

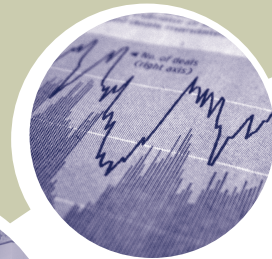


Proudly Present the 3rd Annual

HSA Benefits Implementation

Best Practices in Healthcare Cost Reduction
from Early Adoption of Health
Savings Accounts

September 26 – 28th, 2006
Hyatt Harborside, Boston, MA



Learn best practices from your colleagues to:

- Reduce exorbitant healthcare costs without sacrificing high-level care for your employees
- Educate employees about the advantages of consumer directed health care
- Attract enrollment through plan design and incentive programs
- Choose the optimal sourcing arrangements with HSA providers, insurance carriers and administrators
- Adapt to the evolving regulatory landscape and the Proposed HSA Regulations from Congress and the Treasury for 2007

Hear From:

IBM

**MICROSOFT
CORPORATION**

**MCNEIL CONSUMER
HEALTHCARE**

EDDIE BAUER

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Media Partners:

HSA Benefits Implementation

Best Practices in Healthcare Cost
Reduction from Early Adoption of
Health Savings Accounts

- According to the U.S. Dept. of Commerce, the average employer spends \$14,000 on benefits per employee – nearly half again the cost of payroll.
- HSA enrollment has tripled in the last year

"Employers and employees have invested nearly \$1 Billion in HSAs as a way to fight healthcare inflation and better direct their medical and dental expenditures." – Don Brunell, The Columbian, 4/25/06

Dear Friends and Colleagues,
The cost of healthcare has risen at double digit rates and may soon exceed employers' capacity to offer conventional defined benefits programs. HSAs are an attractive way for employers to reduce the near-crisis level cost of providing health benefits without sacrificing quality care options for employees. While national enrolment almost tripled last year, the implementation of HSA-based health plan offerings in benefit programs is still a work in progress for most organizations due to the wide, complex variety in sourcing options, administrative complications, and difficulty in educating and attracting employees among other challenges.

Our third annual event on the topic, HSA Benefits Implementation is the only conference on Health Savings Accounts featuring case studies and comparative insights from HR and benefits executives at major employer organizations including **IBM, Microsoft, and McNeil Consumer Healthcare**. It will be a fantastic opportunity for benchmarking and best practice sharing between you and your counterparts at other companies on this new and evolving approach to health benefits delivery.

The program will identify and explore key challenges and case-proven, successful strategies for implementing HSA options into benefits programs. Attendees will learn about:

- **Effective approaches for educating employees about using their HSA and becoming informed healthcare consumers**
- **Incentive programs for attracting enrollment**
- **Legal and regulatory considerations for HSA implementation**
- **Orchestrating the optimal sourcing strategy between health plan providers and administrators**
- **Related alternative CDH options for employers such as HRAs and FSAs**

In addition, you can sign up for our interactive workshops which provide a comprehensive discussion on the best tactics to overcome your biggest challenges.

Register yourself and a team of colleagues today, and receive the early bird discount. We've made it easy to sign up. Call 1-800-882-8684, book online at www.iqpc.com/humanresourcesiq or FAX the registration form on the back of this brochure to (973) 256-0205.

I look forward to meeting you in September.

Regards,



Brandon Kaplan
Conference Director
brandon.kaplan@iqpc.com



Who Will Attend?

Employers

Vice Presidents, Directors and Managers of:

- **Human Resources**
- **Benefits**
- **Compensation**
- **Administration**

Health Plans

Vice Presidents and Directors of:

- **Product Development / Management**
- **Planning**
- **Product Innovation**
- **Business Development**

This conference is also of interest to:

- **Consultants**
- **HSA Banks**
- **Third Party Administrators**

Conference Chair



Rob J. Thurston is the President of HR Consulting Group, Inc. and has 25 years of experience of consulting in human resources, benefits and management strategic planning. Before entering his principal role at HRCG, he served as the National Vice President of Fred S. James Consulting. As Benefits and Assistant Strategic Planning Coordinator for Delta US, he worked with Hewitt Associates to design the 9th 401k plan ever implemented. He's published 3 books and over 26 articles, and he's spoken at numerous events for benefits and healthcare executives. He received designation as an Accredited Executive in Personnel (AEP) from SHRM in June, 1983. Rob has a B.S. in Economics and Spanish and an MBA with emphasis in Organizational Behavior from Brigham Young University.

About the Organizer

Human Resources IQ and **Healthcare IQ**, are divisions of IQPC, and are dedicated to providing practical, detailed information through educational conferences held at the national level. International Quality & Productivity Center (www.iqpc.com) provides millions of business executives with tailored, practical conferences, keeping them up-to-date with industry trends, technological developments and the regulatory landscape. Last year alone, IQPC produced more than 1,200 events, and we continue to grow. Founded in 1973, IQPC now has offices across five continents around the world.

IQPC WOULD LIKE TO HEAR FROM YOU

Human Resources IQ and Healthcare IQ are looking to expand course offerings. Do YOU have an interesting "story to tell" or a "hot" conference topic idea? If so, please send a short e-mail to brandon.kaplan@iqpc.com.

Main Conference Day One

Wednesday, September 27, 2006



8:00 **Continental Breakfast and Registration**

8:30 **Welcome and Opening Remarks from the Chair**

8:45 **Implementing an HSA in a Competitive Benefits Environment – Aligning to Corporate Objectives**

During this presentation, Microsoft will walk you through various considerations, strategy and practical experiences of implementing an HSA. Whether you are in the midst of implementing your plan, have not yet committed to the HSA concept, or are post-implementation and are evaluating further modifications, there will be content included that will be of great benefit to you. Some of the issues to be covered include:

- Assessing internal and external landscape – applying guiding principles
- Considering advantages of offering HSAs as an option
- Adopting HSAs while maintaining a competitive benefits program
- Attracting enrollment – balancing cost and quality equation
- Impacting increasing health benefit trend rate
- Reviewing effective communication tools to ensure consumers are engaged
- Launching the HSA – practical techniques and lessons learned

Mike Ralph, Benefits Manager, Microsoft Corporation

9:30 **Implementing Health Savings Accounts as a Savings Vehicle for the Future**

High Deductible health plans with Health Savings Accounts provide individuals with many advantages over traditional medical plans. They tend to be more affordable in terms of contribution costs and offer tax savings on contributions and HSA withdrawals for qualified medical expenses.

- Challenges and opportunities that are possible by offering HSAs
- IBM's implementation experience
- Implementation challenges experienced and means to overcome them
- Current challenges and future needs

Jim O'Sullivan, Program Manager, Health Benefits, IBM

10:15 **Morning Networking and Refreshment Break**

11:00 **Adding an HSA to your Benefits Offering Next Year**

Moving your employees down a path to become engaged healthcare consumers can be a complicated task. Companies need to start from square one and develop a multifaceted plan to successfully launch an HSA. This session will cover the five steps being taken by the Eddie Bauer Company to launch an HSA in 2007.

- Set the goal
- Make the plan attractive
- Educate employees
- Leverage the expertise of experts
- Start early

Karl Weiss, Manager, Associate Benefits, Eddie Bauer

11:45 **Migration from Defined Benefits to Defined Contributions: Logan Aluminum, A CDH Case Study**

Logan Aluminum is a single site rolled aluminum manufacturing company with approximately 1,000 employees. They implemented their consumerism program on a full replacement basis in 2003. Their program, designed and managed in alignment with their corporate values and guiding principles, has experienced average annual cost increases at 50% of national trends. Logan Aluminum's experience as an early CDH adopter provides valuable "lessons learned" type insight derived from real world experience for employers and other plan sponsors considering a migration to defined contribution. This case study will provide information on:

- Incentive programs tied to the achievement of personal improvement and corporate goals
- Prevention and wellness programs
- Health management program integration
- Sharing cost management savings vs. cost shifting

- Employee involvement in decision making
- Approach to plan design and fund contributions

Brian Dalbey, Senior Consultant, Consumer Strategies, Jardine Lloyd Thompson LLC
Speaking on Behalf of Logan Aluminum

12:30 **Networking Luncheon for Speakers and Delegates**

1:30 **A Step-by-Step Approach to Implementing HSAs in Small to Mid-sized Companies**

Many small and medium sized employers are now looking to High Deductible Health Plans (HDHPs) paired with HSAs as a potential solution to controlling rising health insurance costs. However, marketing a new plan to employees who are used to a traditional PPO requires careful planning and extensive communication. In this presentation, you'll learn how one mid-sized employer successfully introduced its employees to health care consumerism and how your company can start to put the same type of program in place at your next health plan renewal. Attendees will learn:

- How to use employee focus groups and other traditional market research tools to understand how your employees are likely to respond to an HSA offering
- How to use this market knowledge to select the right HDHP provider and HSA financial partner to deliver the best value to your employees
- A step-by-step process to modify your current fully-insured plan into a high-deductible health plan that will generate immediate savings for your organization and your employees
- Effective ways to tailor your internal HSA marketing campaign to different employee groups to maximize plan enrollment

J. Michael Vittoria, Director of Human Resources, Bacou-Dalloz USA

2:15 **Increasing Profit through Enrollment of the HSA**

It's not a secret that Consumer Directed Health Accounts (FSAs, HSAs and HRAs) are misunderstood and underutilized employee assets. Why is that? As a benefits professional, you understand the value of these accounts, why don't your employees? It's quite simple really. We haven't been communicating in their language, the language of the Consumer. We haven't fulfilled their needs, alleviated their concerns nor have we overcome their misconceptions. Why should they participate if they don't see the value? Attend this session and learn how you can implement a plan to build employee knowledge, demonstrate employee value and achieve the enrollment and deposit goals you desire. Attendees will walk away with the knowledge to:

- Understand what motivates your employees
- Think like a consumer and speak their language
- Overcome obstacles that impede the achievement of your enrollment goals
- Access the tools necessary to create employee value

Concepts and lessons are derived from the successful McNeil Consumer Healthcare business model for implementing consumer-directed plans with multiple CDHP stakeholders.

Leo J. Garneau III, Franchise Business Director, Health Account Marketing and Sales, McNeil Consumer Healthcare

3:00 **Afternoon Networking and Refreshment Break**

3:45 **The Many Flavors of CDHC: Alternatives to HSA**

Health Savings Accounts are a powerful tool, but they're not for everyone. CDHC comes in many other "flavors" (e.g. HRAs) and, typically, these alternatives give employers greater design and funding flexibility. In this session, we will review the many available paths to CDHC and talk about the advantages...and disadvantages...of each.

David Cowles, Co-Founder and Principal, Benemax

4:30 **Closing Remarks from the Chair and End of Day One**

Main Conference Day Two

Thursday, September 28, 2006



8:00 Continental Breakfast & Registration

8:30 Chairperson's Recap of Day One & Opening Remarks

8:45 Proposed HSA Regulations from Congress and the Treasury for 2007

HSAs are the centerpiece of the Bush Administration's plan to reform the US health care market. The White House seeks to expand HSAs by making them more flexible to appeal to more people.

Some changes to HSA regulations that the White House supports which Congress and the Treasury might enact in the coming year:

- Create tax-deductible, individual HSA plans
- Increase the HSA contribution limits to the health plan's out-of-pocket maximum
- Allow employers to contribute more for chronically-ill workers
- Permit greater flexibility in coordinating HSAs with HRAs and FSAs
- Allow employers to provide individually owned, personal and portable coverage
- Allow seniors to open HSAs to pay for health care needs not covered by Medicare
- Treasury is set to tighten up on non-qualifying health plans with HSAs

Dr. Devon Herrick, Senior Fellow, Health Economist, The National Center for Policy Analysis

9:30 The Current Healthcare Crisis: Are HSAs a Solution?

How did we get into this crisis? How can we get out? Do HSAs contribute to the solution? This presentation, by a physician, will describe the actual challenges faced each day in the office by medical personal as they attempt to provide care to patients using the current economic model. In this model, party A buys from party B and party C pays. As one would predict, party A is always demanding more, in part, because they are not paying. Party C always wants to pay less. Why? Because they receive little if any benefit from it. In this zero sum game, no one wins – not the patient, not the payer, not the medical system and surely not the employer.

Command economies with their use of price controls have always failed and resulted in shortages. In healthcare, the most obvious is the nursing shortage. Other shortages are less obvious. Yet we continue to use this failed approach. HSAs could help to correct these problems by incorporating a Free Market approach to our failed healthcare system.

Dr. Richard Dolinar, Senior Fellow, Endocrinologist, The Heartland Institute

10:15 Morning Networking and Refreshment Break

11:00 HSAs From An Individual's Perspective and the Forgotten Entrepreneur in Healthcare or "You Mean I Have To Pay For This Myself?"

An HSA plan is "individual" whether it is obtained through an employer or through an individual health plan. Once employees have a high deductible health plan and a new checking account—what's next? Topics discussed include:

- Entrepreneurial solutions
- No-access-fee pharmacy plans
- Review and settlement options
- Internet healthcare
- Drug store clinics
- The role of PPOs
- Price transparency
- The retirement angle

Craig C. Conn, President, Conn & Associates, Inc.

11:45 Vendor Exposition Panel

This panel will give plan carriers, HSA Banks and TPAs an opportunity to explain their products and services. A question

and answer session will allow audience members to inquire about the demonstrated solutions.

Additional vendors are still being confirmed. Please visit the web site: www.iqpc.com/humanresourcesIQ for updates on participants.

If you'd like to join the panel, please contact Brandon Kaplan at brandon.kaplan@iqpc.com or call 212-885-2799.

12:45 Networking Luncheon for Delegates and Speakers

1:45 How to Select a Vendor, TPA and Investments for a HSA

The latest in CDH plans involves advanced HSAs, HRAs, FSAs and RMAs for retirees. This presentation will show how you can link debit cards, and evaluate and select a consultant, vendor, TPA and investments.

- How to link HSAs
- How to implement 3 Debit Card platforms within 30 days
- How to link medical providers and systems to the enrollment and claims processes
- How to increase participation by offering investment account and interest on monies
- How to use a trust to benefit the employer and employees

Rob Thurston, President, HR Consulting Group, Inc.

2:30 Integrating HSAs into the Employer Market

Over 10 million employees are now in consumer-driven accounts. Open enrollment this year shows that HSAs are starting to catch on, and HRAs are rising on the radar screen. This session will present a real-world view of where CDH accounts are going in the employer group health market in 2007 based on the latest numbers. Market projections will be made at the session for June 2007 across specific products, plus the real story on how deeply HSA/HRAs will penetrate over time.

- Understand the factors that are causing many employees to resist HSAs
- Learn why today's outlook for CDH is going to change rapidly in 2007
- Find out what will happen to CDH premiums in the next five years

William R. Boyles, Publisher, Consumer Driven Market Report

3:15 Afternoon Networking and Refreshment Break

4:00 Is it Time to Have a Business Plan for Employee Benefits?

This presentation will explore the necessary components and considerations for employers to formulate a business plan for their benefits programs. Topics covered will include:

- Business plan overview
- Why it applies to employee benefits
- What are the ramifications if you don't create a business plan and use it
- When should you implement?
- How will your staff react to CDHP?
- How do you involve staff in your business plan?

Tom Jacobs, Employee Benefits Attorney, EFlexGroup

4:45 Closing Remarks from Chair and Conference Conclusion

Pre-Conference Workshops

Tuesday, September 26, 2006

A

8:30 am - 11:00 am

Registration – 7:30 am (Breakfast Included)

Factors to Consider in Planning Implementation of a Consumer-Directed Health (CDH) Benefit Program

Since the emergence of CDH plans in the late 1990's employers have been asking if consumerism is an appropriate and viable long-term approach to managing health benefits. A number of challenges and questions revolve around employee response, short vs. long-term potential for savings, program design, enrolment and employee education.

The good news is that thanks in large part to the efforts of early CDH adopters and the continued growth of consumerism programs over the past several years, much has been learned regarding effective strategies for designing, implementing and managing consumerism programs. While it is still early, best practices have started to emerge and industry capabilities and resources are being developed to meet the growing needs of an increasingly "engaged" consumer marketplace. Along with addressing commonly asked questions regarding consumerism, information provided during this workshop will include:

- Assessing organizational readiness for consumerism
- Program selection HRA, H.S.A. or both
- Plan design and contribution strategies
- Factors to consider when offering a CDH program alongside a traditional defined benefit plan
- Communication, education strategies, resources and tools designed to enable and enhance consumer decision making
- Integration of programs for health management, prevention and wellness
- The role of incentive programs
- Common pitfalls, what to avoid

Brian Dalbey, Senior Consultant, Consumer Strategies, Jardine Lloyd Thompson LLC

B

11:15 am - 2:15 pm

Registration – 11:00 am (Lunch Included)

How to Avoid HSA Pitfalls and Traps: A Legal but Practical Perspective

So you think you know everything you need to know about HSAs? Many have come to believe, for one reason or another, that setting up HSAs for employees requires little or no effort on their part.

While setting up HSAs is somewhat short of rocket science, there are a number of issues to be aware of in order to avoid the hidden HSA traps and pitfalls that can result in serious financial exposure for employers and employees. This workshop will further explore the regulatory and legislative items one can expect to see in the next few years. In this session you will walk away with:

- The knowledge to properly develop your HSA
- Tips on choosing a vendor and setting up HSAs for employees
- Knowledge of the traps and pitfalls associated with making contributions to HSAs of employees
- Information about distributions and the responsibility with respect to the tax free qualification of them

Ashley Gillihan, Attorney, Employee Benefits and Executive Compensation Group, Alston & Bird LLP

C

2:30 pm - 5:30 pm

Registration – 2:15 pm

Seamless Plan Integration

With healthcare inflation rising to unsustainable levels, HSAs and consumer driven healthcare are the future of employee benefits delivery and an effective approach to cutting costs over the long term. Implementing HSA plan options compatibly with regulatory requirements and building HSAs into existing plan options are major challenges for employers considering HSA adoption. This interactive session will afford attendees the knowledge to formulate a seamless pre-tax plan by integrating HSAs with HRAs, Flex Plans and other health benefits offerings.

Tom Jacobs, Employee Benefits Attorney, EFlexGroup

D

5:45 pm - 8:45 pm

Registration – 5:30 pm (Dinner Included)

How to Achieve a Successful Consumer Driven Health Plan/HSA in 10 Steps

Most employers and even a lot of benefits manager and their consultants/brokers are hesitant to implement a Consumer Driven Health Care Plan (CDHC) which includes Health Savings Account (HSA). Many have been told to implement a Health Reimbursement Arrangement (HRA) first. What should you do?

This interactive session will show you step by step how to explain to the top management of your firm the tax savings by offering a CDHC Plan and how to implement a HSA or HRA.

Rob Thurston, President, HR Consulting Group, Inc.

Sponsorship and Exhibition Opportunities

Sponsorships and Exhibits are excellent opportunities for your company to showcase its products and services to high-level, targeted decision makers attending the HSA Benefits Implementation event. Human resources IQ and HSA Benefits Implementation helps companies like yours achieve sales, marketing and branding objectives by setting aside a limited number of event sponsorships and exhibit spaces – all of which are custom-tailored to help your company create a platform to maximize its exposure at the event.

For more information on Sponsoring or Exhibiting at this event, please contact **Shannon Forrester** at 212-885-2719 or via email at sponsorship@iqpc.com.

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Mail: International Quality & Productivity Center
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