



***Controlling Costs in an Ever-changing
Legislative and Regulatory Environment***

*April 22 to 23, 2004
Hilton Crystal City Hotel
Arlington, VA
2004 WEBA Awards Banquet
April 22, 2004*

**REGISTRATION DISCOUNT EXTENDED UNTIL
APRIL 9TH**

Sponsors Include:

MetLife
Palmer & Cay Consulting Group
Spectera
International Foundation of
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American Solutions for Business
The Hartford
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Diversified Investment Advisors
Advocate EAP
Unimerica Workplace Benefits
Vision Service Plan

*Join WEB at the premier conference designed to address cost savings and
regulatory concerns in three tracks of study:*

<i>Retirement</i>	<i>Health, Welfare and Fringe Benefits</i>	<i>Benefits Boot Camp</i>
For Retirement Benefits Professionals	For Health, Welfare and Voluntary Benefits Professionals	For New Employee Benefits Professionals Looking for Comprehensive Introductory Training

Agenda

Wednesday, April 21, 2004

5:30 to 7:30 PM Registration

Thursday, April 22, 2004

8:00 to 9:00 AM Continental Breakfast and Registration

9:00 to 10:30 AM BRAVE NEW WORLD: THE GENOMICS REVOLUTION

**Connie Harmsen
CEO, Banner Estrella Medical Center**

In June 2002, it was announced that the human genome had been successfully sequenced. The work was heralded as the most significant scientific discovery to date for humankind.

Just what impact will our new understanding of genomics have on society, health care, business, insurers, and future generations? How will we handle the implications genomics will have to change our world? What decisions would you personally make?

This exciting presentation will inform participants about the Human Genome Project, its applications to health care and society, and encourage you to consider legal and ethical challenges thrust upon humanity as a result of this fascinating new knowledge.

10:30 to 11:00 AM **BREAK WITH EXHIBITORS**

11:00 to NOON **BREAK OUT SESSIONS**

RETIREMENT

SESSION 1 - DEVELOPING OR REVISING A RETIREMENT BENEFIT STRATEGY

Judy Mazo
Senior Vice President/Director of Research,
The Segal Company, Washington

Most plan sponsors and consultants working with plan sponsors should carefully review and develop a long-term strategy for each retirement plan program. This long-term approach can save organizations time, money and resources as well as address compliance concerns and participant satisfaction issues. This "hands-on" session will focus on how to implement this type of initiative.

Henry Freeman
Vice President, The Segal Company, New
York

SESSION 2 - DEFINED BENEFIT PLANS: DO THEY STILL MAKE SENSE

Laura S. Rosenberg
Vice President, Fiduciary Counselors, Inc.
(Formerly with PBGC)

With the increasing number of employers terminating their defined benefit programs, the compliance concerns regarding cash-balance plans as well as the interest-rate concerns that are bottlenecked in Congress, many employers are wondering: "Do defined benefit plans still make sense?" This session will look at the long-term health of the defined benefit plan system and will provide a basis for helping employers and service providers address these concerns.

J. Mark Iwry
Senior Fellow, Brookings Institution and
Sullivan & Cromwell (formerly Benefits
Counsel, U.S. Treasury)

HEALTH, WELFARE AND FRINGE BENEFITS

SESSION 3 - MANAGING THE PRESCRIPTION DRUG BENEFIT WITHOUT SHIFTING COSTS

Robert Nease, Ph.D.
Vice President, Express Scripts, Inc.

Does the sense of entitlement around prescription drugs pit members against their plans? How are plans responding to the relentless growth in prescription drug spending? Is it fair to shift rising costs to members? Is it necessary? This interactive, evidence-based workshop will reveal what plan members really think... and why there is hope for maintaining a financially healthy pharmacy benefit while meeting member needs.

SESSION 4 - RETIREE HEALTH - CREATIVE SOLUTIONS IN TODAY'S ENVIRONMENT

Laura Canniff and Bev Haglund
Co-Founders, Retiree Service Center

From FASB liability recovery to fixed cost benefits, this session provides an overview of time-tested and innovative methods to help control retiree benefit costs and reduce administrative burden, while increasing the service satisfaction of your retiree population.

BENEFITS BOOT CAMP - Session A ERISA: OVERVIEW OF COVERAGE AND BASIC CONCEPTS - KEEPING YOURSELF AND YOUR BUSINESS OUT OF TROUBLE

Quana C. Jew, Esq.
Partner, Arent Fox, PLLC

A practical overview of the most significant aspects of the Employee Retirement Income Security Act of 1974 (ERISA). The session will focus on fiduciary requirements for plan sponsors, administrators and service providers as well as address the basic concepts of ERISA to help individuals and businesses avoid costly mistakes.

William R. Charyk, Esq.
Managing Partner, Arent Fox, PLLC

NOON to 1:15 PM **LUNCHEON AND KEYNOTE SPEAKER**
DOL STUDY OF PLAN AUDIT QUALITY AND OTHER REPORTING COMPLIANCE ISSUES

Ian Dingwall (Invited)
Chief Accountant, Employee Benefits Security Administration (DOL)

1:15 to 1:45 PM **VISIT WITH EXHIBITORS**

1:45 to 2:45 PM **BREAK OUT SESSIONS**

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SESSION 5 - CONSUMER DRIVEN HEALTHCARE: PROVIDER OVERVIEW AND CLIENT CASE STUDY

Hear one employer's personal experience with implementing a consumer driven healthcare program - from plan design and the impact on company costs to the impact on employees. Learn how an employer and consulting firm can work as a team to find a solution that best fits the needs of that employer.

Cynthia Feiden-Warsh
Vice President, Lumenos

Fred Williams
Director of Benefits and Strategic Alliances,
Quest Diagnostics, Inc.

BENEFITS BOOT CAMP - Session B DB AND DC PLANS - SIMILARITIES AND DIFFERENCES

A practical overview of the most common features and benefits of defined benefit and defined contributions pension plans. The session will focus on how ERISA and the Internal Revenue Code (IRC) apply to these plans and how their features and compliance standards differ.

Dori Boulden
WEB DC Chapter President, Riggs Bank

2:50 to 3:50 PM **BREAK OUT SESSIONS**

RETIREMENT

SESSION 6 - KEEPING PLANS IN COMPLIANCE: IRS AND DOL VOLUNTARY CORRECTION PROGRAMS

Tom Pevarnik
Director, Deloitte & Touche (formerly with the IRS)

Plan sponsors work diligently to keep plans in compliance with ERISA and the IRC. However, even the most diligent employers discover violations. Learn from a national compliance expert and former IRS official about voluntary correction programs offered by the IRS and DOL that permit employers to self-correct violations with little or no penalties or sanctions.

Jeffrey Monhart
Senior Investigator, Office of Enforcement, Employee Benefits Security Administration, DOL

SESSION 7 - MUTUAL FUND FEES - WHAT ARE THEY AND WHAT SHOULD PLAN FIDUCIARIES KNOW?

Charles H. Kennedy
Vice President, Retirement Services, Invesmart, Inc.

The fees charged participants and plan sponsors by mutual fund companies can significantly affect the long-term returns of participants in retirement plans. This fee issue is receiving heightened scrutiny by Congress. Is your plan or are your clients paying too much for their investment opportunities? This session will look at those issues and offer solutions that can save plans money and protect them against costly litigation.

Sandy Pappa
Principle, Mercer Human Resource Consulting

HEALTH, WELFARE AND FRINGE BENEFITS

SESSION 8 - SELECTING APPROPRIATE ELECTIVE BENEFITS FOR YOUR WORKFORCE

Frank J. Fimmano, CLU
Vice President, Health and Welfare Practice Aon Consulting

How to create a strategy for and implement a Voluntary Benefits Plan that both works for your workforce and is seen as a real benefit to employees. Your "take away" will be a "Voluntary Benefits MRI" to help you assess your own company's appetite for various Voluntary Benefits programs.

SESSION 5 - CONSUMER DRIVEN HEALTHCARE: PROVIDER OVERVIEW AND CLIENT CASE STUDY

Cynthia Feiden-Warsh
Vice President, Lumenos

Fred Williams
Director of Benefits and Strategic Alliances, Quest Diagnostics, Inc.

BENEFITS BOOT CAMP - Session C Health Benefits and Funding

Denise M. Gavaletz, J.D., CEBS
President, Touchstone Consulting Group

This session looks at the basic components of health benefit programs as well as the methods to fund these various benefits.

3:40 to 4:15 PM **BREAK WITH EXHIBITORS**

4:15 to 5:15 PM **BREAK OUT SESSIONS**

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Laura Canniff and Bev Haglund
Co-Founders, Retiree Service Center

BENEFITS BOOT CAMP - Session D
Alphabet Soup of Welfare Benefits

Jim Kraynik
Vice President, ARAG Group

This session will be a "walk" through the acronyms surrounding non-health related welfare and fringe benefits. This journey will provide comprehensive explanations for short-term disability, long-term disability, group term life, flexible spending, dependent care and other fringe benefit and welfare programs.

6:00 to 7:00 PM

CONFERENCE COCKTAIL RECEPTION IN EXHIBITOR HALL

7:00 PM

WEB BANQUET AND AWARDS CEREMONY

Join WEB in honoring companies and individuals for their outstanding achievements in the employee benefits arena.

Keynote Speaker - Sandra Block, *USA Today*

Friday, April 23, 2004

8:00 to 9:00 AM

Continental Breakfast and Registration in Exhibition Hall

9:00 to 10:30 AM

LEGISLATIVE UPDATE

James Klein
President, American Benefits Council

Get an overview of what is happening in Washington, DC from one of the nation's leading employee benefit advocacy organizations, the American Benefits Council.

10:30 to 11:00 AM

BREAK WITH EXHIBITORS

11:00 to NOON

BREAK OUT SESSIONS

RETIREMENT

**SESSION 9 - FIDUCIARY DUTIES IN
DEFINED CONTRIBUTION PLANS**

Nell Hennessy
President, Fiduciary Counselors, Inc.

Dana Domone
Assistant Managing Editor, BNA, Inc.
(Member of Plan's Trustee Board)

With the fallout surrounding the collapse of Enron, existing mutual fund and fee issues, and increased litigation from plan participants, fiduciaries issues in defined contributions plans have become increasingly important. This session will focus on what employers and plan fiduciaries should be doing to ensure fiduciary standards are being met.

**SESSION 10 - RETIREMENT SAVINGS
FINANCIAL EDUCATION: FROM CRADLE
TO GRAVE**

Don Blandin
President, American Savings Education
Council

Janice Y. Burnham
President, The ROC Group

HEALTH, WELFARE AND FRINGE BENEFITS

**SESSION 11 - CREATING AN RFP FOR
PRESCRIPTION DRUG PLANS**

Joanne Sica
Assistant Vice President, Aon Consulting

**SESSION 12 - MEDICARE MODERNIZATION
ACT - IMPLICATION FOR HEALTH PLANS
AND PHARMACY BENEFIT MANAGERS**

John Gorman
President and CEO, Gorman Health Group

**BENEFITS BOOT CAMP - Session E
COBRA/HIPAA OVERVIEW**

Andrea Bailey
Partner, Constangy, Brooks and Smith

The last three years have dramatically illustrated the importance of investment diversity and a basic knowledge of financial planning. And without these basics, employees may not fully appreciate the value of the employer's retirement plans or how to use them in retirement. This session focuses on successful retirement education programs and communication that has increased participation and appreciation of the plan.

As the cost for providing prescription drug benefits soar, this session will help you evaluate if carving out prescription drugs from the medical plan makes sense for your company or your clients. Learn practical "how-to" steps for developing a request for proposal for prescription drug plans.

Touted as the most extensive reform to the Medicare program since its inception in 1965, the Medicare Modernization Act (MMA) creates a prescription drug benefit, enhances and restructures the Medicare Part C components and provides a number of critical reimbursement adjustments. Learn about the implications of this legislation for private health plans and pharmacy benefit managers (PBMs).

This session will provide attendees with an overview of the requirements of COBRA and HIPAA, and how these laws affect employee benefit plans and their participants.

NOON to 1:15 PM

LUNCHEON AND KEYNOTE SPEAKER

A Different Perspective on Dental Benefit Plans

Dr. Alan Vogel
Vice President, National Dental Director, MetLife

Dental benefits are often mistakenly thought of as a "commodity." However, price alone does not equate to program value. Our speaker will examine:

- The State of the Industry
A focus on the potential impact a dental program has on the total cost of employee benefits as well as the key drivers of dental expenditures. With dental expenditures expected to top \$118 billion in the next 10 years, it is critical that employers and insurance carriers alike understand and address the forces at work in the dental industry.
- The State of the Benefits Marketplace
A focus on the concerns of the marketplace today and how quality-focused insurance carriers are changing the way they develop their dental products and service delivery to meet the future needs of the marketplace.

1:15 to 1:45 PM

LAST CHANCE TO VISIT WITH EXHIBITORS

1:45 to 2:45 PM

BREAK OUT SESSIONS

RETIREMENT

SESSION 9 - FIDUCIARY DUTIES IN DEFINED CONTRIBUTION PLANS

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SESSION 12 - MEDICARE MODERNIZATION ACT - IMPLICATION FOR HEALTH PLANS AND PHARMACY BENEFIT MANAGERS

John Gorman
President and CEO, Gorman Health Group

BENEFITS BOOT CAMP - Session F EXECUTIVE BENEFITS

Alan B. Rose
Vice President, M Benefit Solutions

This session will focus on the types of executive benefit programs and structures that are available to employers including Rabbi Trusts and 419 Welfare Trusts and typical funding arrangements.

2:45 to 3:00 PM

BREAK

3:00 to 4:15 PM

LATE-DAY TRADING, MARKET TIMING AND SOFT DOLLARS- WHAT ARE THE ISSUES AND WHAT ARE THE SOLUTIONS?

Great attention is being paid to the scandals related to late-day trading and market-timing. "Soft Dollar" arrangements are also being carefully reviewed by Congress and Federal agencies. What are the issues involved and what does this mean to employee benefit plans? This session will offer an insight on how plan fiduciaries should be reacting to these issues, and will present some innovative analysis of how mutual fund companies are meeting their fiduciary duties.

Donald B. Trone, AIFA
Founder and Chief Executive Officer, Foundation for Fiduciary Studies

Jennifer Eller
Attorney, Groom Law Group

4:15 PM

CONFERENCE CONCLUDES

SOCIAL OPPORTUNITIES

Friday, April 23

Join fellow conference attendees at a performance of the **Capitol Steps**. The Capitol Steps, the only group in America that attempts to be funnier than the Congress, is a troupe of current and former Congressional staffers who monitor events and personalities on Capitol Hill, in the Oval Office, and in other centers of power and prestige around the world and then take a humorous look at serious issues while providing a nationwide laugh for millions. For more information, go to www.capsteps.com. Tickets to this event are available for \$30 each. If you want a ticket, please send an email to lowell@webnetwork.org indicating the number of tickets desired. Tickets are only available to individuals registered for the conference and

their guests and family. Advance payment will be required. Cancellations will be refunded only in the event your ticket can be resold.

Saturday, April 24

Grayline Tours offers a variety of bus tours of Washington, DC and Northern Virginia, including the monuments, Mount Vernon, and Arlington National Cemetery. For information on available tours, go to the Grayline Tours website at

www.etix.com/travel/servlet/onlineSale?action=viewTours&franchise_id=29. Interested conference attendees should contact Grayline Tours directly to make tour arrangements.

REGISTRATION FEES

Conference

	Before April 10th	After April 9th
Full Conference Including WEBA Banquet		
Members	\$350	\$400
Non-Members*	\$500	\$550
Full Conference Excluding WEBA Banquet		
Members	\$250	\$300
Non-Members*	\$400	\$450

One-Day Attendance

Thursday

Members** (WEBA Extra)	\$150	\$200
Non-Members** (WEBA Extra)	\$225	\$250

Friday

Members** (WEBA Extra)	\$150	\$200
Non-Members** (WEBA Extra)	\$225	\$250

WEB Excellence in Benefits Awards Banquet April 22, 2004

	Before March 31	After March 30
Members	\$100	\$120
Non-Members	\$120	\$150
Guest	\$100	\$120

(Organizations interested in purchasing a table, contact lowell@webnetwork.org)

* Includes annual WEB membership

** May register separately to attend WEBA Banquet

CONTINUING EDUCATION

WEB will help you qualify for continuing professional education credits. The Conference program will meet the continuing education requirements for ASPA members and Enrolled Actuaries. The program is pre-approved for Continuing Legal Education and CPE credits for auditors in Pennsylvania. If you want CE credits and do not need prior approval, request that WEB file to approve your credits or provide you with the documentation to file yourself.

Register online at www.webnetwork.org/commerce/conferenceRegistration.cfm or use the attached registration form.

WEB Benefits Solutions Conference
Controlling Costs in an Ever-changing Legislative and Regulatory Environment

*April 22 to 23, 2004
 Hilton Crystal City Hotel
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REGISTRATION FORM

Please Check the Appropriate Box:

- I am a WEB Member _____ (Chapter)
 I am not currently a WEB Member

Full Name _____
 Title _____
 Company _____
 Address _____
 City, State, Zip _____
 Email Address _____ Phone _____

WEBA Meal Choice(s) (Beef or Chicken - Include Guest) _____
 Special Requirements _____

Badge Name _____ Primary Track of Study _____

- Please photocopy form for additional registrants
- Registration will be confirmed by email
- Registrants who cancel at least two-weeks prior to the conference will receive a full refund minus a \$100 administrative fee. Refund requests should be send to Lowell@webnetwork.org and call 703-433-9696 to confirm.

Type of registration and fee (Check all that apply):

Full Conference Registration	Member Fee	Non-Member Fee	Cost
<input type="checkbox"/> Full Conference with WEBA	\$350	\$500	_____

Partial Conference Registration (If you cannot attend the full conference but wish to attend a portion, the following options are available)

<input type="checkbox"/> Conference-Only	\$250	\$400	_____
<input type="checkbox"/> Thursday-Only*	\$150	\$225	_____
<input type="checkbox"/> Friday-Only*	\$150	\$225	_____

WEBA Registration (Applies if not registering for Full Conference or are bringing a guest)

<input type="checkbox"/> WEBA Banquet	\$100	\$120	_____
<input type="checkbox"/> Guest - One Guest per Form	\$100	\$100	_____

Guest's Name _____

TOTAL ENCLOSED OR TO BE CHARGED

* Must select below to also attend WEBA Banquet

Select payment option:

- I have enclosed a check made payable to WEB Network
 Please charge my credit card (check card to be billed and complete information below):

<input type="radio"/> Visa	<input type="radio"/> MasterCard	<input type="radio"/> American Express
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Credit Card Number _____ Exp. Date: ___/___/___

Name on Card _____ Signature _____

Billing address if different from registration address: _____

Send Reservation Forms or You May Fax Forms that Use Credit Cards To:

Worldwide Employee Benefits Network (WEB)
 P.O. Box 758619
 Baltimore, MD 21275
 (Fax) 703-433-0369

For questions, email lowell@webnetwork.org or call 703-433-9696.

Hotel reservations may be made directly with the Hilton Crystal City Hotel or you may need to contact local hotels in the area for rooms. If you need help finding a hotel room for this event, please send us an email to lowell@webnetwork.org.

Hilton Crystal City at National Airport
 2399 Jefferson Davis Highway, Arlington, VA 22202
 Phone: 703-418-6800 Ext. 5799