

# SEBC

Southern Employee Benefits Conference

## BENEFITS & RETIREMENT PLANS HOT BUTTONS:

## WHAT EMPLOYERS NEED TO KNOW

*Thursday,  
August 22, 2013  
Rosewood Hall, SoHo,  
Birmingham*

Join us for an information filled 1-day conference presented by the Southern Employee Benefits Conference (SEBC).

We will feature dual concurrent tracks of learning; one focused on healthcare related topics and the second focusing on retirement plans.

Attendees are welcome and encouraged to move between tracks to gain important insights into both topics.

All of these topics relate to the retirement, health .. and wellness ... of our employees.

Come and enjoy the day moving between the healthcare and retirement tracks as topics spark your interest. This will be a content filled day with takeaways you can immediately apply in your workplace.

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Southern Employee Benefits Conference  
3334 Peachtree Road, NE Ste 709  
Atlanta, GA 30326

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Southern Employee Benefits Conference

*Thursday, August 22, 2013 Rosewood Hall, SoHo, Birmingham*

## **Agenda Overview**

8:30A.M.— 9:00A.M. Registration—continental breakfast

**9:00A.M.—10:00A.M. Concurrent Tracks**

- ◆ Retirement Plan Investment Options
- ◆ Healthcare Reform—Are You Ready?

**10:15A.M.—11:15A.M. Concurrent Tracks**

- ◆ How to get the most out of your Wellness Plan?
- ◆ 401(K) Fiduciary Concerns

**11:30P.M.—1:00P.M. Lunch with Speaker**

**1:15P.M.—2:15P.M. Concurrent Tracks**

- ◆ 401(k) Plans—Auto-enroll, Auto-increase. What & how
- ◆ Consumer Driven Health Plans

**2:30P.M.—3:30P.M. Concurrent Sessions**

- ◆ Retirement Plan Audit Best Practices?
- ◆ Healthcare Exchanges

**3:30P.M. Seminar Adjourns**

Continuing Education Credit for most designations have been or will be applied for. The seminar has been approved for 5 hours by the Alabama Bar, Alabama Dept of Insurance, and HRCI. All attendees will be provided with a certificate indicating their attendance for those self-reporting.



**Alabama State Bar**  
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**Registration on or before August 12, 2013**

**SEBC Members \$75.00**

**Register at [www.sebc.com](http://www.sebc.com)**

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**Birmingham SHRM, ISCEBS, or Profit Sharing/401(K) Council of Birmingham**

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**Registration after August 12, 2013**

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**Register at [www.sebc.com](http://www.sebc.com)**

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## SESSION HIGHLIGHTS

### 9:00A.M.—10:00A.M. Concurrent Tracks

#### ◆ **Retirement Plan Investment Options**

*Lee Applebaum, CFP®, CRPC®, AIF® Plan Sponsor Consultants  
Liz Rutherford, Johnson + Sterling*

*Moderator: Bert Carmody, Southeastern Fiduciary Svcs*

How can an employer determine the investment options right for their plan and their employees? Are Target Date Funds appropriate for your employees? Which Target Date Fund? How does ERISA section 408(b)(2) impact the plan? Gain insight into how to select and maintain the right funds for your plan.

- *Investment Options*—how many and which ones? Qualified Default Option?
- *Differentiating Amongst Target Date Funds*
- *Costs – Investment Options/Recordkeeper*
- *Investment Policy – documenting/following the process*

#### ◆ **Healthcare Reform—Are you Ready?**

*Elizabeth Beube, Maynard Cooper & Gale PC  
Debra Mackey, Burr & Forman LLP*

*Moderator: Judi Braswell, Behavioral Health Systems*

While parts of Healthcare reform are being implemented in 2013, there are major changes mandated for 2014. Have you made all your decisions? Are you going to pay or play? Are your records in order to determine who is eligible, when and for what? Have you determined the “affordable” premium?

### 10:15A.M.—11:15A.M. Concurrent Tracks

#### ◆ **How to get the most out of your wellness program?**

*John Leary, Virgin HealthMiles*

*Jenny Logan, Behavioral Health Systems*

*Natalie Nelson, Wellness Director, Children’s Hospital*

*Jonna Wallace, AVP, Manager Wellness, Regions Bank*

*Moderator: Judi Braswell, Behavioral Health Systems*

Are your employees engaged in your wellness program? What are some ways to get “buy-in” from employees and management? Wellness is an integral part of healthcare reform. How can you get the most benefit from wellness while controlling costs.

#### ◆ **401(k) Plan Fiduciary Concerns**

*Bert Carmody, Southeastern Fiduciary Services LLC*

*James Taylor, Regions Trust Institutional Services*

*Moderator: Debra Mackey, Burr & Forman LLP*

Fiduciary liability in your 401(k) plan is a key topic affecting your company. The rules affecting participant directed investments have changed significantly. Employers must stay on top of the latest developments to avoid liability. Two experienced advisors will address the following questions in this session:

- *What is the legal landscape for participant directed investments?*
- *Who in your company is a fiduciary and what are their obligations?*
- *Are your plan fiduciaries in compliance?*
- *How does an employer monitor fiduciary compliance?*

### 11:30A.M.—1:00P.M. Lunch

#### **General Session with Speaker**

Jennings B. Marshall, Ph.D., Chair & Professor of Economics, Department of Economics, Finance & Quantitative Analysis; Brock School of Business, Samford University

*Moderator: Debra Mackey, SEBC Vice President*

Join us for lunch as we hear from Dr. Marshall about the local, regional and national economy. What does this mean to us as employers and to our employees? How does the changes in the economy affect you and your organization? What does the future hold?

### 1:15P.M.—2:15P.M. Concurrent Tracks

#### ◆ **401(k) Plans—Auto-Enroll, Auto-escalate—what and how you can do it!**

*David Jaffe, Bradley Arant Boulton Cummings LLP*

*Donna Cornwell, O’Neal Steel*

*Moderator: Gordon Nichols, Bradley Arant*

Especially in these challenging economic times, what can employers do to encourage employees to participate in the 401(k) plan? What are some of the secrets of getting employees to participate?

#### ◆ **Consumer Driven Health Plans**

*Steve Neeleman, HealthEquity*

*Mark Johnson, Creative Benefit Solutions*

*Cathey Sullivan, Aegis Technologies*

*Moderator: Judi Braswell, Behavioral Health Systems*

This informative session will help you understand the hows and whys in considering a CDHP. Is it right for your employee population? Do you make the conversion at once? Do you offer it as one option? Does it really reduce costs? Communicating a CDHP plan is important but it can effectively be done.

### 2:30P.M.—3:30P.M. Concurrent Sessions

#### ◆ **Retirement Plan Audit Best Practices?**

*Shannon Black, Black & Pinckard LLC*

*Joe Lassiter, Pearce, Beville, Leesburg, Moore, PC*

*Moderator: Bert Carmody, Southeastern Fiduciary Svcs*

More so than ever, employers are looking to reduce costs. Generally auditing your 401(k) plan may not be an option and as such may not be a cost that can be avoided. This session will feature two CPA’s who audit plans regularly and have seen plans that are easy to audit and those that provide more of a challenge. They will share with us some things you, as an employer, can do to control your audit costs

#### ◆ **Healthcare Exchanges—what you need to know NOW**

*Andy Andrews, Sirote & Permutt P C*

*Martin Sheffield, Natter & Fulmer P C*

*Moderator: Judi Braswell, Behavioral Health Systems*

They are here! What are the differences—private, state, or federal? What do they mean to you and your employees? How should you incorporate an exchange in your health plan offerings.

# SEBC

Southern Employee Benefits Conference

A block of hotel rooms are being held at The Aloft Hotel (a Starwood property) directly across the street from Rosewood Hall. The SEBC rate is \$139 plus taxes. The block will be released on August 12, 2013.

ALOFT BIRMINGHAM SOHO SQUARE—1903 29th Avenue South, Homewood, AL 35209  
Phone: (205) 874-8055 · Fax: (205) 874-8455

## **Cancellation or Substitution Policy**

It is the policy of the SEBC that registration fees are only refundable prior to August 12, 2013. If you need to cancel your registration, cancellations must be in writing. For those registrants who must cancel after April 12, 2013, the Steering Committee has approved the following policy:

A registrant for any SEBC event who is unable to attend may send a substitute to attend in his/her place for the fee that has already been paid. If you send a substitute, please provide the name of the person to the SEBC office prior to the meeting so appropriate registration material may be prepared.

## SEBC

Southern Employee Benefits Conference

The Southern Employee Benefits Conference was incorporated in 1969 to function exclusively as an educational organization in the field of employee benefits. The Conference was organized by and for Plan Sponsors, their advisors and other professionals active in the employee benefits industry.

From the beginning to this day, our culture is one of promoting the understanding and goodwill among the members, coming from various disciplines, by having them work together in a spirit of cooperation on various committees planning the SEBC's events. As the SEBC enters its fifth decade of existence, service and professional excellence, we continue to build on this legacy.

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