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38TH ANNUAL ISCEBS Employee Benefits Symposium

September 8-11, 2019 | New Orleans, Louisiana

#19Symp

PARTNERS IN EDUCATIONAL EXCELLENCE
What Awaits You at the Symposium?

Insightful Sessions
The Symposium features 2½ days of keynote, breakout and discussion sessions covering a variety of employee benefits topics, curated by your peers and presented by industry experts. You’ll leave with actionable strategies and takeaways on the benefits issues and trends affecting your plan participants.

Connected Networking
Connect with hundreds of benefits professionals across the U.S. and Canada who are tackling the same benefits issues you are. Meals, receptions, session breaks, as well as social and fitness activities are just some of the opportunities to connect with industry peers.

Continuing Education Credits
Looking for continuing education credits? In addition to CEBS Compliance credit, the Symposium qualifies for insurance licensing credit in many states and provinces, as well as for other professions. See page 17 for details.

What Can You Expect From the Symposium?

Some of the 2018 attendees said it best:

“As a new attendee and new graduate, I thoroughly enjoyed the Symposium. I was able to absorb a lot of new information and network with other industry business partners. The entire event was put together very well.”

“The Symposium remains my must-go-to conference every year.”

“As someone who has been in this business for a while, it’s rare to attend a conference where I get as much new and helpful information as this one.”

“My dilemma at the Symposium is each session time there is more than one session I want to attend because the topics and sessions are so good.”

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 in the employee benefits space.

Registration Is Open to:
• ISCEBS Members
• CEBS, GBA, RPA and CMS designees
• CEBS participants who have completed one or more exams
• International Foundation corporate benefits professional members
• Professionals working in the employee benefits space

Make Your “Case”
Getting support to attend a conference can be a challenge. Visit www.iscebs.org/toolkit to help make your case for Symposium attendance. You’ll get tips on maximizing the educational value both during and after the conference, as well as cost-effective travel expense strategies.

Register Now!
Use the form on page 22, visit www.iscebs.org or call (262) 786-8771.

Special Guest Registration Rate ($200 savings) and Unemployed Rate available—See page 21.

This program qualifies for up to 19 CEBS Compliance credits.

Visit www.cebs.org/compliance for more information.
The ISCEBS Employee Benefits Symposium is an annual gathering of North America’s savviest benefits professionals. It’s where you’ll gain the insight you need to curate the benefits that keep your employees engaged, your plan compliant and your career full steam ahead. You’ll discover leading-edge strategies from benefits professionals who share their experience along with best practices, tips and trends. Join us in New Orleans for an unparalleled opportunity to network with your colleagues in an exciting and forward-thinking environment!

**MONDAY, SEPTEMBER 9**

<table>
<thead>
<tr>
<th>HEALTH CARE</th>
<th>RETIREMENT</th>
<th>GENERAL</th>
<th>CANADIAN</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>8:00-9:15 a.m.</strong></td>
<td></td>
<td></td>
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<td>Canada Legal and Legislative Update</td>
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<td>Challenges of Retirement in the Future Economy</td>
<td>The Logic of Effective Employee Communication</td>
<td>Cybersecurity and Data Protection in Canada</td>
</tr>
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</tr>
<tr>
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<td>• Effective and efficient communications done right</td>
<td>• Best practices in cybersecurity and data protection</td>
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</tr>
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<td>• Incorporate a passive approach to asset allocation, manager selection and rebalancing.</td>
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<td>• Do not readily dismiss claims due to non-compliance; it may be the effects of the mental illness.</td>
</tr>
<tr>
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<td>• Use multifaceted class managers to increase passivity at the investment consultant level.</td>
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</tr>
</tbody>
</table>

Read on to see what awaits you in New Orleans, then use the registration form on page 22 or at www.iscebs.org to secure your seat at this industry-leading conference.
TUESDAY, SEPTEMBER 10

7:45-8:30 a.m. | HEALTH CARE | Hall of Fame Award and President’s Report

8:30-9:30 a.m. | RETIREMENT | U.S. Legal Update

10:00-11:00 a.m. | CANADIAN

Disrupting Health Care Through High-Value Providers
- The root problems with our current health care delivery system
- Strategies to disrupt health care to better serve employers and members
- How to engage members to make them better, happier consumers

Plan Errors: Correction and Prevention
- Key provisions of the IRS EPOs
- Proper ways to correct various errors under the self-correction and the VOP processes
- Best practices to prevent or mitigate errors

Challenges and Effective Solutions for Small Groups of Non-U.S. Employees
- Alternatives to employment via legal entity set-up
- Barriers and challenges in providing competitive benefits to small groups or individual employees
- Alternatives that provide competitive, valued and cost-effective benefits

The ABCs of Employee Benefits Technology: Thinking Beyond the Portal
- The changing tools modernizing benefit and population health
- How to make technology work for your organization
- How to assess and choose the right tools

11:15 a.m. - 12:15 p.m. | GENERAL

Employer-Led National Hospital Price Transparency Initiative
- An evidence-based place to develop value-based payment/benefit design models
- As commercial prices are incredibly high and non-sustainable, we must demand better.
- Three strategies to align best quality with best price

Retirement Planning in Four Parts
- What information employees need to prepare for retirement
- How to provide timely and relevant information
- Resources to help employees prepare for retirement

The Intersection of Diversity, Equity, Inclusion, and Total Rewards
- Overcome the limited resources hurdle
- What it takes to create a talent-attracting and inclusive culture
- What integrative practices look like

Achieving Effective Plan Design and Communicating Change
- The challenges of making benefits changes and key lessons learned
- Developing a multimedia communication strategy to achieve desired objectives
- Best practices for effectively managing plan design changes to ensure the best outcomes

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

1:30-2:30 p.m. | RETIREMENT

Mindfulness in the Workplace
- The connection between stress at work, mental health and health benefits costs
- How mindfulness builds resilience
- How to introduce mindfulness at your organization

The $25T Retirement Readiness Problem No One Is Talking About Until Now
- The impact of loan defaults
- Your fiduciary obligations to monitor loans and prevent defaults
- Actionable solutions to assess your plan and address the problem

Staying Out of CEOs’ Line of Fire: Reducing Employee Benefits Project Risks
- How employee benefits project risks occur and their implications
- What is a project prometheus (PMP) technique, and how can it be easily deployed with little cost?
- Risk management mitigation principles and models

Mindfulness in the Workplace
- The connection between stress at work, mental health and health benefits costs
- How mindfulness builds resilience
- How to introduce mindfulness at your organization

2:45-3:45 p.m. | HEALHCARE

Partnering for Health Outcomes—How the Prescription Pass-Through Model Facilitates Saving Money
- Transparency gives you options
- Focusing on health outcomes help contain cost.
- Leverage technology to empower communication.

Handling Government Audits of Retirement Plans
- Be prepared if your plan (or a client’s plan) is selected for audit.
- Know what to expect from an audit.
- Avoid common pitfalls to create a more favorable audit outcome.

Escape the Minefield: Navigating Paid Leave Impact Benefits Policies
- Current and pending paid leave legislation
- Impact of paid leave on STD/STD and paid-time-off policies
- Design STD/STD plans around SDV/BD/DBL/PPML

Retirement Reimagined: Retirement Lifestyle Planning
- Why retirement lifestyle planning is important
- How to integrate it into a workplace wellness program
- Three essential components of a successful retirement lifestyle planning program

4:00-5:00 p.m. | CANADIAN

Telemedicine, On-Site Clinics and Other New Plan Options: Avoid the Traps for the Unwary
- What are employers including in their wellness benefit programs?
- How do the new benefit designs work, and what are the potential traps?
- What are the best practices to navigate the traps and get the greatest impact?

I Have to Worry About My DB Pension Plan Too?
- Allegations made against DB pension plan sponsors and how they may impact your plan
- Best practices to determine actuarial equivalence under pension-plans and how to minimize risks
- A to-do list to insulate the plan from potential lawsuits and liability

Ethical Behavioral Finance: Not an Oxymoron for Retirement and Health Plans
- The human behavioral biases relevant to retirement (and other benefit) decisions
- Take action in these areas in an ethical manner

U.S. Legal Update: Followup and Discussion

Let’s Talk Health Care Benefits: Discussion

Let’s Talk Retirement Benefits: Discussion

Let’s Talk Retirement Benefits: Discussion

Let’s Talk Benefits Challenges (for Plan Sponsors): Discussion

WEDNESDAY, SEPTEMBER 11

8:00-9:00 a.m. | CANADIAN

Is Wellness Worth It?
- Do wellness plans actually reduce health care claims trends?
- What impacts do wellness plans have on a company’s population health profile?
- How to trust but verify the results that the wellness vendors are showing

Using Data to See Who Is Ready to Retire (or Not)
- Detailed analytics to assess retirement readiness throughout one’s career path
- Qualitative and analytic techniques that identify trends and insights
- How to use data analytics to personalize each situation and provide peer recognition

Is Unlimited Vacation Right for Your Company?
- Does unlimited vacation work for your organization?
- Compliance with state and federal laws
- How to implement

Collective Retirement Savings Arrangements: A Future for Retirement Savings?
- Why this trend is growing
- The benefits for the plan members during accumulation and decumulation
- The benefit for the plan sponsor

9:30-10:30 a.m. | RETIREMENT

Proactive Fraud, Waste and Abuse Detection With Data Science and Machine Learning
- Follow shifts in suspicious billing over time
- The ability of machine learning to identify potential bad actors in a network
- Proactive approaches can limit cost and minimize member disruption.

How to Properly Conduct an RFP
- A thorough understanding of fiduciary duties related to contracting with service providers
- How to effectively conduct an RFP
- How to negotiate a favorable contract for the plan

One Employer’s Journey to Implementing a Student Loan as a Retirement Benefit
- Success includes the right partner, a strong project plan and multichannel communication.
- Program customization is key.
- Using data analytics to track the program’s goals

Is It Worth your Organization?
- Learn how VH can help your company’s bottom line.
- What’s the ROI for VH?
- Is it Worth your organization?

10:45-11:45 a.m. | CANADIAN

Using Genetics to Improve Health Outcomes in Members With Chronic Conditions
- Apply population-based, genetic analytics to your existing claims data to better understand long-term health risks.
- How other organizations used PGa-based testing programs for better health outcomes and lower cost
- Understand the results associated with PGa testing-based medication therapy management programs.

Money Matters and the Millennial Mindset
- Financial trends of younger generations
- How to engage members to make them better, happier consumers
- Three strategies to align best quality with best price

Transforming the Total Rewards Function
- Strategies to evaluate, customize and modernize total rewards
- The research on what employees value from total rewards
- Trends impacting employers’ approach to total rewards

Benefits-as-a-Service: Who Wants to Go B2B/Fishing?
- How B2B could transform employee benefits
- Threats and opportunities of this transformation
- What advisors, consultants and other stakeholders need to know about this evolution
SUNDAY, SEPTEMBER 8
5:00-7:00 p.m.
CEBS Conferment Ceremony and Reception
(see page 18 for details)

MONDAY, SEPTEMBER 9
8:00 a.m.
Welcome
8:15-9:15 a.m.
Keynote: What’s Next for the Global Economy?
Speaker: Megan E. Greene, Chief Economist, Manulife Asset Management, Boston, Massachusetts

What’s next for the world economy? How will economic trends as well as long-term disruptions like changing demographics, AI, fluctuating global trade, Brexit and automation impact business and employee benefits? This session will explore these topics and more and will discuss the economic factors, opportunities and challenges in the U.S. and Canada.

9:30-10:30 a.m.
Concurrent Sessions
U.S. Legislative Update
Speaker: James Klein, President, American Benefits Council, Washington, DC

Although the 2018 midterm elections shifted the division of power in Congress, health care and retirement issues remain at the legislative forefront. Get an insightful analysis of recently enacted and proposed legislation and regulations, as well as what the agenda for 2019 and beyond could mean for your benefit plans, as we look ahead to the 2020 election.

Canada Legal and Legislative Update
Speaker: Lisa Chamzuk, Partner, Lawson Lundell LLP, Vancouver, British Columbia

This session gets 2½ days of Canadian content underway with an overview of legislative and regulatory activity and legal decisions at the federal and provincial level. Get an insightful analysis of what it means for group, pension and other benefit plans against the backdrop of the upcoming federal election.

MONDAY, SEPTEMBER 9 (CONT.)
11:00 a.m.-12:00 noon
Concurrent Sessions
Health and Welfare Compliance Traps: Are You Ready?
Speaker: Lisa C. Allen, Vice President, Regulatory Affairs, Relph Benefit Advisors, Fairport, New York

Health and welfare plan sponsors often focus on providing the best benefits and plans possible, but allowing plan compliance to slip through the cracks can be financially devastating. This session discusses several compliance pitfalls to be aware of to reduce the chances of being audited and incurring significant fines, along with relevant details and requirements to ensure your plan’s compliance.

Takeaways
- What is coming and when to be ready to comply
- The major questions to answer and where the data will come from
- Key mandates to review now and avoid penalties

Regulatory Outlook for Retirement Plans
Speaker: Steven Grieb, CEBS, Director of Regulatory Services, Empower Retirement, Milwaukee, Wisconsin

Get an update on proposed or final IRS and DOL guidance or legislation applicable to qualified retirement plans, including plan corrections, changes to hardship rules, new opportunities for multiple employer plans, lost or missing participants, determination letter opportunities or issues relating to lifetime income payments from retirement plans.

Takeaways
- Compliance pointers to comply with the new hardship distribution rules
- Guidance for appropriately correcting retirement plan errors under the EPCRS
- Tips for navigating required retirement plan document restatements

Health Care Ate My 401(k)
CASE STUDY
Contributions
Speakers: Rocke Blair, CEBS, Managing Partner, Fiduciary Analytics LLC, West Chester, Ohio
Peggy West, CEBS, Director of Benefits and Compensation, Formica Corporation, Cincinnati, Ohio

The significance that health care plays in the adequate funding of retirement plans is overlooked. Employer health care costs consume an ever-increasing portion of employers’ wage and benefit spend. This continuing shift of resources to medical and prescription drug benefits reduces 401(k) and HSA contributions for retirement readiness. This session highlights one employer’s approach to aligning its benefit and organizational strategy using data analytics for sight lines to isolate root cause cost drivers and to personalize benefits for employees for maximum impact.

Takeaways
- The economics of a healthy workplace
- How to optimize retirement readiness to the employee’s unique needs
- Solutions to impact key cost drivers to maximize employee retirement readiness and shareholder return

“The Symposium is an excellent investment of your time and your employer’s budget. The sessions are relevant and full of details and offer insight to challenges you are seeking to resolve.”

Wendy Tucker, CEBS
Assistant Vice President Finance & Government
The Horace Mann Companies
Springfield, Illinois

Health | Retirement | General | Canadian
### Work Like a Start-Up! Using Innovation Principles to Improve Your Benefits Projects

**Speaker:** Michelle Oram, CEBS, Product Owner, Guidance and Advice, Manulife, Kitchener, Ontario

Innovation. Agile. Design thinking. Start-up methodology. We hear these words a lot these days, but what do they mean to us as benefit professionals? Can established companies work and think like start-ups? These are more than just the latest buzzwords. Innovation is a process that can help us deliver solutions that better meet the needs of our plan members. Using a real-world example, learn what innovation is and, more importantly, what it isn’t. Walk away with an overview of the innovation process and some simple tools and techniques to implement today to start working like a start-up.

**Takeaways**
- Innovation—What it is and what it isn’t
- Six steps in the innovation process
- Simple tools to help you get started

### Behavioral Economics Communications for Employees’ Benefit

**Speakers:** Sherida Ferguson, CEBS, Supervision Senior Advisor, Raymond James, Tampa, Florida

- Deborah Kozdras, Instructor, Chief Creative Officer, University of South Florida Gus Stavros Center for Free Enterprise and Economic Education, Tampa, Florida

Communication is a challenge for humans, with biases shaping how we see, say or hear something. As benefits professionals, the objective is to design a message that will override biases of diverse employee populations. Behavioral economics can combine competing needs of employees who are divided by generation and focused on different financial goals. This session will provide ideas and tools to identify common areas for the multigenerational workforce and encourage positive responses as they select benefits and manage the current personal cost of those benefits.

**Takeaways**
- Behavioral economic techniques to encourage employees to select the best solution to achieve personal financial goals
- Messages to guide each employee to the best solution for his or her economic circumstances
- Digital tools to reach the diverse experiences of a multigenerational workforce

### Individual Policy HRAs: 2020 and Beyond

**Speakers:** Brian Gilmore, Lead Benefits Counsel, Vice President, ABD Insurance & Financial Services, Inc., San Mateo, California

- Elizabeth Loh, Director, Trucker Huss, APC, San Francisco, California

The new proposed regulations to permit employers to offer HRAs designed to reimburse employees’ individual health insurance policy premiums are scheduled to take effect in 2020. The conditions that apply are fairly complex and present a new challenge in plan strategy and design. Numerous efforts to inject DC-style elements into traditional plans, such as cafeteria plans with flex credits and private exchanges, have largely failed to make a significant impact. These new proposed regulations are the first step to make true DC health benefits a reality by relying on the individual market.

**Takeaways**
- How employers can utilize the individual market (beginning in 2020) through HRAs as an alternative to their traditional major medical group health plan
- Why the individual market represents an important frontier for employers
- What the future could look like for traditional major medical group health plans

### Best Practices to Engage Employees in Voluntary Benefits

**Speaker:** To Be Announced

While surveys indicate that employees value voluntary benefits and would like their employer to offer a wider array, engaging them in a voluntary benefits program requires a well-thought-out and well-implemented plan of action. Things to assess include employees’ financial literacy and demographics, medical claims and absenteeism, and other data that will help shape how the benefits are communicated and their role in your organizational culture.

**Takeaways**
- Trends in voluntary benefits
- How to determine what benefits to offer
- Success stories and pitfalls to avoid
Monday, September 9 (Cont.)

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

Using Actionable Insights From Survey Data

Speakers: Janis Koltun, CEBS, Principal, Mercer, Minneapolis, Minnesota
Elizabeth Nelson, R.N., Principal Total Health Management, Mercer, Minneapolis, Minnesota

Get highlights from more than 2,400 participating employers, with perspective through the lens of both practitioner and clinician. A deep dive into the data provides insight to the menu of opportunity available for employers, including impact analysis from both financial and clinical perspectives, and addresses the full range of strategies employers are using to manage cost.

Takeaways
• Identify key and emerging trends.
• Introduce opportunities to make an impact.
• Share case studies/impact analysis from employers that have implemented identified strategies.

Challenges of Retirement in the Future Economy

Speaker: Jack VanDerhei, Ph.D., CEBS, Research Director, Employee Benefit Research Institute, Washington, D.C.

The workforce and the labor economy have changed significantly in recent years. With the advent of contingent and non-traditional workers and increasing automation, the employment deal of the future is different from what we have seen in the past. This presentation will contain analysis of the impact of several public policy topics and their likely impact on retirement income adequacy and what factors will play a role.

Takeaways
• The potential impact of the gig-only economy on national retirement income adequacy
• The impact of expanding coverage for employer-sponsored plans
• How do open MEPs affect reduction in retirement deficits?

The Logic of Effective Employee Communication

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

In the boardroom, a decision to change benefits has just been made. After a silent pause, one of the directors sums up the concern they all share: “For this to work, make sure employees understand this change!” When that rolls downhill to you and your team, will you proceed with confidence? Yes!—with a solid understanding of the steps that lead to an effective employee communication strategy. Learn how to set appropriate expectations among senior leaders, then meet or exceed them with a logical approach to creating and implementing an appropriate employee communication strategy.

Takeaways
• The effective value of your benefits program is no more than the value your employees ascribe to it.
• Effective and efficient communications done right
• Takeaway tools to assemble an appropriate employee communication strategy

MONDAY LUNCHEON ROUNDTABLE TOPICS
12:00 noon-1:30 p.m.

General Topics
• Behavioral economics
• Benefits communication
• Benefits technology
• Data security
• Diversity, equity and inclusion
• Global benefits
• Mindfulness and wellness
• Opioids and medical cannabis
• Pharmacogenetics/specialty drugs
• Prescription drug cost management
• Public employers
• Telemedicine
• Workforce generations

U.S. Topics
• ACA reporting and compliance
• Paid family leave
• Retirement readiness

Canada Topics
• Biologics/biosimilars
• Mental health
• Pension governance

Cybersecurity and Data Protection in Canada

Speaker: Kim Ozubko, Partner, Miller Thomson, Toronto, Ontario

This session will explore cybersecurity and data protection and its application to pension and benefit plan sponsors, administrators and third-party service providers in Canada. Topics discussed will include cybersecurity and data protection legislation and best practices in Canada; duties of pension and benefit plan sponsors and administrators in protecting member and beneficiary data; and steps to protect member and beneficiary data and reduce plan sponsor and administrator liability.

Takeaways
• Potential risks of poor data protection and cybersecurity
• Best practices in cybersecurity and data protection
• Steps to reduce liability
MONDAY, SEPTEMBER 9 (CONT.)

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

Using Decision Support Tools to Support HDHP
Speaker: Paula Stop, CEBS, Director of Total Rewards, The Fresh Market, Greensboro, North Carolina

Employee education about HDHP is an ongoing concern that can be supported by employee decision support tools. Learn how one plan sponsor used two different decision support tools to educate its workforce and assist in plan enrollment decisions, resulting in a 20% increase in the HDHP enrollment. Each tool provided different features, pros and cons. Get an overview of the tool selection process, implementation, enrollment results and lessons learned.

Takeaways
• How to select a decision support tool
• Communication best practices for employee engagement with the tool
• How to evaluate results

Using Passive Strategies for Investment Consulting
Speaker: Brian Schroeder, Founding Partner, Investment Change Evaluations, LLC, Salt Lake City, Utah

Institutional investors have long enjoyed the benefits of passive investing, i.e., use of index funds. Passive, or rules-based, investing is used to invest in stocks, bonds, real estate, commodities, etc. Besides lower fees and the simplicity of “buying the market,” passive investing removes potential conflicts of interest and emotion-based decisions from the process. The passive strategies can be applied no matter the investment structure in place. Whether it is a nondiscretionary 3(21) or fully discretionary 3(38) investment consultant, adoption of a more passive approach will benefit future outcomes.

Takeaways
• Determine if an active investment consultant approach is adding value.
• Incorporate a passive approach to asset allocation, manager selection and rebalancing.
• Use multiasset class managers to increase passivity at the investment consultant level.

Identifying and Responding to a Ransomware Attack According to HIPAA Best Practices
Speakers: Tara Silver-Malyska, CEBS, Director, Willis Towers Watson, Dallas, Texas
Jason Sheffield, Director, Willis Towers Watson, La Jolla, California

Of the never-ending onslaught of malware attacks on information security systems, perhaps most prolific and most dangerous is ransomware, which attempts to deny access to a user’s own data, usually by encrypting the data, until a ransom is paid (usually in a cryptocurrency) in order to receive a decryption key. However, hackers may deploy ransomware that also destroys or exfiltrates data. In this timely program, learn best practices for HIPAA security defense while exploring the intricacies of a HIPAA response to a ransomware attack and the Office for Civil Rights’ Quick Response Checklist for HIPAA Security Attacks.

Takeaways
• Review HIPAA privacy, security, breach notification and enforcement rules.
• Learn to detect ransomware attacks.
• Review a case study in a ransomware attack.

How to Prevent a Lawsuit on Mental Health Claims
Speaker: Marg Romanow, CEBS, Benefits Officer, Saskatchewan Union of Nurses, Regina, Saskatchewan

This session provides a checklist for a mental health claims process, which includes understanding mental health behaviors; the importance of outreach, regular communication with all parties, and clear and specific correspondence; and using experienced mental health claims adjudicators. Examples and case law references will illustrate these steps.

Takeaways
• Disability staff and adjudicators must have education and understanding of mental health issues.
• Do not readily dismiss claims due to noncompliance; it may be the effects of the mental illness.
• Provide extra due diligence in the adjudication process.

6:00-7:30 p.m.
Welcome Reception
TUESDAY, SEPTEMBER 10

7:45-8:30 a.m.
**Hall of Fame Award and President’s Report**

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

A perennial favorite, this session curates and summarizes recent significant court decisions affecting employee benefits. Get valuable insights, tips and checklists to help you assess and mitigate your plan’s legal risk.

**Practical Lessons in Pension Governance**
Speaker: **Jana Steele**, Partner, Pensions and Benefits, Osler, Hoskin & Harcourt LLP, Toronto, Ontario

After a brief primer on pension governance (law, common law, regulatory policies, etc.), get ready to dive into an advanced discussion of pension governance, with a focus on case law and case studies, examining practical examples of pension governance issues and solutions.

**Takeaways**
- Increased regulation of pension governance
- Effective tools and strategies
- Poor governance can have serious consequences.

10:00-11:00 a.m.
**Disrupting Health Care Through High-Value Providers**
Speaker: **Sara Hames, CEBS**, Vice President, Hays Companies, Inc., Milwaukee, Wisconsin

A medical procedure’s cost in any marketplace can range widely, often leading to consumers unknowingly making expensive choices. Using data to identify the prevalent conditions and cost drivers can lead to high-value providers who can deliver high-quality care at vastly reduced costs. This presentation will focus on how to disrupt health care through a combination of self-funding, direct contracts, bundled pricing, medical tourism, telemedicine, Medicare-based pricing, care navigators and onsite clinics to offer a health plan that’s attractive and sustainable. Learn how a school district went from fully insured to reducing its costs by 37% in just one year.

**Takeaways**
- The root problems with our current health care delivery system
- Strategies to disrupt health care to better serve employers and members
- How to engage members to make them better, happier consumers

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TUESDAY, SEPTEMBER 10 (CONT.)

10:00-11:00 a.m.
**Plan Errors: Correction and Prevention**
Speaker: **Mary Komornicka, CEBS**, Attorney, Larkin Hoffman, Minneapolis, Minnesota

Retirement plans are complex, with many moving parts and many players with interlocking responsibilities. As a result, errors often happen. Whether small or major, they need to be corrected. While we have IRS guidance on how to correct some errors, these rules are not simple to follow, and not all situations are covered. This session will explore the different errors that can occur and the proper process for correcting them, using several real-world examples, and will provide tips for plan sponsors and service providers.

**Takeaways**
- Key provisions of the IRS EPCRS
- Proper ways to correct various errors under the self-correction and the VCP processes
- Best practices to prevent or mitigate errors

**Challenges and Effective Solutions for Small Groups of Non-U.S. Employees**
Speakers: **Albert Phelps, CEBS**, Area Vice President, Arthur J. Gallagher & Co., Chicago, Illinois
**Catherine Honey**, Vice President, SafeGuard World International, Boston, Massachusetts

Companies expanding beyond the U.S. or managing small employee populations globally face many challenges to find cost-effective and competitive ways to staff local operations and provide benefits. This session will cover alternative solutions to setting up a legal entity in each country when time is of the essence and employee size is expected to remain limited; the promises to avoid in making job offers, especially related to benefits that can create significant challenges; and alternatives that multinational companies use to provide competitive benefits that are scalable as the business grows or changes.

**Takeaways**
- Alternatives to employment via legal entity set-up
- Barriers and challenges in providing competitive benefits to small groups or individual employees
- Alternatives that provide competitive, valued and cost-effective benefits

“I find it refreshing to learn new things about areas that I don’t have a lot of expertise or experience in.”

**James Coryell, CEBS**
Wealth Advisor
BankFinancial
Lincolnshire, Illinois
Tuesday

TUESDAY, SEPTEMBER 10 (CONT.)

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

The ABCs of Employee Benefits Technology: Thinking Beyond the Portal

Speakers: Karen DeBortoli, Director, Knowledge Resource Centre, Buck Consultants, Toronto, Ontario
Lizann Reitmeier, CEBS, Canadian Health Practice Leader, Buck Consultants, Toronto, Ontario

Learn about the range of new and emerging technology options to facilitate pension and benefit plan enrollment and management. In addition to portals, there are (a) apps, (b) bots and (c) customized technology—including AI—to manage pension and benefit plans, drive employee engagement, maximize benefit plan dollars, improve employee well-being and optimize HR. Get an overview of the latest in technological innovations in the benefits space, a demo of some solutions that are being used by employers and plan sponsors of all sizes, and a glimpse of what’s next in benefits technology.

Takeaways
- The changing tools modernizing benefit and pension plans
- How to make technology work for your organization
- How to assess and choose the right tools

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

Employer-Led National Hospital Price Transparency Initiative

Speaker: Gloria Sachdev, President and CEO, Employers’ Forum of Indiana, Carmel, Indiana

In 2017, the nation’s first hospital price transparency study was conducted to publicly report hospital prices relative to what Medicare paid for the same services. The study included 225,000 covered lives, $700 million in annual spend and the hospitals’ corresponding relative total, inpatient and outpatient prices. The results are astonishing with some hospitals paid 600% of what Medicare pays. Round two of this study, published in April 2019, includes employers and business coalitions from across the country. The presentation will focus on the findings and the reaction of employers, benefits consultants and hospitals with an emphasis on strategies to move to value-based hospital payment models.

Takeaways
- An evidence-based place to develop value-based payment/benefit design models
- As commercial prices are incredibly high and nonsustainable, we must demand better.
- Three strategies to align best quality with best price
TUESDAY, SEPTEMBER 10 (CONT.)

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

Achieving Effective Plan Design and Communicating Change

Speakers: Alyssa Hodder, Senior Communications Consultant, Eckler Ltd., Toronto, Ontario
Jason Traetto, GBA, Senior Manager, Benefits & Wealth Programs, Rogers Communications Inc., Toronto, Ontario

This session draws on a real-world example and offers lessons on benefit design, cost management and communication. The presenters will share insights about the unique features of the Canadian benefits landscape and how to effectively manage and communicate change.

Takeaways
- The challenges of making benefits changes and key lessons learned
- Developing a multimedia communication strategy to achieve desired objectives
- Best practices for effectively managing plan design changes to ensure the best outcomes

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

(All attendees welcome)

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

The $2.5T Retirement Readiness Problem No One Is Talking About: Until Now

Speakers: George White, CEBS, Executive Vice President, Custodia Financial, Dallas, Texas
Bruce Ashton, Partner, Employee Benefits and Executive Compensation, Drinker Biddle & Reath LLP, Los Angeles, California

While loans are a common feature in most DC plans, loan defaults are not as well understood, and the true cost of defaults and the fiduciary requirements to address them have not been a focus area. But now loan defaults are on the radar of regulators with a provision to the 2017 Tax Cuts and Jobs Act (TCJA) and a change to Form 1099-R. What is the fiduciary risk for plan sponsors? Is this the next frontier for 401(k) plan litigation? This session provides steps to stay ahead of this coming storm.

Takeaways
- The impact of loan defaults
- Your fiduciary obligations to monitor loans and prevent defaults
- Actionable solutions to assess your plan and address the problem

Staying Out of the CEO’s Line of Fire: Reducing Employee Benefits Project Risks

Speaker: Hudson Peters, CEBS, Director, Health and Benefits, Willis Towers Watson, Bloomington, Minnesota

Employee benefits projects large and small contain inherent risks of failure—small or large. Consequences are costly, harmful and potentially career-limiting. The use of a simple technique known as a project premortem (PPM) can greatly reduce employee benefits project risk by using a unique process to help identify risks before they occur. A PPM is easy to conduct, can involve multiple stakeholders and senior leadership, and can potentially impact project risks as much as 20-40% or more.

Takeaways
- How employee benefits project risks occur and their implications
- What is a project premortem (PPM) technique, and how can it be easily deployed with little cost?
- Risk management mitigation principles and models

“I like the fact that there is specific Canadian content. Sessions are relevant for my role, and I’m with colleagues who have faced the same challenges.”

Kelly Ryan, CEBS
Director of Benefit Services
Labourers Local 493 Welfare Trust Fund
Sudbury, Ontario
Tuesday

TUESDAY, SEPTEMBER 10 (CONT.)

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

**Partnering for Health Outcomes — How the Prescription Pass-Through Model Facilitates Saving Money**

**Speakers:** Elizabeth Sennett, CEBS, Managing Director, Krauter & Co., San Francisco, California  
Sydni Meyrowitz, Head of Strategy and Operations, SmithRx, San Francisco, California

For a self-insured employer, it is only a matter of time until one or multiple employees get very sick. While always a priority, it can be very difficult to balance providing the best treatment with managing pharmacy benefit spend. This session will share real-life case studies about how the pass-through PBM model and a close partnership can lead to outsized health outcomes while containing costs.

**Takeaways**
- Transparency gives you options.
- Focusing on health outcomes helps contain cost.
- Leverage technology to empower communication.

**Handling Government Audits of Retirement Plans**

**Speaker:** Kelsey Mayo, Lead Employee Benefits Partner, Poyner Spruill LLP, Charlotte, North Carolina

There is nothing that makes a benefits professional’s heart skip a beat quite like “the government is coming.” In the world of retirement plans, there are at least three different agencies—IRS, DOL and PBGC—that might come to the door. This session will provide attendees a roadmap to handling any government audit, including what to expect and how to avoid common pitfalls.

**Takeaways**
- Be prepared if your plan (or a client’s plan) is selected for audit.
- Know what to expect from an audit.
- Avoid common pitfalls to create a more favorable audit outcome.

**Escape the Minefield: Navigating Paid Leave Impacts to Benefits Policies**

**Speaker:** David Setzkorn, National Practice Leader, Absence Management, The Standard, Phoenix, Arizona

Today over 241 state leave laws are in place and growing, with additional implementation in three states coming soon. In the rush to understand the changing legislation related to paid family, medical and sick leave, it’s easy to overlook impacts to other benefits policies once these laws go into effect. This session will address the current statutory and municipal landscape—focusing on the potential implications to STD and LTD plans and paid time off policies—and outline key employer considerations regarding proposed legislation to help employers prepare.

**Takeaways**
- Current and pending paid leave legislation
- Impact of paid leaves on STD/LTD and paid-time-off policies
- How to design STD/LTD plans around SDI/TBD/DBL/PFML

TUESDAY, SEPTEMBER 10 (CONT.)

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

**Retirement Reimagined: Retirement Lifestyle Planning**

**Speaker:** Tammy Vigue, Group Retirement Consultant, Porchlight Financial, Vancouver, British Columbia

Although it may be tempting to think that by offering employees a generous group retirement savings program, you have fulfilled your role in preparing them for retirement; the reality is that employees want (and need) more. A recent Benefits Canada survey found that nearly half of group retirement plan members age 45 and over want advice on retirement lifestyle planning. Besides wondering “Do I have enough money to retire?” employees may also be struggling with “What am I retiring to?” Learn why there are compelling reasons to integrate this into your workplace wellness programs.

**Takeaways**
- Why retirement lifestyle planning is important
- How to integrate it into a workplace wellness program
- Three essential components of a successful retirement lifestyle planning program

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

**Telemedicine, On-Site Clinics and Other New Plan Options: Avoid the Traps for the Unwary**

**Speaker:** Jay Kirschbaum, Vice President Compliance Services, Lockton, St. Louis, Missouri

Telemedicine, on-site clinics, second opinion services and other new plan design options offer greater breadth and flexibility to employer plans. These options make the plans more efficient and convenient for participants, assist in controlling costs and help make the entire package more attractive. Like all employee benefit options, they come with caveats. This session will discuss the caveats and how to negotiate the best practices for inclusion in employer-sponsored plans.

**Takeaways**
- What are employers including in their welfare benefit programs?
- How do the new benefit designs work, and what are the potential traps?
- What are the best practices to navigate the traps and get the greatest impact?

“I have a takeaway from every session I attended.”

Lize Skrundz, CEBS  
Administrator  
Operating Engineers Local 955  
Edmonton, Alberta

Symposium
I Have to Worry About My DB Pension Plan Too?
Speakers: Todd Solomon, Partner, McDermott Will & Emery, Chicago, Illinois
Chad Keuneke, Principal, Alliance Pension Consultants, Chicago, Illinois

Recent class actions filed against large defined benefit (DB) plan sponsors allege that the actuarial assumptions (namely mortality assumptions) used to calculate benefits are outdated and lead to lesser benefits for participants. The new legal landscape, combined with the fact that many plan sponsors and their actuaries have reviewed actuarial equivalence assumptions as a “set it and forget it” type of decision, means that plan sponsors are vulnerable and must understand these cases and the best practices.

**Takeaways**
- Allegations made against DB pension plan sponsors and how they may impact your plan
- Best practices to determine actuarial equivalence under pension plans and how to minimize risks
- A to-do list to insulate the plan from potential lawsuits and liability

**Ethical Behavioral Finance: Not an Oxymoron for Retirement and Health Plans**
Speaker: Rick Storms, CEBS, Client Services Manager, Alerus, Shoreview, Minnesota

Though it may be a buzzword, behavioral finances recognizes normal human biases that look at how emotional, social and cognitive factors influence everyday decisions, including financial and health decisions. This presentation will identify many of these biases and examine ways to effectively and ethically apply techniques to help plan participants appropriately frame their health and retirement considerations, actions and decisions from a business, insurance, retirement planning and wellness perspective.

**Takeaways**
- The human behavioral biases relevant to retirement (and other benefits) issues
- Apply these normal biases to help plan participants in their retirement (and other benefits) decisions.
- Take action in these areas in an ethical manner.

**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 space.
Wednesday

WEDNESDAY, SEPTEMBER 11

8:00-9:00 a.m. Keynote: Medical Cannabis in the U.S. and Canada: What’s New and What’s Next?
Speaker: Michael Sullivan, President, Cubic Health, Toronto, Ontario

Legalized medical and recreational cannabis is a reality in Canada and gaining traction across the U.S. With hundreds of global clinical trials underway studying the effectiveness of cannabis in treating dozens of conditions, including opioid addiction, medical cannabis will be an issue every plan sponsor will need to address. This session will focus on how plan sponsors can assess coverage options for safe and responsible use of medical cannabis within their benefits plan in a financially sustainable manner.

9:30-10:30 a.m. Concurrent Sessions Is Wellness Worth It?
Speaker: Scott Mayer, Director of Data Analytics, AssuredPartners, Hunt Valley, Maryland

For nearly a decade, the wellness industry has promised employers the outcomes of better health, prevention of large claims, and lower insurance claims costs and trend. They have also touted higher productivity, higher morale and high employee satisfaction as “soft” outcomes. Yet who has actually taken the time to analyze the data and see if what wellness companies claim they can do is actually happening? This session takes an unbiased look at claims data, historical data and independent studies to pull back the curtain on what is myth and what is reality when trying to figure out the efficacy of traditional wellness plans.

Takeaways
- Do wellness plans actually reduce health care claims trends?
- What impacts do wellness plans have on a company’s population health profile?
- How to trust but verify the results that the wellness vendors are showing

9:30-10:30 a.m. Concurrent Sessions (cont.)

Using Data to See Who Is Ready to Retire (or Not)
Speakers: Jonathan Price, Vice President and Retirement Practice Leader, Sibson Consulting, New York, New York
Doron Scharf, Senior Vice President and Actuary, Sibson Consulting, New York, New York

Organizations must take the “retirement pulse” of their employees, identifying employees who are not on track to retire, as well as those employees who are financially prepared and could decide to leave. The session will explore qualitative and quantitative analytic techniques that can identify workforce trends and issues that provide invaluable insights for organizational planning, particularly when coupled with data derived from an in-depth analysis of the organization’s defined contribution plan, payroll and HRIS. Understanding where potential workforce vulnerabilities exist will allow leaders to make informed decisions about succession planning and restructuring.

Takeaways
- Detailed analytics to assess retirement readiness throughout one’s career path
- Qualitative and analytic techniques that identify trends and insights
- How to use data analytics to personalize each situation and provide peer recognition

Is Unlimited Vacation Right for Your Company?
Speaker: Teresa Hess, GBA, Senior Director Global Benefits, Culture and Diversity, McAfee, Hillsboro, Oregon

There are risks and challenges involved in deciding if an unlimited vacation policy is right for your organization. Learn how to determine if this is right for your company, what legal concerns to be aware of, how to build out the policy and how to implement it. Learn how McAfee successfully implemented unlimited vacation for its exempt population in 2018 in the U.S. (about 2,200 employees) using the parameters put into place to avoid compliance issues with FMLA or other leaves.

Takeaways
- Does unlimited vacation work for your organization?
- Compliance with state and federal laws
- How to implement
**WEDNESDAY, SEPTEMBER 11 (CONT.)**

9:30-10:30 a.m. Concurrent Sessions (cont.)

**Collective Retirement Savings Arrangements: A Future for Retirement Savings?**

Speaker: Robert Tangney, CEBS, Consultant, Mississauga, Ontario

This session will explore what has been set up to date in both the defined benefit (DB) and defined contribution (DC) arenas in Canada, the U.S. and the U.K. and the expected benefits of these programs. These include CAAT, OPTrust, Saskatchewan Pension Plan among others in Canada; U.S. programs in Oregon and proposed in other states or cities; and in the U.K., the required DC program as well as the emerging master trusts combining DB schemes. The session will look at the plan designs, the options available and other features of these plans.

**Takeaways**
- Why this trend is growing
- The benefits for the plan members during accumulation and decumulation
- The benefit for the plan sponsor

10:45-11:45 a.m. Concurrent Sessions

**Proactive Fraud, Waste and Abuse Detection With Data Science and Machine Learning**

Speakers: Jennifer Warren, Senior Healthcare Data Analyst, Pharmaceutical Strategies Group, Plano, Texas  
Jeremy Weidner, Data Scientist, Pharmaceutical Strategies Group, Plano, Texas

Fraud, waste and abuse (FWA) accounts for approximately 1% of prescription drug spending—costing plan sponsors hundreds of millions of dollars every year. Yet detecting the next fraudulent scheme can be challenging. This session will present a real-world example of how machine learning and advanced analytics were leveraged to discover potential FWA before it became a million-dollar problem. Get specific strategies to proactively address FWA to avoid unnecessary prescription drug cost and minimize member disruption.

**Takeaways**
- Follow shifts in suspicious billing over time.
- The ability of machine learning to identify potential bad actors in a network
- Proactive approaches can limit cost and minimize member disruption.

"The educational content was excellent. My boss was very impressed."

Patricia Madden  
Director of Benefits  
NTN USA Corporation  
Mount Pleasant, Illinois

**WEDNESDAY, SEPTEMBER 11 (CONT.)**

10:45-11:45 a.m. Concurrent Sessions (cont.)

**How to Properly Conduct an RFP**

Speaker: Jose Jara, Partner, CKR Law, LLP, New York, New York

With the continued wave of ERISA fee class action lawsuits, it is critical that plan sponsors and fiduciaries properly select—and monitor—their service providers. One way to ensure this is by periodically taking the plans out to bid. The session will go over critical questions and issues to address during the RFP process, as well as recent court case examples in which the plaintiffs argued that the RFP process was flawed, leading to excessive fees paid by the plan. Get best practices and know the traps for fiduciaries to avoid.

**Takeaways**
- A thorough understanding of fiduciary duties related to contracting with service providers
- How to effectively conduct an RFP
- How to negotiate a favorable contract for the plan

**One Employer’s Journey to Implementing a Student Loan Repayment Benefit**

Speakers: Carolyn Speenburgh, Principal Specialist, Benefits Strategy, National Grid, Brooklyn, New York  
Mike Kerber, Partner Success Manager, Tuition.io, Santa Monica, California

Addressing student loan debt is a growing concern of organizations across the U.S., and many are exploring repayment programs. The presentation will outline working through the idea phase; implementing the program; tracking success through data analytics; working with a new vendor; addressing cyber security concerns; collaborating with internal teams; deciding what the payment structure would be; evaluating the cost, communications and rollout; using the data to evaluate financial success for the employees (e.g. increase to employee 401(k) contributions or HSA contributions); and ultimately determining employee attraction and retention.

**Takeaways**
- Success includes the right partner, a strong project plan and multichannel communication.
- Program customization is key.
- Using data analytics to track the program’s goals
Wednesday

WEDNESDAY, SEPTEMBER 11 (CONT.)

10:45-11:45 a.m. Concurrent Sessions (cont.)

C Virtual Health Care: Your Benefits Reality
Speaker: Art Babcock, CEBS, Senior Vice President, Aon, Calgary, Alberta

Our Canadian health care system is overburdened. Surveys indicate that long wait times, difficulty booking appointments and other barriers caused 68% of Canadians to avoid seeing a doctor or skip a medical appointment, and that almost 40,000 Canadians visit the emergency room every year for prescription refills and typically wait over four hours to see a physician. Virtual health care (VH) can make more efficient use of our resources. Learn how it works, who provides it, the benefits it can bring to your group health care program and why it is “the next thing” in benefits offerings.

Takeaways
• Learn how VH can help your company’s bottom line
• What’s the ROI on VH?
• Is VH right for your organization?

WEDNESDAY, SEPTEMBER 11 (CONT.)

12:00 noon-1:00 p.m. Concurrent Sessions (cont.)

R Money Matters and the Millennial Mindset
Speaker: Robin Loos, CEBS, Senior Benefits Consultant, Texas Children’s Hospital, Houston, Texas

Get an overview of plan design strategies based on the younger generation in today’s workforce, including data trends on Millennial savings and spending and employer expectations that could help drive plan designs for future retirement outcomes.

Takeaways
• Financial trends of younger generations
• Plan design strategies that will benefit all working generations
• Impact of new design implementation

WEDNESDAY, SEPTEMBER 11 (CONT.)

10:45-11:45 a.m. Concurrent Sessions (cont.)

G Using Genetics to Improve Health Outcomes for Members With Chronic Conditions
Speakers: Jami Elliott, Director, Clinical Enablement, Thermo Fisher Inc., San Jose, California
Jeff Shaman, Ph.D., Chief Science Officer, Coriell Life Sciences, Philadelphia, Pennsylvania

This session will offer perspectives into the strategic reduction of health care costs by educating and engaging employees in a Medication Therapy Management (MTM) program that incorporates genetics. An individual’s genetics impacts his or her specific response to medications, and prescribing the wrong medications puts patients at risk for persistent conditions, deteriorating health and costly health care events. A comprehensive MTM with genetics program has been shown to improve medication adherence, appropriateness and adversity including in chronic conditions. Learn how to strategically and efficiently evaluate and incorporate genetic technology into your existing wellness and engagement programs.

Takeaways
• Apply population-based, genetic analytics to your existing claims data to better understand long-term health risks.
• How other organizations used PGx-based testing programs for better health outcomes and lower cost
• Understand the results associated with PGx testing-based medication therapy management programs.

WEDNESDAY, SEPTEMBER 11 (CONT.)

12:00 noon-1:00 p.m. Concurrent Sessions (cont.)

C Benefits-as-a-Service: Who Wants to Go BAAS Fishing?
Speaker: Michael McClenahan, GBA, Managing Partner, Benefits by Design Inc., Port Coquitlam, British Columbia

There are many examples—such as Netflix, Uber or Amazon web services—illustrating a transition from selling products to selling services/solutions. In the insurance industry, examples include ASO instead of fully insured product; defined contribution instead of fully insured product; formulary management services independent of the insurer; telemedicine and central dispensing pharmacy, which bring service to individuals; proactive LTD management (service instead of just a reimbursable expense); proactive wellness services; and integration of payroll and HR services. How will BAAS evolve the employee benefits industry, and what must industry stakeholders do to prepare?

Takeaways
• How BAAS could transform employee benefits
• Threats and opportunities of this transformation
• What advisors, consultants and other stakeholders need to know about this evolution
Attendees needing continuing professional education credit for their licensing or other reasons can satisfy their requirements through Symposium attendance. The Society is a recognized sponsor of continuing education programs for insurance professionals in both the United States and Canada, as well as for 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. 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 US$25 service charge, as indicated on the registration form, should be paid in advance of the program taking place (if applicable).

CEBS Compliance Credit
CEBS graduates can use Symposium sessions to earn CEBS Compliance credit. Each 50-minute hour of education qualifies for 1 credit. The US$25 service fee to report credit for other professions does not apply. The 2019 Symposium qualifies for up to 19 CEBS Compliance credits.

U.S. Insurance Professionals
Each year, the Symposium has been approved in many states for ten to 18 hours (only certain sessions qualify). 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 email 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.

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 CP and 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. The 2018 Symposium qualified for a maximum of 16.0 general credits.

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.

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 2018 Symposium were 960 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 #286). The program will be submitted for approval upon request.

Contact Continuing Education
For credit approvals or 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
Special Events and Activities

From networking and social events to fitness activities and other resources, the Symposium features a variety of activities to complement the robust education agenda. Read on to learn how they can enrich your Symposium experience.

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<th>SATURDAY</th>
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**NETWORKING**

**SUNDAY, SEPTEMBER 8**

12:00 noon-2:00 p.m.  
**First-Time Attendee Luncheon**

Are you a first-time Symposium attendee? Then you belong here! Start your Symposium experience with a networking event that will connect you with other new attendees from across the U.S. and Canada and with ISCEBS leadership. Meet a fantastic and engaged group of peers, and discuss what awaits you at the Symposium. There is 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**

Join others who are running a consulting business to discuss the issues and strategies necessary to deliver client value. Bring your challenges, benchmarks and best practices, and learn from each other’s vast knowledge and expertise. There’s no additional fee; simply use the registration form to indicate your interest in participating.

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**SUNDAY, SEPTEMBER 8**

5:00-6:00 p.m.  
**CEBS Conferment Ceremony**

If you’re a new CEBS graduate, a new GBA or RPA designee, or a new ISCEBS Fellow, this is the moment you’ve been waiting for: when all your hard work is recognized. The conferment ceremony honors new graduates of the U.S. and Canadian CEBS program, as well as those who have earned the GBA and RPA designations and those earning ISCEBS Fellowship status for the first time. Don’t miss this opportunity to extend your congratulations to the new graduates, designees and Fellows, and help welcome them into the community of benefits professionals!

6:00-7:00 p.m.  
**CEBS Conferment Reception**

A reception honoring the new graduates will follow the conferment ceremony. Both events are open to graduates and their guests, registrants and speakers.

**MONDAY, SEPTEMBER 9**

12:00 noon-1:30 p.m.  
**Lunch and Roundtable Discussions**

Join a roundtable discussion at the Monday lunch. Discussions are informal and designed to connect attendees around a shared professional interest, challenge or goal. No advance sign-up is needed to participate—just find an open seat and get ready for a lively discussion. To volunteer as a roundtable facilitator, contact iscebs@iscebs.org for details. Table topics are listed on page 7.
**NETWORKING**

**MONDAY, SEPTEMBER 9**

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

**Consulting Practice Owners Luncheon**
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.

6:00-7:30 p.m.

**Welcome Reception**
Continue the networking and enjoy appetizers, refreshments and prize drawings. Catch up with colleagues and friends, make new connections and share highlights of the first full day of sessions. Symposium registrants, speakers and their guests are invited to attend. Bring your business cards!

**TUESDAY, SEPTEMBER 10**

12:15-1:30 p.m.

**ISCEBS Fellowship Recognition and Luncheon**
This luncheon recognizes and honors Society members who hold the exclusive Fellowship status and their commitment to ongoing professional learning. All Symposium attendees and speakers are invited to attend.

**SOCIAL**

**SATURDAY, SEPTEMBER 7 | SUNDAY, SEPTEMBER 8**

Times vary

**New Orleans Sightseeing Tours**
Come early and explore one of the most iconic and historic cities in North America. Several tour options are available on Saturday and Sunday. Visit www.iscebs.org/symposiumtours for details. Register early, because spots on tours fill quickly!

**MONDAY, SEPTEMBER 9**

8:30-10:30 a.m.

**Hospitality Room—Spouses/Guests**
Get help and insight from a local expert on ideas for your downtime or for your guests. A representative from the area will be available to highlight some of the attractions and sights in the New Orleans area.

**SUNDAY, SEPTEMBER 8 | TUESDAY, SEPTEMBER 10**

Times vary

**Sign and Dine**
Join a group of fellow Symposium attendees for dinner on Sunday and Tuesday evenings at some of New Orleans’ exciting and unique restaurants. Restaurant details and sign-up will be available on site in the Symposium registration area. Each attendee pays for his/her own meal.

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**FITNESS**

**MONDAY, SEPTEMBER 9-WEDNESDAY, SEPTEMBER 11**

6:00-6:30 a.m.

**Morning Power Walk**
Walk or run—Your pace is up to you! Meet in the lobby to get some activity in before a day of sessions. The route and other details will be available at the Symposium registration desk.

**Chair Yoga**
Start the day with a session of gentle yoga stretches and poses. No experience necessary.

**SATURDAY, SEPTEMBER 7-WEDNESDAY, SEPTEMBER 11**

**Symposium Step Challenge**
Challenge yourself to reach or beat your daily steps goals! Use your personal fitness tracker, and post your daily total on Twitter using the #SympStepChallenge hashtag. Set your own goals, or get a friendly competition going with other attendees.

**CONFERENCE RESOURCES**

**Benefits Bookstore and Information Specialists**
Visit the on-site bookstore to take advantage of free shipping and member discounts on a variety of books. While you’re there, meet an information specialist who is available to take requests for personalized research on any U.S. or Canadian benefits topic and give demos of the International Foundation and International Society online resources, including ACA University.

**Shipping Service**
You’ll get a wealth of material at the Symposium—Ship it back to your home or office free of charge! Pick up a box and label from the Symposium shipping desk, fill it with your materials, bring it back, and we’ll take care of the rest.
“Laissez les bon temps rouler!” or “Let the good times roll!” is a common saying in New Orleans—and for good reason. The French, Spanish, Cajun, Creole, Caribbean and African influences bring together a rich diversity of history, music, art, architecture, dining and shopping. Though its reputation for nightlife is well-earned, a closer look at the neighborhoods, attractions, public gardens and history unfolds the rich fabric of all the Crescent City has to offer.

Start Your Exploration
The famous and historic French Quarter has bars and eclectic shops that line Bourbon Street. Visit the reimagined French Market, where modern boutiques blend with beloved antique stores and an endless array of food options to power you through your travels. Visit the world-famous jazz venue Preservation Hall, and don’t miss the magnificent Jackson Square, home of the iconic St. Louis Cathedral, a favorite subject for painters, photographers and filmmakers throughout its history.

The charming and historic Garden District beckons with oak-shaded streets lined with a diverse mix of pre–Civil War homes that range from single-story cottages to grand, historic mansions with lavish gardens. Lafayette Cemetery is filled with ornate, 19th-century tombstones—a stop on many of the famous New Orleans ghost tours! Browse the district’s many galleries and antique shops, or visit the National World War II Museum and the Audubon Zoo, considered one of the best in the country.

The Central Business District is home to the Warehouse District, which has seen a renaissance to become the center of the city’s art scene, including galleries and free evening concerts in Lafayette Square. You’ll also find the Aquarium of the Americas and amazing “shoppopportunities” at The Shops at Canal Place.

North of the Central Business District and the French Quarter, you’ll find Mid-City, a collection of smaller neighborhoods that are home to some of the best restaurants and bars in New Orleans. City Park (twice the size of New York’s Central Park) offers an oasis of ancient, moss-draped oak trees, athletic fields, an 18-hole golf course, walking paths on Big Lake and much more. Visit Storyland’s colorful sculptures, the Carousel Gardens Amusement Park and the New Orleans Museum of Art.

Dining
Dining in New Orleans is a brilliant reflection of its culture, history and neighborhoods. It is a foodie’s paradise, with no shortage of options for every palate and budget and featuring flavors from around the globe, as well as all the classics. After all, it’s hard to imagine New Orleans without traditional favorites like gumbo, blackened redfish, po’boys and smoked pork.

What to Expect
With an average high temperature of 88°F (31°C) and an average low of 72°F (22°C) in September, your stay in New Orleans will likely be a warm one. Brief afternoon showers are common in the fall.

Getting Here and Getting Around
The Louis Armstrong New Orleans International Airport (MSY) has direct flights daily from most major cities across North America. Once you’re here, the historic street cars and other public transit make it easy to get out and explore. Learn more about this vibrant and iconic city at www.neworleans.com.
General Information

How to Register
Fill out the registration form on page 22 or at www.iscebs.org/symposium. 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/symposium
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, Illinois 60695-2092 USA.

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

US$985 Guest Registration Fee (US$200 Savings)
Society members and International Foundation corporate members can bring a guest to this year’s Symposium for the special registration rate of US$985. 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.

US$300 Unemployed Registration Fee for ISCEBS Members
Society members who are currently unemployed are eligible for this special registration fee of US$300. The Society has kept this fee for 2019 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 US$300.

Hotel Information
The Hyatt Regency New Orleans
Single/double occupancy—US$199
Please use a major credit card to secure your hotel deposit. Be certain that you indicate your arrival and departure dates. Children age 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 New Orleans is the responsibility of each individual. Most major airlines fly daily into Louis Armstrong International Airport (MSY). 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

Future Symposium Sites

<table>
<thead>
<tr>
<th>August 23-26, 2020</th>
<th>September 19-22, 2021</th>
<th>August 7-10, 2022</th>
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<tr>
<td>Hilton San Diego Bayfront</td>
<td>Hilton Minneapolis</td>
<td>Sheraton Centre Toronto Hotel</td>
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<td>San Diego, California</td>
<td>Minneapolis, Minnesota</td>
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## REGISTRATION/ORDER SUMMARY

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<td>Symposium fee</td>
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<td>Continuing education service fee (US$25)</td>
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<td>Total (U.S. funds)</td>
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## REGISTRATION INFORMATION

**REGISTER NOW!**

<table>
<thead>
<tr>
<th>ISCEBS Member Rates</th>
<th>Before July 26, 2019</th>
<th>After July 26, 2019</th>
</tr>
</thead>
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<tr>
<td>International Foundation Corporate Member Rates</td>
<td>US$1,185</td>
<td>US$1,285</td>
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<tr>
<td>Special Guest Rates</td>
<td>US$985</td>
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</table>

**Nonmember Rates**

- **CEBS, CMS, GBA or RPA designees**
  - Before: US$1,370**
  - After: US$1,470**

- **Corporate nonmembers**
  - Before: US$1,370**
  - After: US$1,470**

- **CEBS student (completed at least one CEBS course by September 1, 2019)**
  - Before: US$1,370**
  - After: US$1,470**

- **New CEBS, CMS, GBA or RPA Designees**
  - **Special Registration Fee**
    - Graduate member: US$985
    - Graduate nonmember: US$1,170**

**Notes:**

- *Earned designation between August 1, 2018 and September 1, 2019. (If you earned your designation after August 1, 2018 and elected to go to the Conference and Symposium in Boston, you must pay the regular registration fee for New Orleans.)*

- **Includes 2019 ISCEBS membership.
- **Includes a 2019 International Foundation membership for new members only.**

### Payment

The Symposium registration fee must accompany this registration form. Registration fees can be paid by check or credit card. If you wish to pay the registration fee in Canadian funds, please use the equivalent Canadian rate in effect at the time you submit the registration fee. Note: If you’re unable to use a credit card for your hotel deposit, you may include one night’s room rate in your check for the registration fee.

### HOTEL

- **US$199 single/double occupancy**
- **No hotel required**

<table>
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<th>Departure date</th>
<th>Number of persons</th>
<th>Special requests/Dietary requests</th>
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A hotel deposit of one night’s room rate is required.

Please use a credit card to secure your hotel deposit. The hotel accepts:

- Visa
- MasterCard
- Discover
- American Express

**Continuing Education Credit**

US$25 continuing education service charge due at time of registration (if applicable). The International Society will apply for CE credit based on requests. You must indicate the profession for which credit is requested.

- **Actuary**
- **Attorney/Lawyer**
- **CFP**
- **CIMA**
- **CPA**
- **Enrolled Agent/ERPA**
- **Insurance Producer/Agent**
- **HRCI**
- **SHRM**
- **Other, specify**

**License/NPN/BAR/CPA #**

**CEBCompliance—Visit www.iscebs.org/compliance for additional information.**

**CE inquiries:** (262) 786-6710, option 2, or email continuinged@ifebp.org

**Questions, email iscebs@iscebs.org, or phone (262) 786-8771.**
Speakers

The International Society greatly appreciates the following speakers whose dedication and donation of time and expertise make this program possible.

Lisa C. Allen, Vice President, Regulatory Affairs, Relph Benefit Advisors, Fairport, New York
Bruce Ashton, Partner, Employee Benefits and Executive Compensation, Drinker Biddle & Reath LLP, Los Angeles, California
Art Babcock, CEBS, Senior Vice President, Aon, Calgary, Alberta
Rocke Blair, CEBS, Managing Partner, Fiduciary Analytics LLC, West Chester, Ohio
Lisa Chamzuk, Partner, Lawson Lundell LLP, Vancouver, British Columbia
Karen DeBortoli, Director, Knowledge Resource Centre, Buck Consultants, Toronto, Ontario
Jami Elliott, Director, Clinical Enablement, Thermo Fisher Inc., San Jose, California
Sherida Ferguson, CEBS, Supervision Senior Advisor, Raymond James, Tampa, Florida
Brian Gilmore, Lead Benefits Counsel, Vice President, ABD Insurance & Financial Services, Inc., San Mateo, California
Megan E. Greene, Chief Economist, Manulife Asset Management, Boston, Massachusetts
Steven Grieb, CEBS, Director of Regulatory Services, Empower Retirement, Milwaukee, Wisconsin
Sara Hames, CEBS, Vice President, Hays Companies, Inc., Milwaukee, Wisconsin
James Hanley, CEBS, President, EeComm., Inc., Muskegon, Michigan
Teresa Hess, GBA, Senior Director Global Benefits, Culture and Diversity, McAfee, Hillsboro, Oregon
Katherine Hesse, CEBS, Partner, Murphy Hesse Toomey & Lehan, Boston, Massachusetts
Alyssa Hodder, Senior Communications Consultant, Eckler Ltd., Toronto, Ontario
Catherine Honey, Vice President, SafeGuard World International, Boston, Massachusetts
Jose Jara, Partner, CKR Law, LLP, New York, New York
Patricia Jesperson, CCO, EmployeeEXP, Minneapolis, Minnesota
Mike Kerber, Partner Success Manager, Tuition.io, Santa Monica, California
Chad Keuneke, Principal, Alliance Pension Consultants, Chicago, Illinois
Jay Kirschbaum, Vice President Compliance Services, Lockton, St. Louis, Missouri
James Klein, President, American Benefits Council, Washington, D.C.
Janis Koltun, CEBS, Principal, Mercer, Minneapolis, Minnesota
Mary Komornicka, CEBS, Attorney, Larkin Hoffman, Minneapolis, Minnesota
Deborah Kozdros, Instructor, Chief Creative Officer, University of South Florida
Gus Stavros Center for Free Enterprise and Economic Education, Tampa, Florida
Elizabeth Loh, Director, Trucker Huss, APC, San Francisco, California
Elizabeth Nelson, R.N., Principal Total Health Management, Mercer, Minneapolis, Minnesota
Michelle Oram, CEBS, Product Owner, Guidance and Advice, Manulife, Kitchener, Ontario
Kim Ozubko, Partner, Millier Thomson, Toronto, Ontario
Hudson Peters, CEBS, Director, Health and Benefits, Willis Towers Watson, Bloomington, Minnesota
Albert Phelps, CEBS, Area Vice President, Arthur J. Gallagher & Co., Chicago, Illinois
Jonathan Price, Vice President and Retirement Practice Leader, Sibson Consulting, New York, New York
Lizann Reitmeier, CEBS, Canadian Health Practice Leader, Buck Consultants, Toronto, Ontario
Marg Romanow, CEBS, Benefits Officer, Saskatchewan Union of Nurses, Regina, Saskatchewan
Andre Rooks, Principal, Mercer, Chicago, Illinois
Gloria Sachdev, President and CEO, Employers’ Forum of Indiana, Carmel, Indiana
Doron Scharf, Senior Vice President and Actuary, Sibson Consulting, New York, New York
Brian Schroeder, Founding Partner, Investment Change Evaluations, LLC, Salt Lake City, Utah
Elizabeth Sennett, CEBS, Managing Director, Krauter & Co., San Francisco, California
David Setzkorn, National Practice Leader, Absence Management, The Standard, Phoenix, Arizona
Jeff Shiman, Ph.D., Chief Science Officer, Coriell Life Sciences, Philadelphia, Pennsylvania
Jason Sheffield, Director, Willis Towers Watson, La Jolla, California
Tara Silver-Malyaska, CEBS, Director, Willis Towers Watson, Dallas, Texas
Todd Solomon, Partner, McDermott Will & Emery, Chicago, Illinois
Carolyn Spenburgh, Principal Specialist, Benefits Strategy, National Grid, Brooklyn, New York
Jana Steele, Partner, Pensions and Benefits, Osler, Hoskin & Harcourt LLP, Toronto, Ontario
Paula Stop, CEBS, Director of Total Rewards, The Fresh Market, Greensboro, North Carolina
Rick Storms, CEBS, Client Services Manager, Alerus, Shoreview, Minnesota
Michael Sullivan, President, Cubic Health, Toronto, Ontario
Robert Tangney, CEBS, Consultant, Mississauga, Ontario
Amy Tolbert, CEO, ECCO International, Arden Hills, Minnesota
Jason Traetto, GBA, Senior Manager, Benefits & Wealth Programs, Rogers Communications Inc., Toronto, Ontario
Jack VanDerhei, Ph.D., CEBS, Research Director, Employee Benefit Research Institute, Washington, D.C.
Tammy Vigue, Group Retirement Consultant, Porchlight Financial, Vancouver, British Columbia
Jennifer Warren, Senior Healthcare Data Analyst, Pharmaceutical Strategies Group, Plano, Texas
Jeremy Weidner, Data Scientist, Pharmaceutical Strategies Group, Plano, Texas
Peggy West, CEBS, Director of Benefits and Compensation, Formica Corporation, Cincinnati, Ohio
George White, CEBS, Executive Vice President, Custodia Financial, Dallas, Texas

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The Society gratefully acknowledges its 2019 sponsors and their many contributions that enable the Symposium to provide the highest level of educational content and meeting amenities for attendees.

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  - www.voya.com

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  - Monday Refreshment Breaks
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- Mayo Clinic
  - Notepads
  - www.mayoclinic.org
- RateFactory
  - www.ratefactory.com
- WorkPartners
  - Program-at-a-Glance
  - www.workpartners.com

BRONZE

- BenefitsLink.com
  - www.benefitslink.com
- Grant Thornton LLP
  - www.grantthornton.ca
- Health Advocate
  - www.healthadvocate.com

(As of April 8, 2019)

Visit www.iscebs.org to learn about opportunities to partner with the Symposium.