



October 2013 Benefits Spotlight

Our 2013 **Mid-Sized Retirement & Healthcare Plan Management Conferences** concluded in Las Vegas in mid-September. As open enrollment season kicks into high gear, we thought you would appreciate hearing what four of our featured speakers had to say on the topics of employee engagement and the future of employer-provided healthcare. The brief videos highlighted below were taped during conversations each had with conference chairman Mark Friedman at the Las Vegas program.

A "Default" Approach to Retirement Readiness



Stig Nybo, President of Pension Sales and Distribution at Transamerica Retirement Solutions, offered his perspective on what it will take to improve the seriously underfunded retirement savings accounts of most working Americans. It's probably no surprise that Mr. Nybo sees auto enrollment as vitally important, but he also points out its shortcomings. Find out what other steps he thinks are necessary to improve overall retirement readiness and hear what he views as the *single most important issue* in this

[7-minute video](#). For a deeper dive into how to improve your employees' retirement readiness, you can also view a copy of the slides from Mr. Nybo's keynote presentation, [Are You O\(k\)?](#)

A Benefits Colleague's Approach to Employee Communication

Julie Adamik, Director of Benefits Planning and Design at PETCO Animal Supplies and a member of our Plan Sponsor Advisory Council, is a frequent speaker on the topic of employee engagement. Her high-octane workshops provide practical, easy-to-implement communication ideas. Hear her four steps for developing a successful strategy for benefits communication--whether for retirement or healthcare--and her other insights into how to engage employees in their benefits-related decisions in this [6-minute video](#). Slides from her workshop presentation, *How to Make Your Healthcare Benefits Communication More Effective* are available [here](#).

A Benefit Director's Take on the Future of Employer-Provided Healthcare

Bob Foley, Director of Employee Benefits for Mutual of Omaha and a member of our Plan Sponsor Advisory Council, has conducted a very popular workshop presentation on the issue of whether employers will continue to offer healthcare insurance in the future. During this [10-minute video](#), Bob gives his opinion on the short- and longer-term impact of the Affordable Care Act on these benefits. You may also be interested in the handout from Bob's workshop presentation, [The Math Behind the Penalties of the Affordable Care Act](#).

Is a "Defined Contribution" Approach to Healthcare in the Future?



Paul Fronstin, Ph.D., and Director of EBRI's Health Research and Education Program, talked about what he sees as the biggest change in employer-provided healthcare in the next three to five years. Hear his thoughts on the impact that insurance exchanges--both those set up under ACA and the emerging private exchanges created by benefits consultancies--will have on employers and employees in this [4½-minute video](#). A more in-depth look at the future of employer-sponsored healthcare is available in the slides from Dr. Fronstin's keynote presentation, [What's Next for Employment-Based Health Benefits? Pay, Play, or Private Exchanges](#).

The Last Word

Apparently it's not just the "Obamacare" exchange premiums that are all over the map. Healthsprocket published this [listing](#) of 2013 average monthly premiums by industry for single coverage in a high deductible plan with a savings option. The prices range from a low of \$373 per month in the finance industry to \$489 per month in transportation/communication/utilities.