

PROGRAM: EXECUTIVE AND FUDICIARY RESPONSIBILITY

Who: Designed for executives, CFOs and corporate fiduciaries who have ultimate financial and fiduciary responsibility for benefits and retirement plans.

What: Understanding the depths and components of benefit and retirement plan costs and contracts, as well as the role and responsibilities of the Plan Fiduciary.

I. National Healthcare Reform (PPACA)

- A. Pocket cheat sheet
- B. An important analogy – stew!
- C. Legislation challenges in court. Why?
- D. Key provisions that executives need to know (W-2 Reporting, MLR, administrative headaches)
- E. Industry taxation provisions – Cost increases

II. Wellness Initiatives with Real ROI

- A. The case for wellness
- B. The role of the employer
- C. The buzz vs. the reality
- D. Criteria for a successful wellness program

III. Creating a Corporate Benefits Strategy

- A. Strategic benefits philosophy
- B. Benefits benchmarking

IV. Welfare Plan Compliance at the Executive Level

- A. 5500s: what you are signing
- B. COBRA – your most probable lawsuit
- C. ERISA compliance requirements
- D. The welfare plan audit

V. Medical Insurance – It’s Not About the “Premium”

- A. Cost of healthcare
- B. What drives premiums – the theory
- C. What drives premiums – the components
- D. How does creditability work?

- E. Components of a fully insured plan
- F. Components of self funding
- G. Some important realities of self-funding
- H. Sample renewal analysis

VI. Benefits Cost Saving Strategy

- A. Traditional cost saving strategies
- B. Top ten employer cost saving strategies for the 21st century
- C. Know the numbers - cost and contribution modeling
- D. Other radical ideas
- E. What the future may likely hold

VII. Retirement Plans – Plan Design and Compliance

- A. 401(k) matching issues
- B. How to project matching exposure
- C. The 401(k) plan audit

VIII. Retirement Plans – The Plan Fiduciary and Investments

- A. Plan administration
- B. Fiduciary responsibility
- C. Fee disclosure regulations
- D. How much does the plan cost and who pays?
- E. Fund selection
- F. Fund pricing
- G. The investment review
- H. Recent cases and results