Final Program Details

An Elevated Education Experience

Register by August 4 and save!

PARTNERS IN EDUCATIONAL EXCELLENCE
Your attendance at the 2017 Symposium is critical to your continued professional development. It’s where you can develop key skills and build relationships to enhance your career success, in a format that helps you make the most of your time. What else does the Symposium offer?

• **Real solutions to your top challenges**—Compliance how-tos and regulatory and legislative updates deliver the latest information. Get a deep dive on best practices and trending data from those facing similar challenges.

• **Customized education**—Sessions are grouped into health, retirement, general and Canadian tracks. You can select sessions within your specialty or explore new topics to fit your needs, interests or challenges.

• **Actionable takeaways**—Each session is packed with valuable information and resources to help you be better prepared to respond more quickly than before.

• **Experts with experience and ideas to share**—With an agenda created by your peers and presented by established experts, you’ll be learning from—and with—people at the forefront of the industry.

• **Exceptional networking**—Get plugged in to a community of benefit professionals who “get it” and are eager to connect. Whether you’re looking for the latest practices, someone to vet ideas with or a new vendor, you’re likely to meet the right person at the Symposium.

• **Continuing education credit**—Don’t scramble at the end of your reporting cycle. Use the Symposium to earn CE credit for a variety of professions. (See page 16 for details.)

**Get an Elevated Education Experience at the Symposium**

Debora L. Green, CEBS, ISCEBS Fellow, CPE-Compliant
2017 President
International Society of Certified Employee Benefit Specialists
Benefits Manager
National Academies of Sciences, Engineering, and Medicine
Washington, D.C.

Cindy L. Conway
2017 Corporate Board Chair
International Foundation of Employee Benefit Plans
Group Director
Global Benefits, Cadence Design Systems Inc.
San Jose, California

This program qualifies for up to 19 CEBS continuing professional education (CPE) credits. Visit www.cebscpe.org for more information.

Who Attends
The Symposium is one of the largest gatherings of credentialed benefit and compensation professionals. Attendees represent corporations, consulting firms, health care organizations, hospitals, banks, insurance companies, investment and administration firms, jointly trusted and public employee benefit plans, law firms and other organizations involved with employee benefits.

Registration Is Open to:
• CEBS, GBA, RPA and CMS designation holders
• CEBS students who have completed one or more exams
• International Foundation corporate members
• Professionals serving the employee benefits industry.

Make Your “Case”
Getting support to attend a conference can be a challenge. Visit www.iscebs.org/toolkit to help you make your case for Symposium attendance. It provides tips on maximizing the educational value as well as cost-effective travel expense strategies.

**REGISTER NOW!**
Use the form on page 21, visit www.iscebs.org or call (262) 786-8771.

Special Guest Registration Rate ($200 Savings) and $300 Unemployed Rate—See page 20.
What’s your specialty? The Symposium has something for you.

The Symposium delivers focused content across four specialty tracks: health, retirement, general benefits and Canadian benefits. Each track offers sessions with edgy topics, timely content and actionable takeaways in a variety of formats, including solution-oriented sessions, case studies and discussion groups.

If you work in U.S. health benefits, you’re no doubt bracing yourself for dramatic change under a new administration. The health track brings you the latest surrounding ACA (or its successor), cost-containment strategies, prescription drug plans, wellness and mental health, along with the engagement, compliance and communication strategies that harness it all.

If you work in U.S. retirement benefits, you’ll appreciate the sessions focusing on tax reform, plan governance, retirement savings, IRS and DOL compliance, and fiduciary best practices. Look to the retirement track to help you stay on top of all the issues you need to know for your plan’s bottom line and for participants’ financial security.

If you specialize in Canadian benefits, you can count on this track to deliver the latest in group and pension topics. What are the latest drug plan cost strategies? How do the CPP and other pension changes impact your plan? What changes are impending at the federal and provincial level? What are other employers doing for participants’ engagement, well-being and mental health?

If you are a generalist, or looking for more strategic or global topics, the general track is the place you’ll find topics like vendor and participant communication strategies, alternate PTO approaches, ancillary and voluntary benefits, and the issues critical for data security.

The employee benefits terrain is evolving as never before. With a community of like-minded benefit professionals from a cross section of employers and industries eager to discuss challenges and share ideas, solutions and best practices, the Symposium is an event you can’t afford to miss.

Find real solutions to your top challenges. It’s your road map to a changing world.

### MONDAY, SEPTEMBER 18

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<th>HEALTH CARE</th>
<th>RETIREMENT</th>
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<tr>
<td>8:00-9:15 a.m.</td>
<td>Welcome and Keynote: Not So Wild and Crazy: Thoughts and Predictions About the Future of Work</td>
<td>U.S. Legislative Update</td>
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<td>Implications of Tax Reform on Retirement Plans</td>
<td>HR and Benefits Tech Trends</td>
<td>Canada Legal/Legislative Update</td>
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<td>PBM Contracting: Are You Playing With a Full Deck?</td>
<td>Reduce the Cost of Mental Health Claims Through Good Management Practices</td>
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### Tuesday, September 19

**8:00-8:30 a.m.**
- **HEALTH CARE**
  - President's Report
- **RETIREMENT**
  - U.S. Legal Update
- **GENERAL**
  - Having the Risk Conversation
- **CANADIAN**
  - Quick Hits: Five Ideas About Pensions in 50 Minutes

**8:30-9:30 a.m.**
- **HEALTH CARE**
  - Hacking Mental Health: How Employers Can Overcome the Four Largest Barriers to Success
- **RETIREMENT**
  - Beyond HIPAA: Data Security and the Benefit Plan
- **GENERAL**
  - Understanding the current level of your risk
- **CANADIAN**
  - An overview of key issues facing DB plan sponsors

**10:00-11:00 a.m.**
- **HEALTH CARE**
  - Using HSAs as a Financial Planning Tool
  - The IRS Retirement Plan Correction Program Retooled for 2017
- **RETIREMENT**
  - Beyond HIPAA: Data Security and the Benefit Plan
- **GENERAL**
  - A checklist of ideas to consider when deciding how to address these issues
- **CANADIAN**
  - Confidence that you are in control of the management of your pension plan

**11:15 a.m.-12:15 p.m.**
- **HEALTH CARE**
  - Current Trends in Employee Health Plans: How Does Your Plan Compare?
  - New Developments in Telemedicine
- **RETIREMENT**
  - Winning the War for Talent: Is Telecommuting the Answer?
- **GENERAL**
  - Considerations for implementing a telecommuting policy
- **CANADIAN**
  - Tips for leaders of multilocation teams

**12:15-1:30 p.m.**
- **HEALTH CARE**
  - Lunch: Fellowship Recognition
- **RETIREMENT**
  - elf from the US Legal Update: Having the Risk Conversation
- **GENERAL**
  - Lunch: Fellowship Recognition
- **CANADIAN**
  - Out of sight doesn’t have to mean out of mind—managing your career as a remote worker

### Wednesday, September 20

**8:00-9:00 a.m.**
- **HEALTH CARE**
  - Ask the U.S. Health Care Expert
  - Life After the End of the Amendment Cycle: Is Your Qualified Plan Up to Date?
- **RETIREMENT**
  - Let’s Talk Retirement Benefits
- **GENERAL**
  - U.S. Legal Update: Followup and Discussion
- **CANADIAN**
  - Let’s Talk Canadian Benefits

**9:30-10:30 a.m.**
- **HEALTH CARE**
  - Go All The Way With HSAs
  - Lessons From Central States
- **RETIREMENT**
  - Let’s Talk Benefit Challenges (for plan sponsors)
- **GENERAL**
  - U.S. Legal Update: Followup and Discussion
- **CANADIAN**
  - Beyond Compensation, Group Benefits and Retirement: Modern Total Reward Strategy

**10:45-11:45 a.m.**
- **HEALTH CARE**
  - The Power of Choice: Supporting Employees With Personalized Plans
  - Deskless Yet Informed
- **RETIREMENT**
  - Fine-Tune Your Plan Through the RFI/RFP Process
  - Mindful Workplace, Engaged Employees
- **GENERAL**
  - Learn how to practice and teach interventions at work, with a contemporary and science-based focus
- **CANADIAN**
  - Actionable tools to assess the effectiveness of mind/body/spirit program interventions

**12:00 noon-1:00 p.m.**
- **HEALTH CARE**
  - Don’t Fly Blind With Your Employees’ Health Care Coverage—The Time for Literacy Is Now
  - Sustainable, Responsible and Impact Investing
- **RETIREMENT**
  - How to Navigate Conversations About Compensation
- **GENERAL**
  - Show Me the Benefits—Group Insurance for Active Employees Aged 45+
- **CANADIAN**
  - Has your organization reviewed its benefits plan taking aged 65+ employees into consideration?
SUNDAY, SEPTEMBER 17
5:00-6:00 p.m.
CEBS Conferment Ceremony and Reception
(See page 17 for details.)

MONDAY, SEPTEMBER 18
8:00 a.m.
Welcome

8:15-9:15 a.m.
Keynote: Not So Wild and Crazy: Thoughts and Predictions About the Future of Work
Speaker: Christopher Chan, Innovation Imagineer, Mercer, San Francisco, California
Take a lively look at some of the most important trends shaping today’s workplace and the predictions and questions they continue to raise. With the increased adoption of new technologies, such as artificial intelligence, robotics and automation, and the different needs and perspectives of a shifting workforce demographic, the modern workplace is in a state of flux. What do the changing expectations of work mean for the benefits you offer, employee engagement and retention, and staying competitive? This interactive and thought-provoking session will explore how these questions will continue to shape the workplace in an always-on society.

9:30-10:30 a.m.
U.S. Legislative Update
Speaker: James Klein, President, American Benefits Council, Washington, D.C.
As the agenda of the new administration continues to unfold, all eyes have been on Washington to learn the potential impact on employee benefit plans in the U.S. Join us for an insightful analysis of potential changes to health and retirement plans, tax policy and entitlement programs. U.S. benefit professionals will get valuable insight into employee benefit policy initiatives and their possible outcomes, while Canadian benefit professionals can gain additional perspective on U.S. legislative issues.

MONDAY, SEPTEMBER 18 (CONT.)
11:00 a.m.-12:00 noon
Concurrent Sessions

H Benefit Plans: The Silent Killer of Your Employees’ Disposable Income
Speaker: Eric Krieg, President, Risk International Benefits Advisors, Fairlawn, Ohio
Health benefit plans, meant to enhance compensation packages, are having the opposite effect, preventing middle-class employees from getting ahead. Benefits managers have a tough job controlling health plan costs and managing employee satisfaction with plan choices. However, traditional plan management has often inadvertently put employees’ disposable income in a perilous position. Fortunately, reducing employer health care costs and aiding employees’ financial needs are not mutually exclusive. The path to successfully righting the ship for both the company and its employees begins with a fresh approach to plan management and decision making. Your proactive supervision will significantly improve the financial position of many of your employees as well as your business outcomes.
Takeaways
• Understand health plan cost structure and its impact on employees’ disposable income
• Gain insight into the disparity between employee wage growth and health care costs
• Receive new health plan management techniques to improve plan cost-efficiency

R Implications of Tax Reform on Retirement Plans
Speakers: Jack VanDerhei, Ph.D., CEBS, Research Director, EBRI, Washington, D.C.
This presentation will use the EBRI Retirement Security Projection Model to analyze the impact of retirement policy changes that are currently being discussed with respect to potential retirement reform in Washington. These proposed policy changes are expected to include some or all of the following: 402(g) modification, 415(c) modification, Roth for all/part of employee contributions, tax credit instead of exclusion, expand savers credit, contribution/accrual freeze cap, employer mandates, mandatory autoenrollment and autoescalation, as well as the impact of the various state auto-IRA proposals.
Takeaways
• Impact on participants (coverage, contributions, retirement income adequacy)
• Impact on plan sponsors (impact on plan design choices)
• Impact on national retirement savings and retirement deficits broken out by various demographic categories

“It’s nice to have conversations with other benefit professionals who experience the same issues. I really gained a lot of knowledge and deeper insight into many new and emerging benefit trends.”

Shalom Wilburn, CEBS, Compensation and Benefits Manager, OCI Enterprises, San Antonio, Texas
Monday

MONDAY, SEPTEMBER 18 (CONT.)

11:00 a.m.-12:00 noon Concurrent Sessions (Cont.)

**HR and Benefits Tech Trends**
Speaker: **Brad Mandacina, CEBS**, HR Technology and Outsourcing Practice, Lockton Companies, Kansas City, Missouri

Who doesn’t like to be part of the “next big thing,” especially when it comes to technology? Here’s your chance! This session will share how you can utilize the latest developments in HR and benefits technology and employee engagement—including practical tips you can take back to your own organization.

**Takeaways:**
- HR tech trends in artificial intelligence and predictive analytics, mobile, voice and the Internet of Things (IoT)
- Employee engagement through wearables and gamification
- Additional technology issues, such as “free technology,” professional employer organizations (PEOs) and disruptors

**Canada Legal/Legislative Update**
Speaker: **Lisa Chamzuk**, Partner, Lawson Lundell, Vancouver, British Columbia

Get an overview and analysis of proposed and recently passed legislation and regulations as well as court decisions affecting pension and health and welfare benefit plans. Activity at the provincial and federal levels will be covered along with how it affects your group, retirement and other plans across Canada.

12:00 noon-1:30 p.m.

**Lunch and Roundtable Discussions**

1:30-2:30 p.m. Concurrent Sessions

**Private Exchanges: Four Years Later**
Speakers: **Mark Bishop**, Senior Vice President, Associate and Organizational Effectiveness, Terumo BCT, Denver, Colorado  
**Joseph Harten, CEBS**, Principal, Mercer, Cincinnati, Ohio  
**Sandra Winkle**, Human Resources Director, North American Properties, Inc., Cincinnati, Ohio

This session will provide attendees with a detailed update of the private insurance exchange environment, including the rationale for private exchanges, current market penetration statistics and key elements of exchange offerings. The session will also focus on two employers’ experiences with their exchange products, including insights into the decision-making process, employee reactions and financial results, and key lessons learned after four years.

**Takeaways:**
- How two employers implemented private exchanges and the results they have experienced
- How private exchange products could reduce costs and improve choice for other employers
- How private exchanges might grow given potential changes to ACA

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MONDAY, SEPTEMBER 18 (CONT.)

1:30-2:30 p.m. Concurrent Sessions (Cont.)

**Retirement Plan Governance**
Speakers: **Mary Komornicka, CEBS**, Attorney, Larkin Hoffman, Minneapolis, Minnesota  
**Debra Rosenberg, CEBS**, Director of Retirement Plan Consulting, Stiles Financial Services, Edina, Minnesota

As plan sponsor, the role of the Retirement Plan Committee retains a core fiduciary duty that can't be delegated to service providers. The committee is responsible for investments, compliance, employee education, selection and monitoring of service providers, and plan design. Additionally, many plan service providers have recently increased the range of services they provide to include 3(21), 3(38) and/or 3(16) fiduciary services. Yet the plan sponsor rarely understands these services or their value to their plan. This session will explore the various aspects of plan governance and, through case study examples, show how good plan governance can have positive impact on the overall health of the 401(k) plan as well as delve into distinctions of various fiduciary services.

**Takeaways:**
- Plan committee best practices: scope, membership selection or orientation, meeting frequency and agenda
- Understanding the role of the different service providers and the remaining gaps in plan administration
- Understanding the plan sponsor oversight role relative to the service providers

**Form 5500: The Devil Is in the Details**
Speakers: **Mary Andersen, CEBS**, President, ERISAdiagnostics, Inc., Exton, Pennsylvania  
**Leanne Fosbre, CEBS**, Consultant, ERISAdiagnostics, Inc., Denver, Colorado

Form 5500 satisfies many reporting requirements and is an excellent tool to learn some of the finer points of ERISA compliance. Get a brief overview of Form 5500 filing requirements, including which plans require a Form 5500, red flags that could trigger a letter or a visit from the government, and an overview of the proposed changes to Form 5500. Attendees are encouraged to submit specific questions for an engaging, interactive session.

**Takeaways:**
- Confirm or expand your understanding of Form 5500
- Understand the red flags that could trigger government contact
- Learn about the proposed changes to Form 5500, which could have a significant effect on plan sponsors and service providers
Pension Changes in Canada—Implications for Employers
Speaker: Jana Steele, Partner, Osler, Hoskin & Harcourt LLP, Toronto, Ontario

Canada’s retirement system is based on government-sponsored programs—CPP/QPP (funded by compulsory employer/employee contributions) and OAS/GIS—employer-sponsored pensions and personal retirement savings. This session will examine proposed changes to Canada Pension Plan and other pension innovations for employer-sponsored plans. With regard to the proposed CPP changes, it will examine issues that may impact a multinational employer (including mobile employees). Further, it will examine implications of CPP enhancement and what plan sponsors should be doing. With regard to other pension innovations for employer-sponsored plans, the session will look at alternatives outside of DB and DC, such as target benefit and PRPPs, including the recent proposed changes to the federal PBSA to enable target benefit plans.

Takeaways
- Pension reform continues to be a significant agenda in Canada
- Employers may need (or wish) to consider plan changes to accommodate CPP changes
- With other plan design changes a possibility in some jurisdiction, employers may wish to reassess design and/or pension risk management

How to Survive a DOL Audit
Speakers: Lisa Allen, Vice President, Regulatory Affairs, Relph Benefit Advisors, Fairport, New York

The federal agencies responsible for monitoring compliance of ERISA-governed plans are stepping up their audit efforts across the country, with an increasing focus on health and welfare plans. With DOL, it’s no longer an “If” but a “When.” This session will review ACA/ERISA-mandated documents and notices and associated potential penalties. Learn what is likely to be covered in an audit of health and welfare plans and what to do to prepare.

Takeaways
- An understanding of all ACA mandates and what should be done and when
- An overview of ERISA as it pertains to health and welfare plans and the required documents and notices
- Knowledge necessary to prepare for the unavoidable DOL audit

The Future of DC Is Here: The Next Generation of QDIAs
Speaker: Lori Lucas, DC Practice Leader, Callan Associates, Chicago, Illinois

Since the PPA was passed eleven years ago, qualified default investment alternatives (QDIAs) have garnered more than a quarter of DC plan assets—with the vast majority in target-date funds. With stakes this high, what does the future hold for the QDIA juggernaut? In this session, learn emerging trends in QDIAs: the evolution of off-the-shelf target-date options; the latest variations of custom target-date funds, managed accounts and hybrids; and the role of retirement income solutions in QDIAs.

Takeaways
- Understanding the landscape of next-generation QDIAs
- Implications of the next generation of QDIAs for plan sponsors and participants
- A framework for determining how the next generation of QDIAs fits with your DC plan

The Age of Individualized Benefits
Speakers: Leigh Stepan, CEBS, Independent Consultant, Leigh Stepan Consulting, Minneapolis, Minnesota
Steve Clausen, Senior Vice President, Health and Benefits Practice Leader, Aon Hewitt, Minneapolis, Minnesota

Learn how Target Corporation used voluntary/elective benefits to create a program that meets the needs and lifestyles of the various generations of individual employees while complementing its overall benefit strategy and cost goals. Voluntary benefits have long been an easy and cost-effective way for a company to expand its benefit offerings. Leveraging the employer’s group coverage buying power, employees receive more favorable premiums and enhanced terms and conditions on products that meet their individual needs. As employers look for solutions that support the well-being landscape, voluntary/elective benefits provide financial assistance for various unplanned life events and increase employee satisfaction with your benefits offering.

Takeaways
- There is a cost-effective way to offer more personalized options for employees
- How to think strategically about implementing voluntary/elective benefits
- What are the hot voluntary benefits today?
MONDAY, SEPTEMBER 18 (CONT.)

2:45-3:45 p.m. Concurrent Sessions (Cont.)

C Fintech: Opportunity or Threat to the DC Retirement Industry?
Speaker: To be announced

Emerging technologies will impact all of our workplaces in some way. Recent studies showed that few Canadian organizations are well prepared for the technological disruption that is coming. In the financial services industry, we are already seeing new entrants leveraging technology to deliver a seamless and engaging customer experience. What does this mean for benefit professionals? This session will explore how fintech start-ups are competing with existing financial services providers for plan members’ attention. It will also discuss why traditional retirement plan providers can’t ignore these emerging organizations and what we can learn from them.

Takeaways
• How could fintech disrupt the DC industry?
• What can we learn about member engagement from fintech companies?
• What do service providers and plan sponsors need to do to keep pace?

4:00-5:00 p.m. Concurrent Sessions

R What to Expect When an IRS or DOL 401(k) Auditor Comes Knocking
Speakers: Kim Schultz, Managing Director, Compensation & Benefit Solutions, Greenwood Village, Colorado
Patrick Blanchard, Director, Compensation & Benefit Solutions, Greenwood Village, Colorado

A notification of a plan examination can generate a great deal of anxiety for a plan sponsor. This session will discuss the process of the examination as well as effective approaches to complete a plan examination in an efficient manner. You will get an overview of the data most frequently requested by DOL and IRS and learn the issues most often discovered during the exam process. The session will also include ample time for discussion and questions from participants.

Takeaways
• How to prepare for an audit by the IRS or DOL
• Common plan errors and best practices to avoid them
• Tips and strategies to survive an audit

G Navigating Vendor Changes and Implementations
Speaker: Suzanne Mahler Brown, CEBS, Director of Benefits, Gränges Americas Inc., Franklin, Tennessee

Replacing an important vendor can be a daunting task. Learn how to approach the project with clear objectives, create a useful project plan and build a successful long-term partnership. Includes tips for knowing when it’s time to do a vendor search, selecting a good match, creating a solid implementation plan and managing the first 12 months of the relationship.

Takeaways
• Setting clear objectives
• Creating a useful implementation project plan
• Building a successful long-term partnership

PBM Contracting: Are You Playing With a Full Deck?
Speakers: Seth Friedman, Area Senior Vice President, Pharmacy Consulting, Solid Benefit Guidance (Arthur J. Gallagher & Co.), Montvale, New Jersey
Josh Golden, Area Senior Vice President, Pharmacy Consulting, Solid Benefit Guidance (Arthur J. Gallagher & Co.), Montvale, New Jersey

Negotiating with a pharmacy benefit manager (PBM) can be a daunting endeavor. But plan sponsors needn’t be stuck with the hand they are dealt. If armed with the right knowledge and information, they can beat the odds and achieve their contracting objectives. Get an overview of PBM economics and a snapshot review of the current industry landscape, along with specific examples of PBM contracting loopholes, snags and pitfalls. You’ll leave with a checklist of actionable ideas for the next PBM contract review, procurement or market check exercise.

Takeaways
• An understanding of basic PBM economics, including the flow of money through the supply chain
• A snapshot of the current PBM industry landscape, including recent changes and developments
• A detailed understanding of PBM contracting issues and pitfalls to support downstream negotiation efforts with pharmacy program vendors
MONDAY, SEPTEMBER 18 (CONT.)

4:00-5:00 p.m. Concurrent Sessions (Cont.)

Reduce the Cost of Mental Health Claims Through Good Management Practices
Speaker: Tim Taylor, CEBS, Product Manager, Manulife, Waterloo, Ontario

For Canadian employers, mental health issues are the No. 1 cause of long-term disability claims, representing 30% of disability claims and 70% of disability costs, and account for more than $6 billion in lost productivity due to absenteeism and presenteeism. Based on the SALVEO study, this session provides insight on the various factors employers need to consider regarding their employees' emotional welfare. Learn specific, practical and evidence-based strategies for optimal workplace mental health to increase productivity and reduce stress. This session will identify the causes of workplace mental health issues, such as distress, depression and burnout, and help employers understand which of those factors they can impact through their own management practices to reduce the cost of mental health claims.

Takeaways
• Understand the management practices that have the largest impact on mental health claims
• Recognize what successful organizations have done to be more effective in preventing absenteeism due to mental health problems
• Learn what employers can do at each level of the organization to target mental health issues

6:00-7:30 p.m.
Welcome Reception
Sponsored by Benefitfocus

Tuesday

TUESDAY, SEPTEMBER 19

8:00-8:30 a.m. Concurrent Sessions
President's Report

8:30-9:30 a.m. Concurrent Sessions
U.S. Legal Update
Speaker: Katherine Hesse, CEBS, Partner, Murphy, Hesse, Toomey & Lehane LLP, Boston, Massachusetts

This session covers the gamut of the most significant court cases affecting employee benefit plans. Learn what the decisions mean to you and what you need to know going forward to mitigate legal risk. U.S. benefit professionals will get valuable takeaways from recent and ongoing legal cases, while Canadian benefit professionals can gain additional perspective from these decisions and precedents.

10:00-11:00 a.m.
Concurrent Sessions

Hacking Mental Health: How Employers Can Overcome the Four Largest Barriers to Success
Speaker: Chris Cutter, CEO and Co-Founder, LifeDojo, San Francisco, California

Get an overview of the five tiers of mental health, specifically as they relate to challenges employees face and costs at each stage. Get an overview of the four problems (access, cost, stigma, utilization) in the specific context of those five tiers and how leaders can respond. Detail will be provided regarding a new, wider-net approach that offers subtle guidance to employees and avoids the trap of stigma around mental health assistance programs. Come away from this discussion with a nuanced understanding of issues surrounding employee mental health as well as strategies to apply, no matter what specific tools you choose, and identification of metrics for evaluation.

Takeaways
• Setting clear objectives
• Creating a useful implementation project plan
• Building a successful long-term partnership

Great topics. Great speakers. Engaged audience.
Very well organized.

Chelsea Auclair, Appeals Analyst, Federal PSHCP Administration Authority, Ottawa, Ontario
Tuesday

**TUESDAY, SEPTEMBER 19 (CONT.)**

10:00-11:00 a.m. Concurrent Sessions (Cont.)

**Using HSAs as a Financial Planning Tool**
Speaker: **Eric Vanden Brink**, Vice President, Optum, Consumer Solutions Group, Eden Prairie, Minnesota

A dramatic shift to greater consumer financial responsibility for health care is underway, and there is a huge gap in consumers’ understanding of how to respond. Millions of people may be unprepared for out-of-pocket health care costs in retirement. This session will discuss the merits of using a Health Savings Account (HSA) for health care costs in retirement, along with the possible pitfalls to be aware of.

**Takeaways:**
- HSA requirements and opportunities
- Creating an employer HSA/HRA strategy
- Employer case studies and examples

**Beyond HIPAA: Data Security and the Benefit Plan**
Speaker: **Sarah Bhagwandin**, Counsel, Bryan Cave LLP, Denver, Colorado

This session will examine the cybersecurity issues raised in the benefit plan context and address the scope of fiduciary duty and liability in protection of data, along with concrete steps for identifying fiduciaries in this context; the role of HIPAA compliance for health plans and the limitations of HIPAA compliance for actually protecting data; the necessity of adopting a benefit plan cybersecurity program beyond HIPAA; mandatory components of any effective cybersecurity program for benefit plans; and fundamentals of conducting a gap analysis and developing/implementing an action plan.

**Takeaways:**
- Employers must address data security for benefit plans in order to have a comprehensive cybersecurity program
- Fiduciaries have an ever-growing duty to implement measures to address data security for benefit plans
- Five areas that must be addressed in cybersecurity issues for benefit plans

**Quick Hits: Five Ideas About Pensions in 50 Minutes**
Speaker: **Joseph Nunes**, President, Actuarial Solutions Inc., Lakeshore, Ontario

Explore key issues facing pension plan sponsors, including topics such as investment derisking, plan conversions, the impact of expanded CPP on plan design, Ontario’s proposed rules for pension funding and updated standards for governance.

**Takeaways:**
- An overview of key issues facing DB plan sponsors
- A checklist of ideas to consider when deciding how to address these issues
- Confidence that you are in control of the management of your pension plan

11:15 a.m.-12:15 p.m. Concurrent Sessions

**Current Trends in Employee Health Plans: How Does Your Plan Compare?**
Speaker: **David Cooke, CEBS**, Principal, Mercer, Chicago, Illinois

This interactive presentation will highlight employee benefit marketplace trends from a survey of over 2,500 plan sponsors. Among the highlights: the rise in high-deductible CDHPs and the steps employers take to help stretch workers’ health care dollars; increased use of telemedicine and transparency tools, mitigating the continued rise in prescription drug costs; and what steps employers are considering next. Key considerations for each trend will also be discussed.

**Takeaways:**
- Knowledge of current, prevailing benefit design trends
- Discussion of best-in-class design approaches
- Benchmark your plan design against industry norms

**The IRS Retirement Plan Correction Program Retooled for 2017**
Speaker: **Steven Grieb, CEBS**, Director of Regulatory Services, Empower Retirement, Milwaukee, Wisconsin

In October 2016, the IRS comprehensively overhauled the Employee Plans Compliance Resolution System (EPCRS). Though it maintained the three-component structure of the EPCRS, IRS added significant changes, including how having (or not having) a determination letter impacts when a plan can self-correct an error. The new procedure also contains a number of other significant changes, including sanction amounts under Audit CAP, anonymous VCP filings, failing to autoenroll a participant or to implement a deferral election, overpayments to participants, how to address “egregious failures,” finding lost participants, listing of new IRS filing fees and correcting nonamender failures. As a rule, the changes to the EPCRS are positive from the perspective of plan sponsors and service providers.

**Takeaways:**
- What’s changing from the prior version of the EPCRS, and what’s staying the same?
- When can an error be self-corrected, and when should a plan file a VCP application with the IRS?
- How having a determination letter (or relying on a pre-approved plan opinion or advisory letter) impacts a plan’s correction alternatives
TUESDAY, SEPTEMBER 19 (CONT.)

11:15 a.m.-12:15 p.m.  Concurrent Sessions (Cont.)

6 Winning the War for Talent: Is Telecommuting the Answer?
Speaker: Michelle Oram, CEBS, Director, Product Development, Manulife, Kitchener, Ontario

As organizations compete to attract and retain the best talent, and since work-life balance is a high priority for many employees, telecommuting is often put forward as a potential solution. Advances in technology have opened the door for employers to hire the best candidate for the job, regardless of location. At the same time, some organizations close the door on telecommuting in an effort to improve collaboration and stimulate creativity. Can telecommuting work for your organization? How do you convince leaders that employees are productive when you can’t actually see them? Is it possible to collaborate and innovate from a distance?

Takeaways
- Considerations for implementing a telecommuting policy
- Out of sight doesn’t have to mean out of mind—managing your career as a remote worker
- Tips for leaders of multilocation teams

12:15-1:30 p.m.
Lunch: Fellowship Recognition

1:30-2:30 p.m.

5 Creating an Engaged Culture Through Well-Being
Speakers: Kathryn Mowry, Director of Employee Benefits and Wellness, Brownstein Hyatt Farber Schreck, LLP, Denver, Colorado
Colleen Reilly, Vice President of Well-Being, Total Well-Being, A Telligen Company, Greenwood Village, Colorado

Wellness and well-being are not the same thing. Well-being provides a more holistic solution to managing the employee life experience, whereas focusing solely on wellness limits the solution to physical health alone. This session will showcase two perspectives of the benefits of transitioning to well-being. Learn the strategy and techniques, and hear how a national law firm blended well-being into the values of the firm, which has increased engagement, retention and recruitment. Get an understanding of strategic best practices as well as tactical ideas and experiences on how to transition from wellness to well-being and transform your current program to a cultural norm and a way of doing business within your organization.

Takeaways
- Learn how to build a thriving culture of well-being
- Understand the difference between healthy culture and climate and what organizational well-being means and the results it yields
- Experience an employer’s strategies of challenging the status quo and overcoming an unhealthy workplace culture by taking it out of HR and embedding it into the business mission

TUESDAY, SEPTEMBER 19 (CONT.)

1:30-2:30 p.m.  Concurrent Sessions (Cont.)

401(k) Lawsuits on the Rise: Best Practices for Plan Fiduciaries
Speaker: Todd Solomon, Partner, McDermott Will & Emery, Chicago, Illinois

It is no secret that 401(k) plan lawsuits alleging breach of fiduciary duty are on the rise and can lead to significant settlements, legal costs and bad publicity. Plan sponsors and fiduciaries need to be educated about the legal risks and the best practices they can take to protect the plan and its fiduciaries from such challenges. This session will discuss strategies fiduciaries can take, including reducing or eliminating revenue-sharing arrangements, getting the most favorable share class for investment funds offered under the plan, charging only reasonable administrative expenses to plan participants in an appropriate manner, engaging qualified outside advisors, and meeting regularly to diligently review the plan and its investment and fee structure.

Takeaways
- Best practices for managing a 401(k) investment committee, including practical case studies and sample committee materials
- Nature of the allegations against 401(k) plan committees and how to insulate against such challenges
- Unique challenges of managing a plan that offers company stock, including pros and cons of engaging an independent fiduciary to manage such a fund

Unlimited PTO: Considerations for Implementation
Speaker: Laura Earley, CEBS, Senior Manager, U.S. Health and Welfare Benefits, CH2M, Englewood, Colorado

Get an overview of all of the financial, emotional and systematic requirements to implement an unlimited paid-time-off program. This session covers payroll system requirements, how to manage employee perceptions (both for those receiving the benefit and those “left out” of the benefit), the value to the employer, the value to the employee, the pitfalls to the employer and employee, the required coordination with leave and disability programs, transition considerations when moving from a traditional program to another and lessons learned from an employer that implemented the program.

Takeaways
- Implementation of unlimited time off can be accomplished with significant savings to the employer and be viewed as a significant piece of the total rewards strategy
- How to manage communications and perceptions and overcome objections from leadership
- Considerations for payroll, HR, managers and leadership during a time of change
Tuesday

TUESDAY, SEPTEMBER 19 (CONT.)

2:45-3:45 p.m. Concurrent Sessions

**Legally Compliant Communications and the Consequences of Miscommunication**

Speaker: **Marilyn Monahan**, Owner, Monahan Law Office, Marina del Rey, California

Learn what you have to do and what you should do, both to ensure that employees understand the terms of their health plan and to help employers limit their exposure to liability. The session will review the disclosure (and distribution) rules in ERISA and other key laws governing health plans, with a particular emphasis on how the legal requirements—and best practices—have changed in light of ACA. Common misconceptions and traps for the unwary will be discussed—including a look at the potential consequences of miscommunications of plan terms.

**Takeaways**
- Learn what benefit professionals must do to ensure health plan terms are effectively communicated and how
- Practical tips and best practices for working in an increasingly complicated benefits environment
- Understand what could happen if plan terms are not accurately communicated

**Life After the End of the Amendment Cycle: Is Your Qualified Plan Up to Date?**

Speaker: **Suzanne Spicer**, CEBS, Senior Client Employee Benefits Advisor, Morgan Lewis & Bockius LLP, Washington, D.C.

With the elimination of IRS staggered qualified retirement plan amendment cycles, how can plan sponsors ensure their qualified plans remain compliant with new legislation and regulations? This presentation will provide information and suggestions on the new IRS amendment process, managing risks and compliance, and looking beyond required provisions.

**Takeaways**
- Understanding IRS guidance
- Establishing an annual review process
- Ideas for increasing operational efficiency

**Connecting the Dots Between Wellness and Ancillary: An Easy Way to Draw Down Health Care Costs**

Speaker: **Mike Reha**, CEBS, Vice President of Product Development, EPIC Hearing Healthcare, Pomona, California

Healthy senses play a key role in employee health and productivity. However, research reveals less than a quarter of employers are aware of vision or hearing health being integrated into wellness programs. This session will share the ROI of improving vision, oral and hearing health and provide a blueprint for connecting ancillary benefits to wellness efforts. Gain useful strategies for integrating healthy senses into health education efforts and for incorporating incentives and discounts to motivate action. Real-world cases will show how employers in health and education fields have taken steps to connect their ancillary benefits and wellness strategies, resulting in improved employee health, performance and satisfaction.

**Takeaways**
- Understand how improved vision, oral and hearing health care can impact employee wellness, health care costs, productivity and satisfaction
- Gain strategies for connecting wellness efforts to ancillary benefits, including education efforts and incentives
- The dos and don’ts of working with ancillary benefits for maximum wellness integration and measurement

**Beyond Compensation, Group Benefits and Retirement: Modern Total Reward Strategy**

Speaker: **Bonni Titgemeyer**, CEBS, Managing Director, The Employers’ Choice Inc., Brampton, Ontario

Employee expectations have moved well beyond the traditional mix of total rewards. These expectations, and the products, services and approaches that address them, now compete with the dollars needed to meet pay, benefits and retirement plans. Get an inside view of current thinking on total reward strategy. The session will include examples and case studies to highlight strategic attraction and retention strategies.

**Takeaways**
- The competitive landscape for payroll and benefits dollars
- The types of strategies successful organizations have tried to build engagement with less traditional resources
- How to keep competitive in today’s market even when you have a limited budget
Wednesday

TUESDAY, SEPTEMBER 19 (CONT.)

4:00-5:00 p.m. Concurrent Workshops

1. **Ask the U.S. Health Care Expert**
   - Speaker: John Garner, CEBS, Chief Compliance Officer, Bolton & Company, Pasadena, California
   - This workshop session is a question-and-answer forum devoted to health benefit issues, with attendees invited to share their experiences to help answer questions. The workshop will begin with a preview of answers to new questions being added to the next edition of the *Health Insurance Answer Book*.
   - **Takeaways**
     - Improved understanding of the status of health care reform
     - The latest legislative and regulatory developments
     - Benefit from the perspectives of all the other experts in the audience

2. **Ethical Habits to Build Trust in Business Relationships**
   - Discussion Leader: Rick Storms, CEBS, Assistant Vice President, LifeTrac, Minneapolis, Minnesota
   - Business ethics do more than keep us out of jail. Ethics are good for business. This session outlines the key definitions of ethics from business, insurance, retirement planning and financial planning perspectives through the use of case studies and interactive quizzes.
   - **Takeaways**
     - Examine business habits
     - Make ethical behavior second nature
     - Establish trust-based working relationships

3. **U.S. Legal Update: Followup and Discussion**
   - Speaker: Katherine Hesse, CEBS
   - As a followup to the morning session, this is an opportunity to hear more of the legal cases that continue to shape the benefits landscape.

“Let’s Talk” Discussion Forums

- **Let’s Talk Retirement Benefits**
  - Discussion Leader: To be announced

- **Let’s Talk Benefit Challenges** (for plan sponsors)
  - Discussion Leader: To be announced

- **Let’s Talk Canadian Benefits**
  - Discussion Leader: To be announced

WEDNESDAY, SEPTEMBER 20

8:00-9:00 a.m. Concurrent Sessions

1. **Go All the Way With HSAs**
   - Speakers: Brian Gilmore, Vice President, Lead Benefits Counsel, ABD Insurance & Financial Services, San Mateo, California
   - This session will address the tax and legal structure of HSAs that is both fundamental to their growth and a constant barrier to their full mainstream embrace. At the core of this conundrum is the hyper-complexity of the rules that govern how individuals can truly benefit from an HSA. All employers introducing HDHPs or attempting to expand participation face the monumental task of convincing the workforce that the HDHP is not simply a tool to cut company costs. This presentation is designed to shed light on the positive features of the HSA while also highlighting the tricky compliance issues that employers must frequently confront.
   - **Takeaways**
     - How to fully take advantage of the triple-tax-advantaged HSA benefits
     - The key eligibility, contribution and distribution rules that all employers should know
     - Understanding the compliance strategies for complex HDHP/HSA issues

2. **Fine-Tune Your Plan through the RFI/RFP Process**
   - Speaker: Jim Modelski, Principal, DiMeo Schneider & Associates L.L.C., Chicago, Illinois
   - Looking to improve services from your recordkeeper? Seek lower costs? Or want to improve your participants’ overall experience? Plan sponsors looking to enhance their recordkeeper’s services, negotiate fees and conduct marketplace due diligence can do so through an effective RFI or RFP process. Implementing a thorough and comprehensive review process is a fiduciary best practice. This session will discuss how to collect and review data prior to issuing an RFI or RFP to help provide perspective on your plan and to achieve the best leverage possible, determining which one may be best to utilize, and ideas for RFI and RFP templates.
   - **Takeaways**
     - Benchmarking needed before issuing an RFI or RFP
     - Differences in effectiveness between an RFI and RFP
     - Tips for negotiating with a recordkeeper
Mindfulness-based stress management programs are touted as smart, affordable and evidence-based tools to improve employee resilience, self-awareness, teamwork, mental health outcomes and overall well-being. Research is focusing on the impact of mindfulness-based interventions to promote resilience, reduce burnout, improve sleep health and increase engagement at work. Burnout is increasingly being viewed as an organizational (not individual) problem, rooted in issues related to working environment and organizational culture. Evidence, best-practice delivery models, limitations and opportunities for expanded organizational adoption will be examined.

**Takeaways**
- Health consequences of stress and impacts to the organizational bottom line and to employee health and well-being
- Learn how to practice and teach interventions at work with a contemporary and science-based focus
- Actionable tools to assess the effectiveness of mind/body/spirit program interventions

**Lessons From Central States**

**Speakers:** Michael Joliat, Attorney, Leonard, O’Brien, Spencer, Gayle & Sayre, Ltd., Minneapolis, Minnesota
Pamela Nissen, Attorney, Leonard, O’Brien, Spencer, Gayle & Sayre, Ltd., Minneapolis, Minnesota

Like many large, public and private pension funds, the Central States Pension Fund is massively underfunded. In 2016, Central States attempted to avoid its impending insolvency by reducing participant benefits. But the Fund’s efforts met fierce resistance from a broad array of interests. Ultimately, Central States failed to reduce benefits. Now it will be unable to pay any benefits in less than a decade. The counsel to Central States’ retiree representative—a statutorily appointed observer of Central States as it applied to reduce benefits—will discuss the many complexities that arise when a large pension plan is failing.

**Takeaways**
- History of Central States’ attempt to reduce benefits
- Important lessons from Central States
- Alternative approaches to rescuing failing pension plans and their participants

**Deskless Yet Informed**

**Speaker:** James Hanley, CEBS, President, EeComm, Inc., Muskegon, Michigan

How are organizations effectively communicating with warehouse employees, drivers behind the wheel, machinists on the shop floor? When employees have no company e-mail account, how do we best keep them informed? What has historically worked for organizations that effectively communicate with deskless workers? The challenge of communicating with deskless workers is among the most-discussed communication topics today. Seemingly simple solutions—such as texting—are made complicated by related labor relations issues, safety issues, efficiency issues and other barriers. This session explores the topic of effectively communicating with deskless workers, with case studies of success and a look at how new tools and new attitudes will help organizations inform their deskless workers.

**Takeaways**
- Proven strategies and tools for communicating with deskless employees in warehouses, in trucks, on shop floors, etc.
- Important things to consider about labor relations, safety and efficiency before collecting and using personal employee text and e-mail
- How future tools will change the ways we communicate with employees—especially deskless employees
Health care literacy among employees can ensure quality care
Best practices for educating and improving health care literacy
Even the most sophisticated and well-educated employees can change their landscape and basic health care principles.
It is on employers to get smart and educate employees on both the future of health care will look like, we cannot afford to assume our educational materials, employees are more confused and overwhelmed than ever before. While we play the waiting game to see what the case studies and recent case law.
Takeaways
- Compliance obligations differ across jurisdictions and are different for federally regulated plans
- Different rules and obligations apply when dealing with other retirement and benefit plans, such as SERPs
- There are legal and financial consequences to failing to appropriately handle a pension division case—The more you know, the more you can quantify and manage the risks to your plan

12:00 noon-1:00 p.m. Concurrent Sessions

Don't Fly Blind With Your Employees' Health Care Coverage: The Time for Literacy Is Now
Speaker: Kim Buckey, Vice President of Client Services, DirectPath, Birmingham, Alabama
Health care literacy has never been high—42% of U.S. citizens can't explain what a deductible is, and 62% don't understand the difference between an HMO and a PPO. And with the prospect of new requirements and new plan options and the onslaught of new educational materials, employees are more confused and overwhelmed than ever before. While we play the waiting game to see what the future of health care will look like, we cannot afford to assume our employees are equipped to act as health care consumers. The onus is on employers to get smart and educate employees on both the changing landscape and basic health care principles.
Takeaways
- Even the most sophisticated and well-educated employees can make poor benefit decisions
- Best practices for educating and improving health care literacy among employees
- Health care literacy among employees can ensure quality care while controlling costs

Sustainable, Responsible and Impact Investing
Speaker: Gregory Wait, CEBS, President, Falcons Rock Investment Counsel, LLC, Germantown, Wisconsin
Sustainable, responsible and impact (SRI) investing is a rapidly growing field, with nearly $9 trillion of professional assets under management. SRI investment strategies incorporate environmental, social and governance (ESG) criteria in the securities selection process. In October 2015, the Department of Labor issued an interpretive bulletin that states, “Fiduciaries need not treat commercially reasonable investments as inherently suspect or in need of special scrutiny merely because they take into consideration environmental, social or other factors.” This presentation will focus on the history of SRI, current methodology, risk/return analysis and the implementation of ESG strategies in qualified retirement plans.
Takeaways
- SRI investing is a large and rapidly growing field
- DOL has opened the doors to qualified plan sponsors that wish to include ESG investment strategies
- Investors do not sacrifice returns by investing in ESG strategies

How to Navigate Conversations About Compensation
Speaker: Julie Bingham, Advisor, FirstPerson, Indianapolis, Indiana
Learn best practices for how to engage in an open and informed conversation with your employees about compensation. Topics we will explore include: Are free online sites a good source of data? What if I can't pay as much as our biggest competitor? How can I ensure employees understand that working at my company is about more than the paycheck?
Takeaways
- Raise your confidence in making individual compensation decisions
- Learn best practices for evaluating market data
- Identify critical talking points for difficult compensation discussions

Show Me the Benefits—Group Insurance for Active Employees Aged 65+
Speaker: Art Babcock, CEBS, Senior Vice President, Aon Hewitt, Calgary, Alberta
This session takes a look at the prevalence of workers over the age of 65, with a discussion of the current state of group benefit plans with respect to contractual provisions pertaining to active employees over the age of 65. What are the contractual land mines? Are you treating your aged 65+ actives fairly? What should plan sponsors do to level the benefits playing field for actives over the age of 65? Do insurers have to come to the table? Does your current plan make EHC and dental reimbursement onerous for aged 65+ claimants? The discussion will include Aon Hewitt survey results and the speaker's personal experience as an employee over the age of 65 and the changes he experienced in his benefit plan.
Takeaways
- Has your organization reviewed its benefits plan taking aged 65+ employees into consideration? Should it be part of your total compensation philosophy?
- Learn how to “refresh” your benefits plan to make it friendly to the ages of 65 and over
- Learn what benefits are currently available for aged 65+ employees and what the future may hold
Continuing Education

Attendees needing continuing professional education credit for their CEBS designation, licensing or other reasons can satisfy their requirements through Symposium attendance.

In addition to providing CEBS continuing professional education (CPE) credit, the Society is a recognized sponsor of continuing education programs for insurance professionals in both the United States and Canada, CPAs, CFPs, attorneys and enrolled actuaries.

If you are interested in continuing education credit, make sure you mark the Symposium registration form. Since the policies and procedures for granting credit can vary by profession and location, it is often necessary for the Society to seek advance approval of the Symposium program. Early registration is recommended.

For most professions, continuing education attendance forms must be used to document credit hours. (The forms do not apply for CEBS CPE credit.) Personalized forms will be given to you at the meeting site if you requested credit in advance. Contact the Society Continuing Education Department for confirmation of credit to be earned. A $25 service charge, as indicated on the registration form, should be paid in advance of the program taking place (if applicable).

U.S. Insurance Professionals

Each year, the Symposium has been approved in many states for ten to 18 hours. (Only certain sessions qualify.) Again this year, each day will be approved for individual credit, allowing for greater flexibility with attendance requirements.

- **Requests for Approval**—All states require receipt of a program approval request 45-60 days in advance of the program taking place. Register early in order to ensure program approval will be sought in your state.

- **List of Sessions Approved**—Only insurance-related topics will qualify, and specific sessions need to be attended in order to earn credit. You will be sent confirmation regarding total hours approved and which sessions need to be attended in order to earn the credit. Watch your e-mail for this communication, or call before you attend. This information will also be available on site. Please read all communications carefully.

Canadian Insurance Professionals

Life insurance agents can earn credit in Alberta, British Columbia, Manitoba, Ontario and Saskatchewan. The Symposium will be submitted to Quebec for approval upon request following the program.

Human Resource Professionals

**SHRM-CP/SHRM-SCP**

ISCEBS is a preferred provider with SHRM. The Symposium is approved for 16.0 PDCs; you may use this credit toward your SHRM-CP and SHRM-SCP designations.

**PHR, SPHR and GPHR**

The Symposium has been submitted to the HR Certification Institute (HRCI) for continuing education (CE) approval. CE credit will be offered to professionals who are PHR*- , SPHR*- and GPHR*- certified. For HRCI inquiries, contact the Continuing Education Department. The 2016 Symposium qualified for a maximum of 16.0 general credits.

The use of this seal is not an endorsement by HR Certification Institute of the quality of the activity. It means that this activity has met the HR Certification Institute’s criteria to be preapproved for recertification credit.

**CPAs**

ISCEBS is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors through its website at www.nasbaregistry.org. CPE credits will be granted based on a 50-minute hour. The Symposium is an intermediate-level group-live instructional program. There are no prerequisites, and no advance preparation is required. Credit topic recommendations will be available on site and at www.iscebs.org/symposiumce.

The objective of this program is to update CPAs regarding topical concerns in the employee benefits field. You will learn about:

- Future legislative and regulatory initiatives that may impact your organization’s employee benefit plans
- Emerging trends in the employee benefits industry—in both the health and welfare and pension areas

You will gain information and techniques needed to keep abreast of these latest trends for the benefit of your practice and clients.

**Attorneys**

Each state must review and approve the program for CLE credit. The total minutes of CLE instruction recommended for three days of the 2016 Symposium was 900 minutes. A list of sessions recommended for CLE credit will be available at www.iscebs.org/symposiumce.

**CFPs**

The International Society is registered with the CFP Board as a sponsor of continuing education (Sponsor ID #288). A list of sessions qualifying for credit will be published on the ISCEBS website at www.iscebs.org/symposiumce.

Contact Continuing Education

For credit approvals, questions or to inquire about credit for other professions, contact the Continuing Education Department.

(262) 786-6710, option 2 | continuinged@ifebp.org

www.iscebs.org/symposiumce

CEBS CPE Credit

CEBS graduates can use Symposium sessions to earn CEBS CPE credit. Each 50-minute hour of education qualifies for 1 CPE credit. The $25 service fee to report credit for other professions does not apply. The 2017 Symposium qualifies for up to 19 CPE credits.

Human Resource Professionals

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Special Events and Activities

SUNDAY, SEPTEMBER 17, 2017

7:30 a.m.-3:00 p.m.

24th Annual Symposium Golf Outing
The tradition continues! Another memorable round of Sunday morning golf will be available at this year’s Symposium. More details will be available online at www.iscebs.org/symposiumgolf—Mark the registration form to indicate your interest.

Denver Sightseeing Tours
Arrive in Denver early for some sightseeing of one of America’s most iconic and scenic cities. The Colorado Chapter is pleased to offer several tour options on Saturday and Sunday. Visit www.iscebs.org/symposiumtours for additional details and to reserve your spot on a tour. Register early—Spots on tours fill quickly!

12:00 noon-2:00 p.m.
First-Time Attendee/Chapter Volunteer Luncheon
Calling any first-time Symposium attendees: Start your Symposium experience with a networking event designed to connect you with other new attendees. Join ISCEBS chapter volunteers from across the U.S. and Canada to learn more about the ISCEBS chapter network, meet a fantastic group of your peers and discuss what’s in store for you at the Symposium. There’s no additional fee to attend; please indicate your interest in attending on the registration form. Lunch will be provided.

2:30-4:30 p.m.
Consulting Practice Owners Workshop
The Consulting Practice Owners Workshop is designed for those running a consulting business to discuss the issues and strategies necessary to deliver client value.

This is an informal, unstructured workshop session facilitating discussion. There’s no set agenda, so the topics are open. Whatever your hot-button issues, chances are others are facing them too. This is a great opportunity to share your challenges, benchmarks and best practices and learn from attendees’ vast expanse of knowledge and expertise—Who knows what you will come away with?

The workshop is included in your conference fee. Simply use the registration form to indicate your interest in participating.

5:00-6:00 p.m.
CEBS Conferment Ceremony
The CEBS conferment ceremony will recognize new graduates of both the U.S. and Canadian CEBS programs. The special event also will recognize individuals who have earned the GBA (Group Benefits Associate), RPA (Retirement Plans Associate) and CMS (Compensation Management Specialist) designations as well as those earning ISCEBS Fellowship for the first time. Don’t miss this opportunity to extend your congratulations to the new Certified Employee Benefit Specialists and those earning a specialty designation!

6:00-7:00 p.m.
CEBS Conferment Reception
A reception honoring the new graduates will follow the conferment ceremony. All Symposium registrants, speakers and their guests are invited to attend the ceremony and reception.

Sign and Dine
No need to eat dinner alone! Join a group of fellow Symposium attendees for dinner on Sunday at some of Denver’s exciting and unique restaurants. Colorado Chapter members will host several dining options and provide other information about the city. Restaurant details will be available prior to the conference. Sign up on site in the Symposium registration area. Each attendee pays for his/her own meal.
Special Events and Activities

MONDAY, SEPTEMBER 18, 2017

8:30-10:30 a.m.
**Hospitality Room—Spouses/Guests**
Here is an opportunity for spouses and guests to do their own type of networking: making new acquaintances and planning additional sightseeing activities! A representative from the area will be available to highlight the attractions and sights in the Denver area.

12:00 noon-1:30 p.m.
**Lunch and Roundtable Discussions**
Maximize networking and the exchange of information by joining a roundtable discussion at the Monday lunch. If you would like to participate in one of the discussion groups or be a table facilitator, please make your selection on the Symposium registration form. No special knowledge is required, just a willingness to facilitate a lively conversation.

**Consulting Practice Owners Luncheon Workshop**
This valuable networking opportunity is designed to give consulting practice owners a chance to learn new ideas from fellow business owners on issues critical to running a practice. Attendees are asked to share experiences.

6:00-7:30 p.m.
**Welcome Reception**
Sponsored by Benefitfocus
Cap off the first full day of sessions and continue networking at the ISCEBS Welcome Reception. Enjoy appetizers and refreshments while you catch up with colleagues and friends and make new ones. Symposium registrants, speakers and their guests are invited to attend. Bring your business cards!

TUESDAY, SEPTEMBER 19, 2017

6:30 a.m.
**Fun Run/Walk**
Start your day with an invigorating run or walk! Casual walkers to competitive runners—You belong here! The route and other details will be posted at the Symposium registration desk.

12:15-1:30 p.m.
**Fellowship Recognition and Luncheon**
The Society is pleased to recognize those who hold the exclusive Fellowship status and their academic achievements. ISCEBS Fellows will be honored at the Fellowship Recognition Luncheon on Tuesday. All Symposium attendees and speakers are invited to attend.

**Sign and Dine**
No need to eat dinner alone! Join a group of fellow Symposium attendees for dinner on Tuesday at some of Denver’s exciting and unique restaurants. Sign up on site in the Symposium registration area. Each attendee pays for his/her own meal.

ONGOING EVENTS/ACTIVITIES

**Shipping Service (Monday-Wednesday)**
You can ship your Symposium materials home—free of charge. Pick up a shipping box from the registration desk any time during the Symposium. Before you head home, fill it with your materials and other Symposium information. Return it to the shipping desk, and we’ll ship it back to your office or home.

**Chair Yoga (Monday-Wednesday)**
Experience this unique style of yoga where a chair becomes your yoga mat. No special attire is required.

**Visit the Bookstore/Information Specialist Booth!**
Stop by the booth (near the registration area) and meet an information specialist who will be on hand to:

1. Help you select books that meet your needs
2. Take your research request on any Canadian or U.S. benefit topic
3. Show you all the valuable resources available on the ISCEBS and International Foundation websites

While you’re at the booth, take advantage of member discounts and free shipping offered on a variety of books.

Future Symposium Sites

**August 26-29, 2018**
The Westin Copley Place, Boston, Massachusetts

**September 8-11, 2019**
Hyatt Regency New Orleans, New Orleans, Louisiana

**August 23-26, 2020**
Hilton San Diego Bayfront
San Diego, California

**September 19-22, 2021**
Hilton Minneapolis
Minneapolis, Minnesota

**August 7-10, 2022**
Sheraton Centre
Toronto Hotel
Toronto, Ontario

**SPONSORED**
Welcome to the Mile High City

Denver is a lively and thriving city combining urban sophistication and outdoor adventure with a vibrant arts, culture and culinary scene; attractions for all ages and interests; and endless sports and recreation options, set at the doorstep of the spectacular Rocky Mountains.

Start your urban exploration at the 16th Street Mall, a mile-long, pedestrian-friendly promenade designed by famed architect I. M. Pei and lined with shops, restaurants and renovated historic buildings, including 42 outdoor cafes. The shopping complex at Denver Pavilions anchors the south end of the mall, while the north end continues as a pedestrian path over three bridges connecting downtown to Commons Park and the trendy neighborhood of LoHi. While you’re exploring the mall on foot, pedicab, bicycle, horse-drawn carriage or the free MallRide shuttle bus, don’t miss the Daniels & Fisher Tower, a two-thirds scale replica of the Campanile of St. Mark’s in Venice, Italy.

Art lovers shouldn’t miss the Western and contemporary art collections of the Denver Art Museum or the iconoclastic works at the Clyfford Still Museum, whose namesake is among the 20th century’s most influential artists. Other acclaimed art collections are yours to explore at the Denver Public Library, the Museum of Contemporary Art and the Denver International Airport—which has one of the most extensive airport art programs in the world. Snap a selfie with the Blue Bear, one of many public art sculptures around the city, outside the Colorado Convention Center.

Immerse yourself in local history and culture at the Byers-Evans House Museum, an 1883 Victorian mansion and one of Denver’s oldest homes. The Molly Brown House Museum introduces you to the “unsinkable” woman and her adventurous life made famous by Broadway and Hollywood. The History Colorado Center brings the state’s history to life with interactive exhibits. Union Station is a revitalized, historic train station with an eclectic collection of some of the city’s top restaurants and bars. If you visit the nearby Colorado State Capitol building, be sure to pause on the 13th step—it’s exactly one mile above sea level! Nearby is Colfax Avenue, where you can find original, preserved neon signs dating back to the early days of car travel.

The Downtown Aquarium is home to 15,000 species of fish, mammals and plants. The Denver Zoo spans 80 acres in City Park and is the site of the largest bull elephant habitat in North America. The Butterfly Pavilion combines science with hands-on fun in a tropical jungle with waterfalls, palm trees and 1,600 free-flying butterflies from all corners of the globe.

In a city so synonymous with outdoor exploration, it won’t take long to find green space and recreation activities for all levels and interests. City Park is a sprawling public park with panoramic views of the city’s skyline. Denver has 26 public floral gardens, including a lakeside garden in Washington Park and 50,000 flowers in the 16th Street Mall. Denver Botanic Gardens is an urban oasis featuring 45 gardens along with ponds, streams, fountains and a conservatory.

For adventures farther afield, take a trip to the legendary Red Rocks Park and Amphitheatre, hike around sandstone monoliths or visit Rocky Mountain National Park, with more than 265,000 acres of natural beauty to explore. Drive to the top of the continent on the Mount Evans Scenic Byway, the highest paved road in North America. If you prefer to be in the stands, don’t miss the Colorado Sports Hall of Fame, or visit the stadiums of one of Denver’s seven professional sports teams, including the Colorado Rockies.

Indulge in retail therapy throughout the downtown area, or visit the Cherry Creek neighborhood north of downtown for 16 blocks of locally owned boutiques, galleries and spas. The adjacent shopping center has over 160 shops, with more than 40 exclusive to the area, making it one of the largest and most varied shopping destinations in the West.

What can you expect from Denver’s dining scene? In a word: everything! Chefs in the area have long embraced the farm-to-table movement and work directly with local growers to source ingredients to create dishes that are ecofriendly, innovative and delicious. The passion for local products doesn’t end there. Local menus regularly feature products from artisan cheesemakers and small-batch chocolatiers. The growing craft beer and craft spirit scene and a wide variety of wines from the state’s Western Slope offer other ways to sip local flavor.

Denver International Airport (DEN) serves 180 worldwide destinations, and you can easily reach downtown by commuter rail or taxi. Once you’re here, the Regional Transportation District (RTD) light rail system, bike rentals and bike paths make it easy to get out and explore. Learn more about this exciting and iconic location at www.denver.org.
General Information

How to Register
Fill out the registration form on page 21 or at www.iscebs.org. The Symposium registration fee must accompany the registration form. Registration fees can be paid by check or credit card. If you wish to pay in Canadian funds, please use the equivalent Canadian rate in effect at the time you submit the registration fee.

Online: www.iscebs.org
By fax: Payment must be made by credit card. Please fax form to (262) 364-1818.
By check: Make one check payable to the International Society and mail to ISCEBS, P.O. Box 681092, Chicago, IL 60695-2092 USA.

Questions?
Call the Society office at (262) 786-8771, or e-mail iscebs@iscebs.org.

Registration Fees

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*Earned designation between September 1, 2016 and September 1, 2017. (If you earned your designation after September 1, 2016 and elected to go to the Conferment and Symposium in Baltimore, you must pay the regular registration fee for Denver.)
**Includes 2017 ISCEBS membership
†Includes 2017 International Foundation membership for new members only

Continuing Education Processing Fee $25
Complete the CE application information and include the processing fee if continuing education credit is requested. This fee does not apply to CEBS CPE credit.

Cancellation Policy
A $60 administrative charge is imposed on all cancellations. Refund deadline is two weeks prior to the meeting.

$925 Guest Registration Fee ($200 Savings)
Society members and International Foundation corporate members can bring a guest to this year’s Symposium for the special registration rate of $925 by the early registration deadline. This is an excellent time to showcase the Symposium to your boss, colleague, client or co-worker. The guest registration fee also applies to members in the same office location. Members and guests using this registration fee must book their hotel accommodations at the Hyatt Regency.

$300 Unemployed Registration Fee for ISCEBS Members
Society members who are currently unemployed are eligible for this special registration fee of $300. The Society has kept this fee for 2017 and recognizes the need for members to make connections with their peers while continuing their professional development activities at the Symposium.

If you obtain employment prior to the Symposium, please forward the difference in the fee to the Society. To take advantage of the discount, indicate “unemployed” on the top of the form and submit the $300.

Hotel Information
Hyatt Regency Denver
Single/double occupancy—$232

Please use a major credit card to secure your hotel deposit. Be certain that you indicate your arrival and departure dates. Children aged 17 and under stay free in your room. The hotel is a smoke-free property.

Hotel reservations are made on a date-received basis. If the reservation is mailed less than 40 days prior to the meeting, please call the Society office at (262) 786-8771 to ensure availability. The rate applies for reservations secured through the International Society.

Travel/Transportation Arrangements
Travel to Denver is the responsibility of each individual. Most major airlines fly daily into Denver International Airport (DEN). Rental cars, taxis and a variety of public transportation options are available to get to the hotel and other attractions.

Suggested Conference Attire
CEBS Conferment (Sunday)—Business dress
Sessions (Monday through Wednesday)—Business casual
**Monday**

- **8:15-9:15 a.m.**
  - Not So Wild and Crazy: Thoughts and Predictions About the Future of Work

- **9:30-10:30 a.m.**
  - U.S. Legislative Update

- **11:00 a.m.-12:00 noon**
  - Benefit Plans: The Silent Killer of Your Employee’s Disposable Income
  - Implications of Tax Reform on Retirement Plans
  - HR and Benefits Tech Trends
  - Canada Legal/Legislative Update

- **1:30-2:30 p.m.**
  - Private Exchanges: Four Years Later
  - Retirement Plan Governance
  - Form 5000: The Devil Is in the Details
  - Pension Change in Canada—Implications for Employers

- **2:45-3:45 p.m.**
  - How to Survive a DOL Audit
  - The Future of DC Is Here: The Next Generation of QDIAs
  - The Age of Individualized Benefits
  - Fintech: Opportunity or Threat to the DC Retirement Industry?

**Tuesday (Cont.)**

- **11:15 a.m.-12:15 p.m.**
  - Current Trends in Employee Health Plans: How Does Your Plan Compare?
  - The IRS Retirement Plan Correction Program Retooled for 2017
  - Winning the War for Talent: Is Telecommuting the Answer?

- **1:30-2:30 p.m.**
  - Creating an Engaged Culture Through Well-Being
  - 401(k) Lawsuits on the Rise: Best Practices for Plan Fiduciaries
  - Unlimited PTO: Considerations for Implementation

- **2:45-3:45 p.m.**
  - Legally Compliant Communications and the Consequences of Miscommunication
  - Life After the End of the Amendment Cycle: Is Your Qualified Plan Up to Date?
  - Connecting the Dots Between Wellness and Ancillary: An Easy Way to Draw Down Health Care Costs
  - Beyond Compensation, Group Benefits and Retirement: Modern Total Reward Strategy

**Wednesday**

- **8:00-9:00 a.m.**
  - Clearing the Haze: What’s Next for Medical Marijuana in the U.S and Canada?

- **9:30-10:30 a.m.**
  - Go All the Way With HSAs
  - Fine-Tune Your Plan Through the RFI/RFP Process
  - Mindful Workplace, Engaged Employees

- **10:45-11:45 a.m.**
  - The Power of Choice: Supporting Employees With Personalized Plans
  - Lessons From Central States
  - Deskless Yet Informed
  - Pension Division on Marriage Breakdown

- **12:00 noon-1:00 p.m.**
  - Don’t Fly Blind With Your Employees’ Health Care Coverage: The Time for Literacy Is Now
  - Sustainable, Responsible and Impact Investing
  - How to Navigate Conversations About Compensation
  - Show Me the Benefits—Group Insurance for Active Employees Aged 65+
The International Society expresses its gratitude to the following speakers whose dedication and donation of time and expertise make this program possible.

Lisa Allen, Vice President, Regulatory Affairs, Relph Benefit Advisors, Fairport, New York (page 7)

Mary Andersen, CEBS, President, ERISAdiagnostics, Inc., Exton, Pennsylvania (page 6)

Art Babcock, CEBS, Senior Vice President, Aon Hewitt, Calgary, Alberta (page 15)

Sarah Bhagwandin, Counsel, Bryan Cave LLP, Denver, Colorado (page 10)

Julie Bingham, Advisor, FirstPerson, Indianapolis, Indiana (page 15)

Mark Bishop, Senior Vice President, Associate and Organizational Effectiveness, Terumo BCT, Denver, Colorado (page 6)

Patrick Blanchard, Director, Compensation & Benefit Solutions, Greenwood Village, Colorado (page 8)

Suzanne Mahler Brown, CEBS, Director of Benefits, Gränges Inc., Franklin, Tennessee (page 8)

Kim Buckey, Vice President of Client Services, DirectPath, Birmingham, Alabama (page 15)

Lisa Chamzuk, Partner, Lawson Lundell, Vancouver, British Columbia (page 6)

Christopher Chan, Innovation Imagineer, Mercer, San Francisco, California (page 5)

Steve Clausen, Senior Vice President, Health and Benefits Practice Leader, Aon Hewitt, Minneapolis, Minnesota (page 7)

David Cooke, CEBS, Principal, Mercer, Chicago, Illinois (page 10)

Chris Cutter, CEO and Co-Founder, LifeDojo, San Francisco, California (page 9)

Karen DeBortoli, Director, Pension and Benefits Research, Eckler Ltd., Toronto, Ontario (page 15)

Brent Delveaux, CEBS, Benefits Consultant, TRG Group Benefits and Pensions Inc., Vancouver, British Columbia (page 9)

Laura Earley, CEBS, Senior Manager, U.S. Health and Welfare Benefits, CH2M, Englewood, Colorado (page 9)

Leanne Fosbre, CEBS, Consultant, ERISAdiagnostics Inc., Denver, Colorado (page 6)

Shandon Fowler, Senior Director of Product Strategy, Benefitfocus, Charleston, South Carolina (page 14)

Seth Friedman, Area Senior Vice President, Pharmacy Consulting, Solid Benefit Guidance (Arthur J. Gallagher & Co.), Montvale, New Jersey (page 8)

John Garner, CEBS, Chief Compliance Officer, Bolton & Company, Pasadena, California (page 13)

Brian Gilmore, Vice President, Lead Benefits Counsel, ABD Insurance & Financial Services, San Mateo, California (page 13)

Josh Golden, Area Senior Vice President, Pharmacy Consulting, Solid Benefit Guidance (Arthur J. Gallagher & Co.), Montvale, New Jersey (page 8)

Steven Grieb, CEBS, Director of Regulatory Services, Empower Retirement, Milwaukee, Wisconsin (page 10)

James Hanley, CEBS, President, EeComm, Inc., Muskegon, Michigan (page 14)

Joseph Harten, CEBS, Principal, Mercer, Cincinnati, Ohio (page 6)

Katherine Hesse, CEBS, Partner, Murphy, Hesse, Toomey & Lehane LLP, Boston, Massachusetts (pages 9, 13)

Michael Joliat, Attorney, Leonard, O’Brien, Spencer, Gayle & Sayre, Ltd., Minneapolis, Minnesota (page 14)

James Klein, President, American Benefits Council, Washington, D.C. (page 5)

Mary Komornicka, CEBS, Attorney, Larkin Hoffman, Minneapolis, Minnesota (page 6)

Eric Krieg, President, Risk International Benefits Advisors, Fairlawn, Ohio (page 5)

Elizabeth Loh, Director, Trucker Huss, San Francisco, California (page 13)

Lori Lucas, DC Practice Leader, Callan Associates, Chicago, Illinois (page 7)

Brad Mandacina, CEBS, HR Technology and Outsourcing Practice, Lockton Companies, Kansas City, Missouri (page 6)

Jim Modelski, Principal, DiMeo Schneider & Associates L.L.C., Chicago, Illinois (page 13)

Marilyn Monahan, Owner, Monahan Law Office, Marina del Rey, California (page 12)

Kathryn Mowry, Director of Employee Benefits and Wellness, Brownstein Hyatt Farber Schreck, LLP, Denver, Colorado (page 11)

Pamela Nissen, Attorney, Leonard, O’Brien, Spencer, Gayle & Sayre, Ltd., Minneapolis, Minnesota (page 14)

Joseph Nunes, President, Actuarial Solutions Inc., Lakeshore, Ontario (page 10)

Michelle Oram, CEBS, Director, Product Development, Manulife, Kitchener, Ontario (page 11)

Mike Reha, CEBS, Vice President of Product Development, EPIC Hearing Healthcare, Pomona, California (page 12)

Colleen Reilly, Vice President of Well-Being, Total Well-Being, A Telligen Company, Greenwood Village, Colorado (page 11)

Debra Rosenberg, CEBS, Director of Retirement Plan Consulting, Stiles Financial Services, Edina, Minnesota (page 6)

Lisa Schmidt, CEBS, Founder, Lead Consultant, Mindful Benefits, Scottsdale, Arizona (page 14)

Kim Schultz, Managing Director, Compensation & Benefit Solutions, Greenwood Village, Colorado (page 8)

Todd Solomon, Partner, McDermott Will & Emery, Chicago, Illinois (page 11)

Suzanne Spicer, CEBS, Senior Client Employee Benefits Advisor, Morgan Lewis & Bockius LLP, Washington, D.C. (page 14)

Jana Steele, Partner, Osler, Hoskin & Harcourt LLP, Toronto, Ontario (page 7)

Leigh Stepan, CEBS, Independent Consultant, Leigh Stepan Consulting, Minneapolis, Minnesota (page 7)

Rick Storms, CEBS, Assistant Vice President, LifeTrac, Minneapolis, Minnesota (page 13)

Michael Sullivan, President, Cubic Health, Toronto, Ontario (page 13)

Robert Taylor, CEBS, Managing Director, TRG Group Benefits and Pensions Inc., Vancouver, British Columbia (page 9)

Tim Taylor, CEBS, Product Manager, Manulife, Waterloo, Ontario (page 9)

Bonni Tittgemeyer, CEBS, Managing Director, The Employers’ Choice Inc., Brampton, Ontario (page 12)

Eric Vanden Brink, Vice President, Optum, Consumer Solutions Group, Eden Prairie, Minnesota (page 10)

Jack VanDerhei, Ph.D., CEBS, Research Director, EBRI, Washington, D.C. (page 5)

Gregory Wait, CEBS, President, Falcons Rock Investment Counsel, LLC, Germantown, Wisconsin (page 15)

Sandra Winkle, Human Resources Director, North American Properties, Inc., Cincinnati, Ohio (page 6)
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