
____ Global Benefits
____ HRAs and HSAs
____ Long-Term Care Issues
____ Pharmacy Benefits
____ Retiree Medical
____ Retirement Readiness
____ Small Employer Initiatives/Issues
____ Talent Management
____ Target-Date Funds
____ Wellness Initiatives

Canadian Topics
____ Ontario Bill 102
____ CAP Issues
____ PRPPs
____ Spending Accounts

We need your assistance—If you would like to be a group facilitator, please *print* your name and topic preference.

____
Name

____
Topic Preference

MONDAY

12:00 noon-1:15 p.m.
☐ Consulting Practice Owners Luncheon Workshop

MONDAY

8:00-9:15 a.m.
☐ Handling the Economy Like a Rodeo

9:30-10:30 a.m.
☐ U.S. Legislative Update
☐ What's Driving Health Management Strategies in Canada? What's Working?

11:00 a.m.-12:00 noon
☐ Wellness: Two Case Studies, Two Different Results
☐ Can I Really Outsource My Fiduciary Responsibility—Or Is This Just Too Good to Be True?
☐ Leave Laws and Employee Benefits
☐ Case Study—Workplace Planning in the Midst of Changing Retiree Benefits

1:30-2:30 p.m.
☐ Medical Stop-Loss—Decoded
☐ Refreshing Your Defined Contribution Plan: How to Make the Most of the Latest in Plan Features and Technology
☐ The Return on Investment of Voluntary Benefits
☐ Pension Reform: What's in It for Me?

2:45-3:45 p.m.
☐ Effective Pharmacy Benefit Management Contracting and the RFP Process
☐ The Future of Retirement for Private Sector Employees in the U.S.
☐ Lethal Combination: Fraud and Employee Benefit Plans
☐ The Communications Revolution

4:00-5:00 p.m.
☐ Complex Chronic Illness: An Essential Target in Health Cost Management
☐ 401(k) Lessons Learned and Areas to Watch
☐ Conducting a Statistical Audit of Your Compensation Practices
☐ FSCO's Management and Retention of Pension Plan Records by the Administrator Policy—What You Need to Know

TUESDAY

8:30-9:30 a.m.
☐ U.S. Recent Legal Decisions
☐ Canadian Legislative Update

10:00-11:00 a.m.
☐ Case Study: Guideposts in Developing High-Quality, Cost-Effective Health and Welfare Benefit Plans
☐ Target-Date Funds—Is There a Hedge Fund Lurking in Your 401(k)?
☐ U.S. Recent Legal Decisions Workshop
☐ Update on Canadian Prescription Drugs

TUESDAY (cont.)

11:15 a.m.-12:15 p.m.
☐ Section 105(h) Nondiscrimination Testing
☐ Top Ten Recent Retirement Plan Regulations
☐ Case Study: Paternalistic Benefits Support Services in a Nonpaternalistic Benefits World . . . After You Remove the Pacifier
☐ Bridging the Generational Communication Gap

12:15-1:30 p.m.
☐ Fellowship Recognition Luncheon

1:30-2:30 p.m.
☐ Health Care Costs: Top Ten Tactics to Win the Battle
☐ Case Study—401(k) Fees—A New Opportunity
☐ Captive Reinsurance for International Risk Benefit Financing

2:45-3:45 p.m.
☐ To Be Announced
☐ The Consequence of Choice: Why Less Is More
☐ Case Study: How to Evaluate the ROI of Your Disability Management Process
☐ Case Study: A National Benefits Harmonization—Ensuring Success Through Knowledge and Partnership

4:00-5:00 p.m.
☐ Glatfelter's CSI: Real Food Training Exposes Truth Behind Obesity
☐ To Be Announced
☐ Take Control of Your Future: Managing Your Benefits Career in Today's Changing Workplace
☐ Facilitated Workshop—Pension Reform

5:00-5:45 p.m.
☐ Facilitated Workshop—Health Care Reform
☐ Facilitated Workshop—Retirement Security
☐ Facilitated Workshop—Vendor Selection

WEDNESDAY

8:00-9:00 a.m.
☐ Global Health Care

9:15-10:15 a.m.
☐ U.S. Health Care Reform Update
☐ Looking at Retirement Through a Generational Lens
☐ Multinational Pooling Trends

10:30-11:30 a.m.
☐ Communication Strategies for Encouraging Employee Engagement in Their Health Care: Lessons Learned From the Real World
☐ The Surprising Comeback Tale: Defined Benefit Plans
☐ Global Wellness in the Health Care Reform Era

SPEAKERS

The International Society expresses its gratitude to the following speakers whose dedication and donation of time and expertise make this program possible.

James Abbott, CEBS, Director, Retirement and Savings Programs, Sun Life Financial, Waterloo, Ontario **Page 3**

Syeeda Amin, Special Counsel, Littler Mendelson, PC, Dallas, Texas **Page 5**

Brian Anderson, Consultant, Milliman, San Diego, California **Page 4**

Stephen G. Barry, Director, International Sales, ING Employee Benefits, Chicago, Illinois **Page 9**

Dennis Bishop, President, Holmes Murphy, Dallas Texas **Page 7**

Elizabeth Borton, President, Write On Target, Inc., Centerville, Ohio **Page 8**

James Bushnell, CEBS, President & CEO, Busnell & Company, Austin, Texas **Page 5**

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Vinna Cook, Human Resources Manager, Haggar Clothing Company, Dallas, Texas **Page 7**

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Neil Craig, RPA, Senior Pension Consultant, Stevenson & Hunt, London, Ontario **Page 4**

Susan Cranston, CEBS, Assistant Vice President, Group Small Business Marketing and Advisor Services, Manulife Financial, Waterloo, Ontario **Pages 7, 8**

Elli Dai, Senior Vice President, Director of Participant Services, Wells Fargo Institutional Retirement and Trust, Charlotte, North Carolina **Page 9**

Pam Dardess, Senior Research Scientist, American Institutes for Research, Chapel Hill, North Carolina **Page 9**

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