

2019

# Employee Financial Well-Being CONFERENCE

Using Data and Analytics; Integrating Programs and Practices; Alleviating Financial Fragility



December 5– 6, 2019 | Dallas Marriott City Center | Dallas, Texas

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# Agenda

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## Day One

**Thursday, December 5, 2019**

**8:00 – 8:45 am**

**Registration and Continental Breakfast**

8:45 - 8:55 am

### Welcome and Opening

Welcome and Introduce conference themes, objectives, sponsors

**Amy Armitage**, Program Director, **The Conference Board**

8:55 – 9:50 am

### Add a Financial Component to Your Employee Well-being Platform

Four of five employers now incorporate physical, emotional, financial, and social well-being programs into their benefits. This requires understanding employees' wants and needs and providing enhanced choice and flexibility.

At Ally Financial, a financial wellbeing platform was integrated into an existing strategy that historically focused solely on employee physical, social, and emotional wellbeing. The financial wellness element integrates evidence-based insights, employee needs, and business goals. We examine Ally's journey and the factors in its successful incorporation of the new platform.

**Gwen Gollmer**, Executive Director Benefits, **Ally Financial**

**Alan Glickstein**, National Wellbeing Leader and Managing Director, Retirement, **Willis Towers Watson**

**Regina Ihrke**, National Wellbeing Leader and Senior Director, Health and Group Benefits, **Willis Towers Watson**

9:50 – 10:40 am

### Behavioral Economics: Looking at the Sources of Financial Decisions

Which behavioral factors affect your employees' decisions, from financial choices to business decisions to retirement planning? Can you identify employees who are more affected by behavioral factors and help them to understand their decision-making processes? We learn about the latest research speaking to these questions, with a focus on practical diagnostic and programmatic tools for employers.

**Dr. Victor Stango**, Professor of Economics, University of California, Davis, **Graduate School of Management**, and author of research featured in "Good Morning America," Fox News, CNBC, Bloomberg, the *Wall Street Journal*, *The New York Times*, *The New Yorker*, *Business Week*, *Newsweek*.

10:40 – 10:50 am

**Refreshment Break**

10:50 – 11:40 am

### Next Steps to Enhance Financial Wellbeing, Employee Experience and Business Outcomes

How do Senior practitioners take the long view on building value through financial and integrated wellness programs?

This session will share insights and tangible outcomes related to safety, engagement, and retention, and tips on refreshing and evolving programs to meet changing employee needs.

**Garo Aghjayan**, Director of Retirement, **Duke Energy**

**Mark Smreck**, Director of Retirement, **Willis Towers Watson**

11:40 am – 12:30 pm

### Your Employees Are Probably Stressed About Money. And That Stress is Probably Affecting Their Work

Employees across every spectrum agree that personal finances are their number-one source of stress. Anxiety about finances can lead to distraction at work, absenteeism, and high turnover. Overall, employers report \$250 billion lost each year due to employee stress, with one in three workers admitting to being less productive because of financial worry. Experts share their holistic perspectives on financial stress and wellness as well as new research on the value of financial wellness programs—and real-life examples of such programs and their impacts.

**Marc Martis**, Vice President Total Rewards, **Rich Products**

**Luscinda Boyd**, Senior Manager, **EY Personal Finance**

**Randall Brown**, Manager of Benefits and Wellbeing, **Baylor University**

**Jennifer Weinstein**, Director, Health and Benefits Strategy, **McKesson**

Moderator:

**Janie Burke**, National Director, **PlanSmart, MetLife**

12:30 - 1:30 pm

**Luncheon Networking**

1:30 – 2:15 pm

**Concurrent Sessions**

### Capital One Builds a Business Case—and a Rewards Program—with Data and Analytics

When the goal is a US rewards program with a comprehensive timeline and measurable outcomes, the tools for a solid business case are analytics and data-based insights. Capital One leaders describe their experience designing such a program, the role of analytics, and what employers can do with the right type of data: targeting solutions to different segments, geography, job categories, and employee actions.

**Michelle Merringer**, Senior Manager, Benefits, **Capital One**

**Jessie McStay**, Manager, Benefits, **Capital One**

**Lauren Hoeck**, Director, Retirement, **Willis Towers Watson**

### Building Employees' Financial Health Can Differentiate Your Company in the Marketplace

The latest research on employee financial health finds widespread evidence of financial fragility. This financial stress has spillover effects on employee productivity, effectiveness, and satisfaction. Employers have an opportunity to reduce employee stress, improve retention and engagement, and set themselves apart in the marketplace by offering holistic financial wellness benefits. Experts highlight the latest research on workplace financial health and share their experiences in helping employees benefit from financial

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wellness programs.

**Wendy Jennings**, CEP, FGE, Director, **Cisco Systems, Inc.**  
**Krystal Barker**, Head of Financial Wellness, **Morgan Stanley**  
**Beth Brockland**, Senior Director, **Financial Health Network**

2:15 – 3:00 pm

#### Concurrent Sessions

### What We Can Learn About "Treating Financial Illness" from Healthcare (and What We Can't)

Employers have moved past the "financial wellness" notion of preventing people from being "not well" to realizing most are financially sick and these diseases cost employers twice as much as cancer. According to the non-profit Financial Health Network, only 27% of Americans are financially healthy - "wellness" won't work for the other 73% that need real help. The session offers perspectives on how financial health is similar to physical and mental health - and how it isn't. You'll learn how financial education is like health education, how some financial health point solutions are like drugs, why your 401(k) plan and health plans both need you to tackle this, and why both physical and financial health require humans in the user experience.

**Tom Spann**, CEO, **Brightside**

### Financial Wellness – What Does Success Look Like?

Many employers are looking for success metrics beyond utilization rates. Employee sentiment and outcomes increasingly drive ROI discussions, and the body of research surrounding these programs continues to grow. This session will cover factors to consider when developing metrics, pitfalls to avoid and highlight opportunities to engage various stakeholders to adopt a mindset for how to view financial wellness program success. Highlights include example program models with a focus on key components such as initial onboarding and communication. Organizations that are still considering adopting a program or evaluating their current program should attend.

**Adam Hills**, Senior Vice President, **Ayco – A Goldman Sachs Company**

3:00 – 3:15 pm

#### Networking Break

3:15 – 4:05 pm

### Meet Employees Where They Are, Whether That's Early or Late in Their Working Lives

From Baby Boomers to Gen Z, each generation in the workforce has distinct financial challenges. We discuss the differences and commonalities among the generations and how a needs-based evaluation of your workforce can help identify gaps in your current benefits offerings.

**Jason Steed**, VP Sales & Partner Development, **Equifax Employee Benefits Services**

**Ilyce Glink**, Founder and CEO, **Best Money Moves**

4:05 – 4:50 pm

### Student Loan Contribution Programs: How to Design, Budget, and Approve

We describe a framework for HR leaders to understand how to support the approval of corporate student loan contribution programs, including traditional, PTO, cash-out, and retirement-based models. We cover the range of contribution platforms, how they work, and how they support business goals. Corporate panelists discuss why they adopted specific programs, how they managed budget and program approval, and how they chose a partner for programs.

**Wale Majekodunmi**, Senior Director, Total Rewards, **Banfield Pet Hospital**

**Lynder Festa**, Director of Employee Benefits, **Starr Companies**

**Vagelis Kontopos**, Vice President of Compensation and Benefits, **The E.W. Scripps Company**

Moderators

**Tara Fung**, Vice President of CommonBond for Business, **CommonBond, Inc.**

**Calista Quintali**, Director of Enterprise Sales, **CommonBond, Inc.**

4:50 – 5:00 pm

#### Closing Remarks End of Day One

**Amy Armitage**, **The Conference Board**

5:00 – 6:00

#### Networking Reception

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## Day Two

Friday, December 6, 2019

8:00 - 8:40 am

#### Registration, Continental Breakfast, and Breakfast Roundtables

8:40 - 8:45 am

#### Opening – Day 2

**Amy Armitage**, Program Director, **The Conference Board**

8:45 – 9:30 am

### Financial Wellness for the Modern Workplace: How Three Companies Personalize Plans to Meet Diverse Needs

Employers today want to support their employees in best serving their next dollar earned, whether that be through managing their student loan debt or achieving a variety of other financial goals. SoFi, alongside our partners, will discuss how employers are helping employees achieve financial goals throughout all life stages: from student loan repayment to college savings and, further, how implementing employer contribution programs can effectively address the challenges of attracting and retaining the best talent. We'll discuss program design, as well as utilization and learnings, for specific populations as well as those that raise broad appeal across demographics.

**Ruben Hormostay**, HR Specialist, **TekSynap**

**Melissa Poli**, Human Resources Consultant, **Barnum**

**Andrew DeDomincus**, Vice President of Recruitment, **National Vision**

Moderator:

**Janet Fields**, Director Business Development, **SoFi**

9:30 – 10:00 am

### **Addressing the Emergency Savings Crisis**

This session features a conversation about the financial challenges faced by front line workers based upon research from Commonwealth and how BlackRock's Emergency Savings Initiative hopes to address these challenges. The BlackRock Emergency Savings Initiative (ESI) is a \$50 million philanthropic initiative to help address the savings crisis through partnerships focused on enabling millions of people living on low- to moderate-incomes to establish a stronger financial safety net.

**Deborah Winshel**, Managing Director, **BlackRock**

**Melissa Gopnik**, Senior Vice President, **Commonwealth**

10:00 – 10:45 am

### **Financial Wellness for the Frontline Worker**

Frontline workers are a critical and vulnerable population in terms of financial wellness. We describe research and some programs targeted to the unique needs of frontline employees and at-risk populations. We discuss issues related to technology and AI, safety, customer satisfaction, productivity, compensation, and retention. We share insights into front line employee financial precarity and measurable business and social impacts.

**Geraldine Germain**, Project Manager, Workforce Stability Initiative, **Social Policy Institute at Washington University in St. Louis**

**Mario Ellis**, Senior Director Total Rewards, **WellSpan Health**

**Nate Campen**, Director of Compensation, Retirement & Financial Well-being, **KinderCare Education**

**Lee Webster**, Attorney and Affiliate Researcher, **Searle Center for Economics, Law and Public Policy, Northwestern University**

Moderator

**Amy Armitage**, **The Conference Board**

10:45 – 11:00 am

### **Networking Break**

11:00 – 11:30 am

### **Managing the Debt Crisis**

We explore the challenges of debt and its risk and implications for financial well-being and financial security for the middle class. Expect challenges to assumptions and analysis of economic trends, and ideas for action by employers and policy makers.

**Dr Lori Trawinski**, Financial Economist, Diversity and Inclusion Leader, **AARP**

11:30 am – 12:20 pm

### **Change Your Plan Design to Match Your Employees' Needs**

A deeper understanding of your unique workforce population may lead to design changes to your existing benefit programs, including changes that deviate from market trends. The discussion covers data analytics, engagement surveys, and corporate culture as elements in programs that marry business objectives with employee needs. Panelists represent mature and evolving programs from large corporations with multi-faceted employee populations.

**Kate Edison**, Vice President Benefits Design, **US Bank**

**Rainier Villatuya**, Director of Retirement, **United Airlines**

**Regina Ihrke**, National Wellbeing Leader and Senior Director, Health and Group Benefits, **Willis Towers Watson**

12:20 – 12:30 pm

### **Closing Remarks and "Aha" Moments**

A select group of conference participants share what they have learned and identify next steps they will take to enhance employee financial well-being in their own organizations.

Moderator

**Amy Armitage**, Program Director, **The Conference Board**

# REGISTRATION INFORMATION

**Online** [www.conferenceboard.org/employeefinancialwellness](http://www.conferenceboard.org/employeefinancialwellness)

**Email** [customer.service@conferenceboard.org](mailto:customer.service@conferenceboard.org)

**Phone** 212.339.0345

*8:30am –5:30pm ET, Monday – Friday*

<b>Pricing:</b>	
<b>Members</b>	<b>\$1,995</b>
<b>Non–Members</b>	<b>\$2,195</b>

Fees do not include hotel accommodations.

## Venue

### **Dallas Marriott City Center**

650 North Pearl Street

Dallas, TX 75201

## Cancellation Policy

Full refund until three weeks before the meeting. \$500 administration fee up to two weeks before the meeting. No refund after two weeks before the meeting. Confirmed registrants who fail to attend and do not cancel prior to the meeting will be charged the entire registration fee.

## Team Discounts per Person

For a team of three or more registering from the same company at the same time, take \$300 off each person's registration. One discount per registration. Multiple discounts may not be combined.