



Earn up to 19 CEBS®
Compliance credits!



44TH ANNUAL
ISCEBS Employee Benefits
Symposium

September 14-17, 2025 | Hyatt Regency Minneapolis | Minneapolis, Minnesota

PARTNERS IN EDUCATIONAL EXCELLENCE



What Can You Expect at the Symposium?

Here's what other attendees have said . . .

I believe the Symposium is the most convenient way to be updated on the myriad of changes that occur each year in the benefits industry.

It's good to hear from experts about what is really happening and what we actually need to do today to comply.

One of the best conferences I've been to when it comes to employee benefits. Great topics and speakers.

Who Attends:

The Symposium welcomes benefits and compensation professionals in the United States and Canada looking for timely content and actionable takeaways. 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.

If you work in employee benefits in the U.S. or Canada, this is your conference!

The agenda is jointly curated by the International Society and the International Foundation's Corporate Board.



Mary Amend, CEBS

ISCEBS President
Vice President, Strategic Alliances
Garner Health
Omaha, Nebraska



Nancy Vick, CEBS

Chair, Symposium Education
Committee: U.S.
Partner
Mercer
Chicago, Illinois



Preet Pall, CEBS

Chair, Symposium Education
Committee: Canada
Associate
Westland Benefits
Vancouver, British Columbia



Tanner Brunsdale

Chair, International Foundation
Corporate Board
Senior Manager, Benefits & Mobility
Lyft
San Francisco, California



Kristine Karnath

Vice Chair, International Foundation
Corporate Board
Moog
Elma, New York

The Employee Benefits Symposium brings you networking and direct access to industry professionals!

Come for the specific, focused information you need for your plans and participants; stay for the new ideas, perspectives, tools and data you need to stay ahead of the curve in the changing world of work and to maintain a competitive and engaging benefits experience.

The Symposium is more than just a conference—It's an immersive learning experience that delivers the insights, connections and strategies you need to redefine what's possible for your organization—and your career.

Dig deep into the newest trends and compliance requirements for health and retirement benefits plans, and know you're learning from—and with—some of the best benefits experts from across North America. You'll come away with knowledge and strategies for a strong and comprehensive benefits approach and the connections to propel your career forward.



CEBS Compliance Approved

This program qualifies for up to 19 CEBS Compliance credits. Visit www.cebs.org/compliance for more information.

Register Now!

Special Guest Registration (\$200 savings) and unemployed rates are available—See page 21 for details.



Use the form on page 22.



Online at www.iscebs.org



Call (262) 786-8771 with questions.

MONDAY, SEPTEMBER 15

	Ⓜ HEALTH CARE	Ⓡ RETIREMENT	ⓖ GENERAL	Ⓢ CANADIAN
8:00-9:15 a.m.	Welcome and Keynote—Ripple Effects of Increased Longevity on Benefits and Retirement Strategies			
9:30-10:30 a.m.	U.S. Legal Update			Canada Legal and Legislative Update
11:00 a.m.-12:00 noon	Absence Management and Behavioral Health: Unexpected Integrations to Drive Stronger Outcomes <ul style="list-style-type: none"> Best practices for both absence management and employee behavioral health programs Strategies to effectively integrate employee behavioral health services with absence management How employers and employees benefit from integrating these currently disparate programs 	Statutory and Regulatory Outlook for Retirement Plans <ul style="list-style-type: none"> Overview of recent SECURE 2.0 developments from IRS and DOL Impact of changes under the IRS correction program (EPCRS) Tips for complying with the final changes to the DOL's fiduciary correction program 	Bridging the Gap: Strategies for Ensuring Benefits Equity Through Communication and Education <ul style="list-style-type: none"> Identify communication barriers that can hinder benefits understanding Tools and methods to create simple, inclusive resources for benefits education Strategies to track participation data and adjust communication plans for better results 	The Hidden Costs of Overlooking Women's Health in the Workplace: The Business Case for Action With Insights, Solutions and Metrics <ul style="list-style-type: none"> The financial and productivity toll of unmet health needs How health care shortfalls amplify workplace claims and proven solutions that offer effective strategies and results Insights, metrics and strategies to advocate for prioritizing women's health in workplace programs
12:00 noon-1:30 p.m.	Luncheon Roundtable Discussions			
1:30-2:30 p.m.	Best Practices in Health Care: Managing Costs and Enhancing Employee Well-Being <ul style="list-style-type: none"> Strategies to balance affordability with quality of care and employee experience Care management options and best practices Identify and prioritize action items for your plan 	Hybrid Plans: A Resurgence of Defined Benefit Solutions <ul style="list-style-type: none"> How talent and recruitment efforts are sparking innovation in retirement plan design How hybrid DB and cash balance plans can help mitigate risks in retirement First steps toward assessing contributions and guaranteed income options in new models 	Global Well-Being: Diverse Solutions for a Diverse Population <ul style="list-style-type: none"> Respecting and understanding cultural differences to create an inclusive and supportive environment for well-being A well-being strategy integrated with the larger company strategy is critical for its success Ensure your well-being solutions are diverse and promote individual intrinsic motivations 	Recent Innovations in Canadian DB and DC Pensions <ul style="list-style-type: none"> Choosing decumulation options for your DC plan Why multiemployer pension plans are becoming popular alternatives to single employer DC or DB pension plans Potential legislative changes that impact pension plans
2:45-3:45 p.m.	Cost-Containment Strategies for Self-Funded Health Plans <ul style="list-style-type: none"> Innovative cost-management approaches that balance savings and care quality Actionable strategies to address high-cost claims and chronic conditions Evaluate the risks and rewards of alternative pricing models 	We Hired an OCIO, So Now What? <ul style="list-style-type: none"> Which plans do not need to go OCIO? Prudent governance steps and procedures to adopt Metrics and outcomes to evaluate your OCIO experience 	3M and Mayo Clinic's Collaborative Approach to Integrating a COE Alongside Existing Vendor Partnerships <ul style="list-style-type: none"> How COE models and vendor strategies improve employee health and drive cost savings Navigating the challenges of selecting, implementing and integrating a COE program in your organization Best practices for ensuring collaboration between a COE and your existing vendor ecosystem 	Cybersecurity Threats to Employee Benefit Plans—Prevention and Response <ul style="list-style-type: none"> Identify prevalent cybersecurity threats to employee benefit plans Implement best practices for preventing data breaches Develop effective incident response plans to mitigate potential damages
4:00-5:00 p.m.	Movement as Medicine: Why Exercise Policies Matter for Your Business <ul style="list-style-type: none"> Health and financial risks of physical inactivity in the workplace The business case for movement promotion Actionable strategies for integrating exercise into workplace policies 	Preparing Your Employees for the Unexpected: How to Implement an Effective Emergency Savings Benefit <ul style="list-style-type: none"> How to implement a low-cost, high-impact emergency savings program Real-world outcomes on the activation and sustainability of employee emergency savings Data driven insights on how direct deposit and incentive options can help overcome employee savings inertia 	Building Trust and Ethical Habits in Employee Benefit Plans <ul style="list-style-type: none"> The human behavioral biases relevant to health and retirement benefits issues Ethical habits to embrace as industry professionals Managing ethical dilemmas and best practices 	U.S. Legal Update Follow-Up and Discussion
				Movement as Medicine: Why Exercise Policies Matter for Your Business <ul style="list-style-type: none"> Health and financial risks of physical inactivity in the workplace The business case for movement promotion Actionable strategies for integrating exercise into workplace policies

TUESDAY, SEPTEMBER 16

	H HEALTH CARE	R RETIREMENT	G GENERAL	C CANADIAN
8:00-8:30 a.m.	President's Report			
8:30-9:30 a.m.	U.S. Legislative Update			What Do Group Plan Sponsors Want? Insights From Benefits and Retirement Plan Sponsors <ul style="list-style-type: none">• Key attributes/drivers that plan sponsors look for when evaluating plans• How the importance of these attributes has changed year over year• How plan sponsors currently use AI in their business and how they anticipate it to help them
10:00-11:00 a.m.	Creating a Comprehensive Cancer Strategy: Prevent, Detect, Navigate and Support <ul style="list-style-type: none">• Strategies for integrating cancer care into your benefits offerings• The role and ROI of early detection and education in reducing costs and improving outcomes• Resources to navigate treatment options, improve quality of care, and support employees and their families	Unlocking the Potential of Defined Contribution Pooled Employer Plans (PEPs): Strategic Insights and Emerging Trends <ul style="list-style-type: none">• The strategic advantages of PEPs to enhance the retirement plan experience• Actionable data to inform strategic decisions• Practical applications and emerging trends to align with your organizational strategy	Transforming Total Rewards With Employee Choice: A Case Study With Land O'Lakes <ul style="list-style-type: none">• How to effectively gather inputs to inform major strategy shift• How to build a comprehensive strategy and then prioritize program changes and roadmap over multiple years• How to meaningfully support financial well-being in an impactful yet personalized way	Elder Care Is Facing a Seismic Shift; Is Your Organization Ready? <ul style="list-style-type: none">• The impact of health span vs. lifespan for employers, seniors and their caregivers• Working in partnership—The responsibilities of both employers and employees to help maintain employee health and productivity• Resources and tools to educate, support and reduce stress, and minimize presenteeism
11:15 a.m.-12:15 p.m.	New Standards for Mental Health Parity Under the Final MHPAEA Rules <ul style="list-style-type: none">• Updated legal requirements and compliance standards• How plan sponsors and carriers should partner for data collection and analysis• Practical strategies and pitfalls to avoid to meet the new requirements	Maximizing Financial Wellness and Retirement Account Engagement <ul style="list-style-type: none">• Craft effective communication and educational materials to support employees' unique needs• Leverage employee resource groups to foster a culture of financial wellness• Measure and analyze employee engagement metrics to refine strategies	Demystifying Mental Health: Using Neuroscience-Based Strategies for Well-Being <ul style="list-style-type: none">• Explore the latest neuroscience on the integration of physical and mental health• Science-backed techniques that improve both mental and physical health• Discover how digital tools and platforms are making mental health care more accessible and convenient	
12:15-1:30 p.m.	Professional Recognition Luncheon			
1:30-2:30 p.m.	Unpacking the PBM Industry: Transparency, Trends and Transformation <ul style="list-style-type: none">• How transparency initiatives and regulatory changes are reshaping the PBM landscape• Latest trends in drug pricing, rebate structures and the hidden fees that can impact overall health care costs• How emerging transparent and patient-focused PBM models are addressing longstanding inefficiencies	What Retirement Plan Sponsors Need to Know About Retirement Income <ul style="list-style-type: none">• How retirement assets are accumulated and available income products• Pitfalls to avoid in evaluation, selection and implementation• A fiduciary governance framework for compliance and monitoring	The Dynamics of Job Loss: Practices and Policies to Ease the Transition for Employees and Their Families <ul style="list-style-type: none">• Learn how to proactively design a separation process• Focus on a positive "employee experience" during the separation process• Understand when it is appropriate to make an exception to process and intervene to help a former employee	Getting Clarity on New CAP Requirements <ul style="list-style-type: none">• Plan sponsors' obligations around the selection and oversight of service providers• Increased transparency around member fees and expenses• Ongoing member communication and decision-support tools
2:45-3:45 p.m.	Beyond Point Solutions: The Hidden Cost Impact of Fragmented Women's Health Care <ul style="list-style-type: none">• How to identify hidden women's health costs in claims data• How to calculate the true ROI of comprehensive women's health care models• Actionable strategies for implementing value-based women's health care solutions that reduce total cost of care while improving clinical outcomes	Practical Ways to Use AI for Retirement Plans <ul style="list-style-type: none">• Practical applications of AI tools for plan administrators• Practical applications of AI tools for plan participants• Risks and pitfalls of various AI tools	Burning Out and Burning Up: How Climate Distress Reshapes Workplaces and Benefits Strategies <ul style="list-style-type: none">• How climate change, including heat and eco-anxiety, affects employee health and productivity• Innovative benefits to address climate-related physical and mental health challenges• Strategies to build resilience and align workplace benefits with sustainability goals	Simple Strategies to Boost Financial Literacy and Improve Financial Wellness in the Workplace <ul style="list-style-type: none">• Identify how financial stressors impact employee productivity and turnover• How to build a simple, effective financial wellness program that actually helps your employees• How to leverage your group retirement provider to boost financial literacy among your employees
4:00-5:00 p.m.	The Risk of GLP-1s and Other "Black Swan" Events to Employer-Sponsored Medical Plans <ul style="list-style-type: none">• Innovative approaches to mitigate medical plan cost trend• Using data to understand the specific risk and costs of GLP-1s and AOMs• Case studies and specific steps to help determine whether to cover these classes of drugs	Let's Talk Financial Wellness: A Facilitated Open Discussion	Let's Talk Benefits Challenges for Plan Sponsors: A Facilitated Open Discussion	Let's Talk Canadian Benefits: A Facilitated Open Discussion

WEDNESDAY, SEPTEMBER 17

	H HEALTH CARE	R RETIREMENT	G GENERAL	C CANADIAN
8:00-9:00 a.m.	Keynote: Aligning Your Benefits Strategy to a Shifting Workforce Landscape			
9:30-10:30 a.m.	Don't Be a Follower: Creating a Bespoke Health Plan Governance Structure <ul style="list-style-type: none">• Key variables employers should consider when creating fiduciary governance structures• Deciding who should serve on a fiduciary committee and how to assign fiduciary roles• How plan governance decisions can mitigate personal and corporate risk	Drip, Drip, Drip: Designing a Leak-Proof 401(k) or 403(b) Plan <ul style="list-style-type: none">• Replacing liquidity that is really leakage, with steady contributions and ready access to liquidity• Why new leakage opportunities in employer-sponsored plans are not beneficial for participants• Why you should embrace asset retention, asset aggregation and account consolidation	Benefits Measurement for a Healthier Workforce <ul style="list-style-type: none">• Evaluate available health benefits measures by weighing effort vs. value provided• Find the right combination of measures that aligns closely with your benefits strategy• Apply a framework to guide creation and implementation of a measurement plan	Leading From Within: The Power of Intrapersonal Skill Development in Leadership Training <ul style="list-style-type: none">• The critical relationship between intrapersonal skill development and effective interpersonal leadership capabilities• The importance of intrapersonal skills as a foundation for leadership success• The role of self-care and self-management in the development of effective leaders
10:45-11:45 a.m.	Alternate Health Plans: Are They Right for Your Health Plan Strategy? <ul style="list-style-type: none">• Structure of alternative health plans and how they differ from traditional PPO, HSA or HRA based plans• Key considerations and realistic outcomes to expect when considering alternative health plans• Scenarios when alternative health plans can make sense for an employer's benefit strategy	Understanding Your Benefit Plans' Cybersecurity Requirements and Options <ul style="list-style-type: none">• Latest developments in cybersecurity• Where to focus valuable risk mitigation resources• Develop and refine a framework of knowledge to plan ongoing security efforts and response strategies	High Times: Administering a Pro-Employee Approach to Address Active Substance Use Disorder in the Workplace <ul style="list-style-type: none">• Learn to identify the presence and effects of active SUD in on-site and remote employees• Complying with MHPAEA, HIPAA privacy and security standards, and ADA accommodation standards• Evaluate tax-qualified and other ancillary employee benefit programs to create an adequate employer response	Hot Topics in Drug Plan Management Today <ul style="list-style-type: none">• The potential impact of national pharmacare on private plan coverage• The federal strategy for drugs for rare diseases• What's next for obesity drugs, biosimilars and specialty generics
12:00 noon-1:00 p.m.	Enhancing Mental Health Engagement for Men: An Employer Case Study <ul style="list-style-type: none">• Strategies and interventions that led to this substantial improvement• Insights and practical solutions that can be applied across various organizational contexts• Innovative approaches that can transform mental health support in the workplace	Is There a Downfall to Automatic Enrollment in a 401(k) Plan? <ul style="list-style-type: none">• The surprising advantage of paper forms• How one-on-one meetings and a personalized approach drive retirement savings, engagement and resource utilization• Balancing the individualized approach with efficiency	Strategies to Address Chronic Pain in the Workforce <ul style="list-style-type: none">• Understand the biopsychosocial model of pain care and related value-based care designs• How to foster inclusivity and reduce stigma for chronic pain workers• Learn key steps to develop a workforce chronic pain action plan	Enhancing Mental Health Engagement for Men: An Employer Case Study <ul style="list-style-type: none">• Strategies and interventions that led to this substantial improvement• Insights and practical solutions that can be applied across various organizational contexts• Innovative approaches that can transform mental health support in the workplace

Sunday/Monday

SUNDAY, SEPTEMBER 14

5:00-7:00 p.m.

CEBS® Conferment Ceremony and Reception

Open to all attendees

(See page 18 for details.)

MONDAY, SEPTEMBER 15

8:00-9:15 a.m.

Welcome and Keynote— Ripple Effects of Increased Longevity on Benefits and Retirement Strategies

Speaker: **Christine Mahoney**, Senior Partner,
Global DB/DC Leader, Mercer, Washington, D.C.



With increased life expectancy and more people expected to live to age 100, there are many ripple effects to consider. Employees may choose to work past traditional retirement age, and career paths will likely reflect this. What implications will this have on health and retirement benefit strategies, as well as social safety net programs? With multiple generations in the workplace, do your employees perceive that you are doing enough to meet each of their needs? This session will delve into the need to adopt new strategies to attract and support a diverse and multigenerational workforce.

9:30-10:30 a.m.

U.S. Legal Update

Speaker: **Katherine Hesse, CEBS**, Partner,
Murphy Hesse Toomey & Lehane, Boston, Massachusetts

A guide to navigating the most important benefits-related legal decisions, this session provides an overview of important developments, regulatory challenges and corporate governance, along with guiding principles and cases that illustrate their necessity.

© Canada Legal and Legislative Update

Speaker: **Mark Firman**, Partner, Stikeman Elliott SENCRL, srl,
Toronto, Ontario

This session queues up 2½ days of sessions and discussion, created by and for Canadian attendees. Stay up to date on the latest legislative and regulatory activity as well as case law decisions at the federal and provincial levels most likely to affect your benefits and pension plans. What will new federal leadership mean for benefits decisions and compliance requirements?

11:00 a.m.-12:00 noon

Concurrent Sessions

H Absence Management and Behavioral Health: Unexpected Integrations to Drive Stronger Outcomes

Speakers: **Sara Galle**, Vice President, Absence Account Services, ComPsych,
Chicago, Illinois

Kelly Nicholls, Director, Consultant Relations, ComPsych,
Chicago, Illinois

Absence management and employee mental health services are often handled by separate teams with limited collaboration and cooperation. With more than one in ten of all leaves of absence being due to mental health (a 300% increase over a five-year period), learn how combining these two programs can result in stronger outcomes for employers and employees alike. Get real-life examples and case studies to detail how integrating absence management and employee behavioral health services can deliver improved results for organizations and individuals, along with actionable strategies for integrating absence and mental health offerings to reduce overall leave and improve workplace outcomes.

Takeaways

- Best practices for both absence management and employee behavioral health programs
- Strategies to effectively integrate employee behavioral health services with absence management
- How employers and employees benefit from integrating these currently disparate programs

R Statutory and Regulatory Outlook for Retirement Plans

Speaker: **Steven E. Grieb, CEBS**, Senior Compliance Counsel, Gallagher,
Milwaukee, Wisconsin

Get an overview of recent and forthcoming IRS and DOL guidance, including the current state of the DOL's Retirement Security Rule, final changes to the DOL's Voluntary Fiduciary Correction Program (VFCP), and the update to the IRS' Employee Plans Compliance Resolution System (EPCRS) along with any relevant SECURE 2.0 guidance that comes out in 2025. Don't miss this opportunity to ensure your retirement plan is being managed with fiduciary and compliance best practices.

Takeaways

- Overview of recent SECURE 2.0 developments from IRS and DOL
- Impact of changes under the IRS correction program (EPCRS)
- Tips for complying with the final changes to the DOL's fiduciary correction program

Monday

11:00 a.m.-12:00 noon

Concurrent Sessions (continued)

G Bridging the Gap: Strategies for Ensuring Benefits Equity Through Communication and Education

Speaker: **Sara Carroll, CEBS**, Benefits and Compensation Manager, evo, Heber, Utah

Benefits equity is a growing concern for organizations with diverse and global teams. Many employees struggle to understand their options because of language barriers, complex information or lack of tailored resources. This can result in inequities that affect job satisfaction and well-being. The session will focus on clear strategies to make benefits information more accessible. Learn how to create messaging that works for different groups, like remote teams or hourly workers, and how to simplify benefits education using tools like plain-language guides and interactive decision aids. Real-world examples will show how these approaches can close gaps and increase participation.

Takeaways

- Identify communication barriers that can hinder benefits understanding
- Tools and methods to create simple, inclusive resources for benefits education
- Strategies to track participation data and adjust communication plans for better results

C The Hidden Costs of Overlooking Women's Health in the Workplace: The Business Case for Action with Insights, Solutions and Metrics

Speakers: **Angela Johnson**, CEO and Co-Founder, sanoLiving Inc., Richmond Hill, Ontario

Many workplace benefit programs fall short in addressing the specific health needs of women, who make up half the workforce. Research show that claims for absences, disabilities and prescriptions among female employees significantly exceed those of men, yet the root causes often go unaddressed. Join us for a discussion of these gaps in midlife care, along with insights and metrics to make the business case for action.

Takeaways

- The financial and productivity toll of unmet health needs
- How health care shortfalls amplify workplace claims and proven solutions that offer effective strategies and results
- Insights, metrics and strategies to advocate for prioritizing women's health in workplace programs

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

Luncheon Roundtable Discussions

(See page 7 for details.)

Sponsored by



1:30-2:30 p.m.

Concurrent Sessions

H Best Practices in Health Care: Managing Costs and Enhancing Employee Well-Being

SURVEY RESULTS

Speaker: **Ron Krupa, CEBS**, Benefits Consultant, WTW, Bradenton, Florida

As medical expense trends reach their highest levels in over a decade, nearly half of employers anticipate their health care costs will exceed budget. The WTW 2024 *Best Practices in Healthcare Survey* highlights the critical strategies that forward-thinking and cost-efficient employers are adopting to manage health care costs while enhancing employee well-being, including financial management and member affordability, strategies for optimizing provider networks, and the latest trends in pharmacy benefits and innovative approaches to medication management. Join us to gain valuable insights and practical strategies to help you navigate the complex landscape of health care cost management and employee well-being.

Takeaways

- Strategies to balance affordability with quality of care and employee experience
- Care management options and best practices
- Identify and prioritize action items for your plan

R Hybrid Plans: A Resurgence of Defined Benefit Solutions

Speakers: **William Strange**, Principal and Consulting Actuary, Milliman, Dallas, Texas

Jack Chmielewski, Principal and Consulting Actuary, Milliman, Brookfield, Wisconsin

The renewed interest in defined benefit (DB) solutions is not about the traditional DB plans, but rather innovative "hybrid" elements that blend DB-like features with those of defined contribution (DC) plans. These offer the best of both worlds: the security and predictability of DB plans and the flexibility and portability of DC plans. Learn about the growing interest in hybrid plans, how they work and their balanced approach to retirement planning by combining the stability of DB plans with the growth potential of DC plans. Explore how these plans can enhance DC retirement income strategies, offering more options for employees and improving retirement security.

Takeaways

- How talent and recruitment efforts are sparking innovation in retirement plan design
- How hybrid DB and cash balance plans can help mitigate risks in retirement
- First steps toward assessing contributions and guaranteed income options in new models

Symposium

H Health **R** Retirement **G** General **C** Canadian

Monday

1:30-2:30 p.m.

Concurrent Sessions *(continued)*

G Global Well-Being: Diverse Solutions for a Diverse Population

CASE STUDY

Speaker: **Michelle Gardner, GBA**, Director of Global Benefits & Employee Programs, Ansys, Pittsburgh, Pennsylvania

This session will highlight global case studies (primarily in the APAC, AMERS and EMEA regions) and successful global well-being programs and discuss initiatives like how to integrate volunteerism time off with well-being, reviewing employer incentives vs. intrinsic motivation, and how to tap into all your data points to tell your story. Discuss how diverse well-being programs are critical to engagement and how needs change through life stages. Stress support is critical to caregivers, and family and friends also play an essential role in an individual attaining their well-being goals.

Takeaways

- Respecting and understanding cultural differences to create an inclusive and supportive environment for well-being
- A well-being strategy integrated with the larger company strategy is critical for its success
- Ensure your well-being solutions are diverse and promote individual intrinsic motivations

C Recent Innovations in Canadian DB and DC Pensions

Speaker: **Jason Vary**, President & Actuary, Actuarial Solutions Inc., Oakville, Ontario

In recent years, there have been significant and welcome innovations in both defined benefit (DB) and defined contribution (DC) pension plans in Canada. This session will provide a comprehensive review of the latest developments and offer insights into the pros and cons of new DC pension solutions, new DB pension solutions and new decumulation options, including VPLAs and ALDAs.

Takeaways

- Choosing decumulation options for your DC plan
- Why multiemployer pension plans are becoming popular alternatives to single employer DC or DB pension plans
- Potential legislative changes that impact pension plans

2:45-3:45 p.m.

Concurrent Sessions

H Cost-Containment Strategies for Self-Funded Health Plans

Speaker: **Lorene Barulich**, Manager, Clinical Programs & Strategy, Nova Healthcare Administrators, Inc., Buffalo, New York

Employers are increasingly looking to third-party administrators (TPAs) for innovative solutions to control costs while maintaining high-quality care in their self-funded health plans. This session explores advanced cost-containment strategies that go beyond traditional approaches like high-deductible plans, providing actionable insights into how to leverage plan data, create a customized plan design and promote clinical programs. Learn more about leveraging plan data, customized plan designs, stop-loss coverage, and identifying utilization and clinical trends. Get actionable strategies to balance cost containment with meaningful access to care and value to employers and participants.

Takeaways

- Innovative cost-management approaches that balance savings and care quality
- Actionable strategies to address high-cost claims and chronic conditions
- Evaluate the risks and rewards of alternative pricing models

R We Hired an OCIO, So Now What?

Speaker: **Brian Schroeder**, Founder, OCIO Monitor, South Jordan, Utah

The OCIO (outsourced chief investment officer) market continues to grow rapidly, converting from the traditional, nondiscretionary model. Plan sponsors do so for many of the perceived benefits but often do not also recognize the additional duties and pitfalls this change entails nor the conflicts it can create. Whether it's monitoring, fiduciary changes, fee structure or governance, "going OCIO," if not done correctly, can actually become a negative experience. Get an objective and detailed view of these aspects and leave fully engaged with practical solutions to improve or implement an OCIO experience.

Takeaways

- Which plans do not need to go OCIO?
- Prudent governance steps and procedures to adopt
- Metrics and outcomes to evaluate your OCIO experience



Monday Luncheon Roundtable Topics

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

Sponsored by



- AI in benefits
- Care and caregivers
- Child care support benefits
- Decumulation
- Disability insurance
- Managing workplace stress and burnout
- Pharmacogenetics, biosimilars and gene therapies
- Remote and hybrid work
- Same day pay and other emerging pay protocols
- Stop loss
- Women's health

Monday

2:45-3:45 p.m.

Concurrent Sessions *(continued)*

3M and Mayo Clinic's Collaborative Approach to Integrating a COE Alongside Existing Vendor Partnerships

CASE STUDY

Speakers: **Oyebode Taiwo, M.D.**, Senior Vice President and Chief Medical Officer, 3M, St. Paul, Minnesota

Brent Westra, Director, Complex Care Program, Mayo Clinic, Rochester, Minnesota

In the face of rising health care costs and the growing prevalence of complex conditions like cancer, employers are being increasingly challenged by an influx of high-cost claims. This session will look at innovative solutions to this problem and will showcase how 3M, in collaboration with Mayo Clinic, leveraged a Center of Excellence (COE) model alongside integrated vendor partnerships to improve health outcomes for its members, while also reducing costs.

Takeaways

- How COE models and vendor strategies improve employee health and drive cost savings
- Navigating the challenges of selecting, implementing and integrating a COE program in your organization
- Best practices for ensuring collaboration between a COE and your existing vendor ecosystem

Cybersecurity Threats to Employee Benefit Plans—Prevention and Response

Speaker: **Cristelle Sary**, Counsel, Messier Sary, Beaconsfield, Québec

Explore the evolving landscape of cybersecurity threats targeting employee benefit plans as well as privacy law compliance. Discuss common vulnerabilities, effective prevention strategies and response protocols to safeguard sensitive employee data.

Takeaways

- Identify prevalent cybersecurity threats to employee benefit plans
- Implement best practices for preventing data breaches
- Develop effective incident response plans to mitigate potential damages

The education sessions provided me with tools I can implement.

Symposium

4:00-5:00 p.m.

Concurrent Sessions

Movement as Medicine: Why Exercise Policies Matter for Your Business

Speaker: **Zack Papalia**, Senior Population Health and Wellbeing Consultant, Brown & Brown, Port Matilda, Pennsylvania

What if one of your health plan members was given a prescription to walk and lift weights instead of being prescribed pills? The "Movement as Medicine" concept is becoming more popular as individuals and employers acknowledge the vast benefits of regular physical activity. Whether you call it movement, exercise or physical activity, the science is the same: We should all be moving more. Get practical examples of integrating movement into the workplace, examine considerations around policy and program design, and explore evidence-based insights into how different exercise modalities can address specific chronic conditions, such as heart disease, diabetes and cancer.

Takeaways

- Health and financial risks of physical inactivity in the workplace
- The business case for movement promotion
- Actionable strategies for integrating exercise into workplace policies

Preparing Your Employees for the Unexpected: How to Implement an Effective Emergency Savings Benefit

CASE STUDY

Speakers: **Paula Stop, CEBS**, Director of Total Rewards, The Fresh Market, Greensboro, North Carolina

Nick Maynard, Senior Vice President, Commonwealth, Boston, Massachusetts

With SECURE 2.0 and the inclusion of the \$1,000 withdrawal provision, Congress recognized the critical role emergency savings solutions play in improving worker financial security and retirement outcomes. The Fresh Market (TFM) partnered with Commonwealth on two pilot programs with distinct approaches. One involved a fully digital solution with an app and online resources, and the second involved in-person on-site meetings and account creation. Additionally, we will discuss communication strategies and design of incentives to drive engagement and how TFM employees have utilized the new \$1,000 withdrawal provision and its impact on other withdrawal types and overall savings.

Takeaways

- How to implement a low-cost, high-impact emergency savings program
- Real-world outcomes on the activation and sustainability of employee emergency savings
- Data-driven insights on how direct deposit and incentive options can help overcome employee savings inertia

U.S. Legal Update Follow-Up

Speaker: **Katherine Hesse, CEBS**

As a follow-up to the morning session, this is an opportunity to hear more of the legal cases that continue to shape the benefits landscape.

 Health  Retirement  General  Canadian

Monday/Tuesday

4:00-5:00 p.m.

Concurrent Sessions *(continued)*

Ⓞ Building Trust and Ethical Habits in Employee Benefit Plans

Speaker: **Rick Storms, CEBS**, Executive Director, St. Odilia's, Shoreview, Minnesota

This session delves into ways to effectively and ethically apply techniques to address human biases and social and cognitive factors that influence everyday decisions. Discuss what ethics means (and doesn't mean), perceptions and expectations of ethical behavior, and why ethics matter to business and to decisions around administering a health or retirement benefits plan and your fiduciary duty to participants.

Takeaways

- The human behavioral biases relevant to health and retirement benefits issues
- Ethical habits to embrace as industry professionals
- Managing ethical dilemmas and best practices

TUESDAY, SEPTEMBER 16

8:00-8:30 a.m.

President's Report

8:30-9:30 a.m.

U.S. Legislative Update

Speaker: **James A. Klein**, Senior Advisor, Managing Director, American Benefits Council, Washington, D.C.

With a new session of Congress well underway, what legislative and regulatory activity will impact your benefit plans? Get an insightful analysis of the policy and compliance requirements and what the rest of the 119th Congress may bring.

Ⓞ What Do Group Plan Sponsors Want? Insights From Benefits and Retirement Plan Sponsors

Speaker: **Bernice Cheung**, VP Financial Services & Cultural Markets Research, Environics Research, Toronto, Ontario

Since 2021, Environics Research has interviewed 1,000 group plan sponsors annually across Canada to understand what they're looking for in an insurance provider. The session will outline some key themes the study uncovered about plan sponsors' needs, as well as year-over-year trends that will help inform the industry about what's to come.

Takeaways

- Key attributes/drivers that plan sponsors look for when evaluating plans
- How the importance of these attributes has changed year over year
- How plan sponsors currently use AI in their business and how they anticipate it to help them

10:00-11:00 a.m.

Concurrent Sessions

Ⓞ Creating a Comprehensive Cancer Strategy: Prevent, Detect, Navigate and Support

Speaker: **Kelly Polinski**, Senior Director, Population Health and Wellbeing, Brown & Brown, Upton, Massachusetts

Cancer is now the leading cost driver of employers' medical claims spend. Learn how employers are developing and implementing cancer strategies to mitigate costs and support employees at every stage of the journey. From prevention and early detection to treatment and survivorship, this discussion will explore the key components of an effective cancer benefits program. Learn about innovative solutions, best practices and actionable steps to address the growing impact of cancer on the workforce.

Takeaways

- Strategies for integrating cancer care into your benefits offerings
- The role and ROI of early detection and education in reducing costs and improving outcomes
- Resources to navigate treatment options, improve quality of care, and support employees and their families

Ⓞ Unlocking the Potential of Defined Contribution Pooled Employer Plans (PEPs): Strategic Insights and Emerging Trends

Speaker: **Holly Tardif**, Director, Retirement—Defined Contribution Strategy, WTW, Tampa, Florida

Pooled Employer Plans (PEPs) are transforming the retirement benefits landscape, offering innovative solutions to employers of all sizes. This session will provide a deep dive into the mechanics, strategic benefits and challenges of adopting PEPs, along with case studies, trends and actionable insights to evaluate this emerging option for your organization. Leave with a clear framework for evaluating the fit of PEPs within your organization's defined contribution strategy.

Takeaways

- The strategic advantages of PEPs to enhance the retirement plan experience
- Actionable data to inform strategic decisions
- Practical applications and emerging trends to align with your organizational strategy



Tuesday

10:00-11:00 a.m.

Concurrent Sessions *(continued)*

G Transforming Total Rewards With Employee Choice: A Case Study With Land O'Lakes

CASE STUDY

Speakers: **Katie Hansen**, Lead Consultant and Market Leader, WTW, Bloomington, Minnesota

Emily Maher, Total Rewards Director, Land O'Lakes, Arden Hills, Minnesota

In today's competitive talent landscape, organizations must continuously evolve to meet the needs and preferences of their workforce. Learn how Land O'Lakes introduced a market-leading total rewards strategy centered on meaningful choice and employee well-being, including a revamp of the health plan design, a complete overhaul of the financial well-being offering, key changes to the 401(k) plan, along with the introduction of a market-differentiating financial well-being account, giving employees the freedom to allocate funds each year toward their health care, family needs or emergency savings. This session will provide practical insights and actionable takeaways for benefits and HR leaders to implement similar strategies in their organizations.

Takeaways

- How to effectively gather inputs to inform a major strategy shift
- How to build a comprehensive strategy and then prioritize program changes and roadmap over multiple years
- How to meaningfully support financial well-being in an impactful yet personalized way

C Elder Care Is Facing a Seismic Shift: Is Your Organization Ready?

Speaker: **Karen Henderson**, Founder, Long Term Care Planning Network, Toronto, Ontario

Some things about elder care never change, such as those prophetic words of Rosalynn Carter: "There are only four kinds of people in the world: those who have been caregivers, those who are currently caregivers, those who will be caregivers and those who will need caregivers." However, the world itself has changed, along with elder-care parameters. Elder care's impact on employers and employees will continue to increase as the number of seniors needing support more than doubles (projected to grow by 120% by 2050, according to NIA Policy Series 2019).

Takeaways

- The impact of health span vs. lifespan for employers, seniors and their caregivers
- Working in partnership—The responsibilities of both employers and employees to help maintain employee health and productivity
- Resources and tools to educate, support and reduce stress, and minimize presenteeism

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

Concurrent Sessions

H New Standards for Mental Health Parity Under the Final MHPAEA Rules

Speaker: **Elena Lynett**, Senior Vice President, Health Compliance, Segal, Washington, D.C.

The recently published final rules for mental health parity under the Mental Health Parity and Addiction Equity Act (MHPAEA) are notably different from the proposed rules published last year by the DOL, HHS and the Treasury. The final rules establish new standards for NQTLs, as well as additional definitions and the requirement to collect and review data outcomes. These stricter compliance obligations rely on cooperation from carriers and other stakeholders. What does this mean for your compliance efforts? Gain a deeper understanding of the current landscape and learn actionable steps to support your health plan efforts.

Takeaways

- Updated legal requirements and compliance standards
- How plan sponsors and carriers should partner for data collection and analysis
- Practical strategies and pitfalls to avoid to meet the new requirements

R Maximizing Financial Wellness and Retirement Account Engagement

CASE STUDY

Speakers: **Rebecca Brown, CEBS**, Executive Director, Retirement, Providence, Renton, Washington

Eric Bjurlin, Vice President, Communications, Fidelity Investments, Westlake, Texas

Lisa Caedmon, Director, Communications Consultant, Fidelity Investments, Westlake, Texas

Employees are anxious about their finances. Over 45% of the population lack basic financial literacy and 60% are stressed about retirement preparation, affecting their overall well-being. How can you properly engage employees to provide them with tools to optimize their plan benefits, increase their financial knowledge and build confidence to positively impact their at-work engagement? Delve into proven strategies to significantly boost engagement by providing tailored guidance and tools for specific, targeted audiences. Learn how one organization increased its engagement from 42% to 83% over eight years through the implementation of targeted tactics.

Takeaways

- Craft effective communication and educational materials to support employees' unique needs
- Leverage employee resource groups to foster a culture of financial wellness
- Measure and analyze employee engagement metrics to refine strategies

Symposium

H Health **R** Retirement **G** General **C** Canadian

Tuesday

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

Concurrent Sessions *(continued)*

G C Demystifying Mental Health: Using Neuroscience-Based Strategies for Well-Being

Speaker: **Mike Mousseau**, Mental Health Programs and Business Development Manager, GreenShield Health, Calgary, Alberta

Unlock the science of mental health and well-being in this engaging session led by an expert in neuroscience and health technology. Discover how understanding the brain's mechanisms can revolutionize mental health strategies for individuals and organizations. In the session, we'll examine how evolving neuroscience explains the universal importance of mental health, from the developing adolescent brain to the aging mind. Learn why mental health is not just a personal issue but a generational imperative. This session integrates neuroscience, practical tools and innovative technology to help you master the art of mental health and resilience.

Takeaways

- Explore the latest neuroscience on the integration of physical and mental health
- Science-backed techniques that improve both mental and physical health
- Discover how digital tools and platforms are making mental health care more accessible and convenient

12:15-1:30 p.m.

Professional Recognition Luncheon

Sponsored by



1:30-2:30 p.m.

Concurrent Sessions

H Unpacking the PBM Industry: Transparency, Trends and Transformation

Speaker: **Greg Baker**, Chief Executive Officer, AffirmedRx, Canonsburg, Pennsylvania

The pharmacy benefit manager (PBM) industry is at a critical inflection point, with transparency and accountability taking center stage. This session will delve into the evolving landscape of PBMs, highlighting the push for reform and the implications for employers, plan sponsors and members. Get a thought-provoking exploration of key topics such as the impact of transparency initiatives and regulatory changes on PBM practices, current trends in drug pricing, rebates, and how PBMs influence the cost of care and the role of emerging PBM models in addressing long-standing challenges and delivering value to stakeholders.

Takeaways

- How transparency initiatives and regulatory changes are reshaping the PBM landscape
- Latest trends in drug pricing, rebate structures and the hidden fees that can impact overall health care costs
- How emerging transparent and patient-focused PBM models are addressing longstanding inefficiencies

1:30-2:30 p.m.

Concurrent Sessions *(continued)*

R What Retirement Plan Sponsors Need to Know About Retirement Income

Speaker: **Sean Bayne**, Vice President, Retirement Plan Consulting, OneDigital, Rochester, New York

The rise of retirement income products has been driven by several factors, including longer life expectancies, the decline of traditional DB pension plans and regulatory changes. As a result, DC plans have increasingly focused on providing sustainable income solutions for retirees. Hear about key trends in this space including in-plan annuities, hybrid TDFs and managed accounts, and systematic structured withdrawal programs. Key considerations for plan sponsors include defining clear objectives, understanding participant demographics, evaluating the range of available products, regulatory compliance and effective communication strategies.

Takeaways

- How retirement assets are accumulated and available income products
- Pitfalls to avoid in evaluation, selection and implementation
- A fiduciary governance framework for compliance and monitoring

G The Dynamics of Job Loss: Practices and Policies to Ease the Transition for Employees and Their Families

Speakers: **Stephanie Carter, CEBS**, Director Total Rewards, The Minnesota Star Tribune, Minneapolis, Minnesota

Barb Didrikson, CEBS, Consultant, Eden Prairie, Minnesota

Job loss can be a traumatic experience for the employee and their family. In the U.S., nearly 50% of employees live paycheck to paycheck, and 60% rely on employer-sponsored health insurance. What policies and practices do you have in place to help ease the job loss transition? What role do you play once an employee separates to ensure their needs are being met throughout the complex network of third-party providers? Join us to learn about a proactive separation process, including benefits, compensation and final payout policies and practices, legal and ethical considerations, and providing ongoing support services for former employees and their families.

Takeaways

- Learn how to proactively design a separation process
- Focus on a positive "employee experience" during the separation process
- Understand when it is appropriate to make an exception to process and intervene to help a former employee

Tuesday

1:30-2:30 p.m.

Concurrent Sessions *(continued)*

C Getting Clarity on New CAP Requirements

Speaker: **Andrea Schmelcher, CFA**, Senior Consultant, DC Consulting, TELUS Health, Vancouver, British Columbia

After considerable innovation and evolution of capital accumulation plans, CAPSA has issued an updated Guideline No. 3, its first major revision since 2004, applicable to any savings and decumulation plans. The updated guidelines introduce new expectations and a framework for CAP governance, focused on creating clear accountability, mitigating risks and future-proofing governance processes. The Guidelines support RRSP and TFSA savings programs and putting processes and recommendations in place to help your members achieve the best financial outcomes possible. Attend this session to learn about the Guidelines, what the governance framework should include and what you need to do to become compliant.

Takeaways

- Plan sponsors' obligations around the selection and oversight of service providers
- Increased transparency around member fees and expenses
- Ongoing member communication and decision-support tools

2:45-3:45 p.m.

Concurrent Sessions

H Beyond Point Solutions: The Hidden Cost Impact of Fragmented Women's Health Care

Speaker: **Shelly Lanning**, Co-Founder and President, Visana Health, Minneapolis, Minnesota

While employers increasingly offer women's health benefits, most focus narrowly on family building—addressing only 10% of women's health claims. Fragmented care for the other 90% drives substantial hidden costs, making women's health a top five medical spend alongside cancer and MSK. Examine how uncoordinated care for conditions like endometriosis, PCOS and menopause creates a cascade of unnecessary procedures, prescriptions and specialist visits. A rigorous claims analysis demonstrates how comprehensive care models can reduce total cost of care by \$2,434 per member in year one by preventing unnecessary gynecological surgeries (averaging \$19,000 each), reducing prescription spend, eliminating redundant testing and improving preventive care compliance.

Takeaways

- How to identify hidden women's health costs in claims data
- How to calculate the true ROI of comprehensive women's health care models
- Actionable strategies for implementing value-based women's health care solutions that reduce total cost of care while improving clinical outcomes

2:45-3:45 p.m.

Concurrent Sessions *(continued)*

R Practical Ways to Use AI for Retirement Plans

Speakers: **Cameron Wrennall**, Managing Director, Creative Planning, Tampa, Florida

Ken Zarske, Managing Director, Creative Planning, Minneapolis, Minnesota

This session will illustrate various case studies and scenarios in which AI can be used in retirement plan administration. For example, explore using a natural language processing tool to answer participant questions that necessitate a review of plan documents, with nontechnical prose and references to the documents and sections, or using a live-chat feature to provide plan-specific information and universal plan limitations. It can also address needs beyond the retirement plan, such as a machine-learning AI tool to review spending habits, create a budget and look for savings opportunities.

Takeaways

- Practical applications of AI tools for plan administrators
- Practical applications of AI tools for plan participants
- Risks and pitfalls of various AI tools

G Burning Out and Burning Up: How Climate Distress Reshapes Workplaces and Benefits Strategies

Speaker: **Carin-Isabel Knoop**, Executive Director and Author, Harvard Business School, Cambridge, Massachusetts

Climate change is often seen as a logistical or business continuity challenge, but it's also a human capital challenge—affecting employees, their families and their productivity. Eco-anxiety, a growing phenomenon, can lead to disengagement and burnout, climate disasters impact livelihoods and access to care, and excess heat can be fatal. This session will review data from psychiatry and neuroscience; illustrate strategies such as integrating climate awareness into mental health programs, environmental time off or disaster relief funds; and empower leaders to recognize and address climate-related distress. Drawing on examples from around the world, we will share how organizations turn eco-anxiety into engagement and resilience.

Takeaways

- How climate change, including heat and eco-anxiety, affects employee health and productivity
- Innovative benefits to address climate-related physical and mental health challenges
- Strategies to build resilience and align workplace benefits with sustainability goals

Symposium

H Health **R** Retirement **G** General **C** Canadian

Tuesday/Wednesday

2:45-3:45 p.m.

Concurrent Sessions *(continued)*

C Simple Strategies to Boost Financial Literacy and Improve Financial Wellness in the Workplace

Speaker: **Sarah Milton, RPA**, Group Retirement Specialist, HUB International, Edmonton, Alberta

Studies show that finances are the number one source of stress for employees. One in five employees surveyed admitted that their productivity at work has been impacted by financial worries, and 60% of employees surveyed by the Financial Health Network said they'd be more likely to stay with an employer that offers a program designed to help them better manage their finances and improve their financial well-being. Recent changes to the CAP guidelines recommended that Canadian employers that offer a workplace savings plan to their employees should also proactively provide information and resources that help boost that understanding and improve their financial health.

Takeaways

- Identify how financial stressors impact employee productivity and turnover
- How to build a simple, effective financial wellness program that actually helps your employees
- How to leverage your group retirement provider to boost financial literacy among your employees

4:00-5:00 p.m.

Concurrent Sessions

H The Risk of GLP-1s and Other "Black Swan" Events to Employer-Sponsored Medical Plans

Speakers: **Christian Moreno**, Senior Vice President, Lockton, Dallas, Texas
Tim Church, M.D., Chief Medical Officer, Wondrhealth, Dallas, Texas

Post-COVID health care cost pressures have prompted plan sponsors to proactively assess the risks and impacts of GLP-1 diabetes medications and anti-obesity medications (AOMs). Rather than making a binary coverage decision, a nuanced and data-driven consideration is necessary as this class of drug gains additional FDA-approved indications (i.e., sleep apnea, heart disease, etc.). When considered in conjunction with workers' compensation/OSHA recordables, these variables underscore the need for granular-level insights and financial modeling, particularly as the drugs' costs decrease and the eligible population expands. Learn about data and demographic modeling to identify emerging risks and costs to your plan.

Takeaways

- Innovative approaches to mitigate medical plan cost trend
- Using data to understand the specific risk and costs of GLP-1s and AOMs
- Case studies and specific steps to help determine whether to cover these classes of drugs

"Let's Talk" Discussion Groups

4:00-5:00 p.m.

These are facilitated, informal discussions, powered by you! Bring your questions, your best practices, your pro tips or a nugget from a previous session and get ready for a lively discussion.

CE credit is not available for these discussions.

CEBS Compliance credit is available.

R Let's Talk Financial Wellness

(open to all attendees)

G Let's Talk Benefits Challenges for Plan Sponsors

(open to plan sponsors)

C Let's Talk Canadian Benefits

(open to all attendees)

Career Path Conversations for University Student Attendees

4:00-5:00 p.m. | See page 19 for details.

WEDNESDAY, SEPTEMBER 17

8:00-9:00 a.m.

Aligning Your Benefits Strategy to a Shifting Workforce Landscape

Speaker: **Lauren Borcharding**, Senior Vice President, Human Capital and Health Solutions, Aon, Minneapolis, Minnesota

With the dust still setting from the pandemic and the Great Resignation of the past five years, it's clear that employers need competitive benefits to attract and retain top talent. With shifting expectations and the looming role of AI and other technological factors, leaders need a strong understanding of what employees want and expect from a workplace, from work-life balance support and flexibility, career development and retirement planning, to personalized benefits to retain their talent for organizational success. Join us for a discussion of how the employment relationship is being reframed through the lens of workplace culture and support.



9:30-10:30 a.m.

Concurrent Sessions

H Don't Be a Follower: Creating a Bespoke Health Plan Governance Structure

Speaker: **Greg Ash**, Partner, Spencer Fane LLP, Overland Park, Kansas

Heightened disclosure requirements imposed on group health plans, along with opaque fee and benefit structures, have contributed to a new focus on the fiduciary risks inherent in the administration of those plans. But while sound governance—including the creation of a fiduciary committee and committee charter—is important for all plans, an off-the-shelf strategy can actually increase risk. This session will explore how to create a customized governance structure, reflecting the uniqueness of individual plans and corporate decisions about risks and responsibilities.

Takeaways

- Key variables employers should consider when creating fiduciary governance structures
- Deciding who should serve on a fiduciary committee and how to assign fiduciary roles
- How plan governance decisions can mitigate personal and corporate risk

R Drip, Drip, Drip: Designing a Leak-Proof 401(k) or 403(b) Plan

Speaker: **Jack Towarnicky, CEBS**, of Counsel, Koehler Fitzgerald, Powell, Ohio

There is no fiduciary duty to assist participants in avoiding leakage, and many plan sponsors prefer to avoid obstacles to plan participation. Congress has added additional liquidity options in laws such as Bipartisan Budget Act of 2018, SECURE and SECURE 2.0, CARES and CAA, features of ever-greater liquidity that clash with the concept that plans are exclusively for retirement preparation. Plan sponsors could curtail all leakage by precluding all pre-retirement distributions—in-service, hardship or post-separation. However, this may prompt many to limit contributions to only those amounts they are willing to earmark solely for a distant and uncertain retirement, affecting their retirement readiness.

Takeaways

- Replacing liquidity that is really leakage, with steady contributions and ready access to liquidity
- Why new leakage opportunities in employer-sponsored plans are not beneficial for participants
- Why you should embrace asset retention, asset aggregation and account consolidation

9:30-10:30 a.m.

Concurrent Sessions *(continued)*

G Benefits Measurement for a Healthier Workforce

Speaker: **Sarah Haflett**, Vice President, Fidelity Health Thought Leadership, Fidelity Health, Boston, Massachusetts

Amid the pandemic and a tight labor market, many employers increased their benefits budgets to compete for talent. Recruitment and employee experience were the primary drivers of benefits decision making. But now, employers need to make a critical shift to evaluating the health and cost outcomes of the benefits they provide. But first, employers must ensure that they are adequately measuring their performance. Finding the right combination of measures that aligns closely with their benefits strategy is a challenge. This session will review how employers should be thinking about their measurement strategies and to help keep their workforce healthy and productive.

Takeaways

- Evaluate available health benefits measures by weighing effort vs. value provided
- Find the right combination of measures that aligns closely with your benefits strategy
- Apply a framework to guide creation and implementation of a measurement plan

C Leading From Within: The Power of Intrapersonal Skill Development in Leadership Training

Speaker: **Dr. Bill Howatt**, Founder and President, Howatt Human Resources Consulting, Halifax, Nova Scotia

This session discusses awareness and emotional intelligence as prerequisites for interpersonal success. Learn about the transformative impact of focusing on intrapersonal skills in leadership training, including the value of intrapersonal skills as a cornerstone for successful leadership and how prioritizing self-care and self-management enhances the ability to lead effectively. By cultivating intrapersonal competencies, we empower leaders to understand their values, motivations and behaviors, which ultimately strengthens their interpersonal skills. This holistic approach not only fosters effective leadership but also enhances organizational culture and collaboration, showcasing that true leadership starts from within.

Takeaways

- The critical relationship between intrapersonal skill development and effective interpersonal leadership capabilities
- The importance of intrapersonal skills as a foundation for leadership success
- The role of self-care and self-management in the development of effective leaders

Wednesday

10:45-11:45 a.m.

Concurrent Sessions

H Alternate Health Plans: Are They Right for Your Health Plan Strategy?

Speakers: **Karen Spangler**, Principal, Employee Health and Benefits, Mercer, Chicago, Illinois

Nancy Vick, CEBS, Partner, Senior Health Consultant, Mercer, Chicago, Illinois

Health benefit trends are increasing at a rate nearly double pre-pandemic levels. Can employers continue to offer the same benefits as before? Alternative health plans are growing in popularity to offer lower out-of-pocket costs for members when they select health care providers with higher quality health outcomes. This session will compare these new plans to traditional health plans, share key considerations when evaluating alternative health plans, realistic outcomes to expect and lessons learned from early adopters. Gain a greater understanding of these options to help determine whether these types of plans are a good fit for your company's benefit strategy.

Takeaways

- Structure of alternative health plans and how they differ from traditional PPO-, HSA- or HRA-based plans
- Key considerations and realistic outcomes to expect when considering alternative health plans
- Scenarios when alternative health plans can make sense for an employer's benefit strategy

R Understanding Your Benefit Plans' Cybersecurity Requirements and Options

Speakers: **Doug Bertossi, CEBS**, Principal, CliftonLarsonAllen LLP, Minneapolis, Minnesota

Randy Romes, Principal, CliftonLarsonAllen LLP, Minneapolis, Minnesota

Protecting an employee's retirement plan assets from potential security threats and attacks is a critical issue. It is pivotal for leadership to understand where their organization stands in terms of protection, potential vulnerabilities and how to respond to an incident in the event of an attack. This session will discuss the types of threats facing today's employee benefit plans, methods of protection from cyber-attacks and the ERISA Advisory Council's Report on Cybersecurity Issues in Benefit Plans.

Takeaways

- Latest developments in cybersecurity
- Where to focus valuable risk mitigation resources
- Develop and refine a framework of knowledge to plan ongoing security efforts and response strategies

10:45-11:45 a.m.

Concurrent Sessions *(continued)*

G High Times: Administering a Pro-Employee Approach to Address Active Substance Use Disorder in the Workplace

Speakers: **Jason Sheffield**, National Director of Compliance, The Baldwin Group, Decatur, Georgia

Natashia Wright, Associate Director of Compliance, The Baldwin Group, Decatur, Georgia

Overdose deaths in 2022 were 18 times greater than in 2013, with billions of dollars in lost work productivity, days of work missed and lost wages. Recognizing and responding to active substance use disorder (SUD) in the post-COVID workplace is a must for every employer; yet, due to remote assignments, flexible work arrangements, negative psychological and social effects of the pandemic, employers have less access and observation of employees than previously and often struggle to respond to this need. Get an in-depth analysis of employer policy and benefit design recommendations, and explore legal protections and requirements for a comprehensive employer response to today's SUD crisis.

Takeaways

- Learn to identify the presence and effects of active SUD in on-site and remote employees
- Complying with MHPAEA, HIPAA privacy and security standards and ADA accommodation standards
- Evaluate tax-qualified and other ancillary employee benefit programs to create an adequate employer response

C Hot Topics in Drug Plan Management Today

Speaker: **Suzanne Lepage**, Private Health Plan Strategist, Suzanne Lepage Consulting Inc., St. George, Ontario

Your drug plan is a key part of your benefits package and can help improve the health and well-being of your workforce, but it also comes with a significant cost. This session will provide an environmental scan and update on hot topics and emerging developments and trends impacting Canadian private drug plans.

Takeaways

- The potential impact of national pharmacare on private plan coverage
- The federal strategy for drugs for rare diseases
- What's next for obesity drugs, biosimilars and specialty generics

Wednesday

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

Concurrent Sessions

Enhancing Mental Health Engagement for Men

Speaker: **Sherrian Greenwood**, Manager, Organizational Wellness, Great Lakes Water Authority, Detroit, Michigan

On a national scale, men as an overall group report 17% utilization of mental health resources, which drops to 6% for African-American men. Join us for a discussion of how Great Lakes Water Authority reversed this trend to achieve a remarkable 40% increase in mental health engagement within just one year and created a more inclusive and supportive environment for all employees.

Takeaways

- Strategies and interventions that led to this substantial improvement
- Insights and practical solutions that can be applied across various organizational contexts
- Innovative approaches that can transform mental health support in the workplace

Is There a Downfall to Automatic Enrollment in a 401(k) Plan?

Speaker: **Doug Gardner, CEBS**, Director Corporate Human Resources, Seneca Foods Corporation, Fairport, New York

While automatic enrollment is important to help employees save for retirement, the downside is often an “out of sight, out of mind” attitude. For those automatically enrolled in a 401(k) plan, are many missing out on taking a proactive approach to their retirement? Do participants proactively add a beneficiary, do they increase their deferral percentage, do they understand the plan and its available options? Seneca Foods has found that after automatic enrollment and auto increase, participants often do little else, especially if their knowledge or understanding is lacking. Learn about their proactive approach that helps increase participant engagement and retirement savings.

Takeaways

- The surprising advantage of paper forms
- How one-on-one meetings and a personalized approach drive retirement savings, engagement and resource utilization
- Balancing the individualized approach with efficiency

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

Concurrent Sessions (continued)

Strategies to Address Chronic Pain in the Workforce

Speaker: **Mara Baer**, Founder and President, AgoHealth LLC, Denver, Colorado

Nearly 40% of workers in the United States live with chronic pain (pain that lasts more than three months), which can lead to increased absenteeism and presenteeism, reduced productivity and efficiency, higher turnover rates and recruitment/training costs, and elevated health care and disability expenses. In addition, employees suffering chronic pain are more likely to experience loneliness, less likely to view their job as rewarding, and more likely to perceive discrimination at work and increased levels of anxiety and depression. Creative strategies are needed to support these overlooked workers to combat this silent epidemic.

Takeaways

- Understand the biopsychosocial model of pain care and related value-based care designs
- How to foster inclusivity and reduce stigma for chronic pain workers
- Learn key steps to develop a workforce chronic pain action plan

Future Symposium Sites

August 23-26, 2026

Arizona Biltmore, A Waldorf Astoria Resort
Phoenix, Arizona

September 19-22, 2027

Manchester Grand Hyatt San Diego
San Diego, California

September 10-13, 2028

Austin Marriott Downtown
Austin, Texas

Symposium

 Health  Retirement  General  Canadian

Continuing Education

Attendees needing continuing education (CE) credit for their licensing or other reasons can obtain credits toward their requirements through Symposium attendance. The Society is a recognized sponsor of CE programs for insurance professionals in both the United States and Canada as well as for CPAs, CFPs and attorneys. If you are interested in CE 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, CE 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 2025 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 of CE credit (only certain sessions qualify). Each day will be approved for credit separately, allowing for greater flexibility with attendance requirements.

- **Requests for Approval**—All states require receipt of a program approval request 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. Credit is NOT available in Québec. 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.

Human Resources Professionals

SHRM-CP/SHRM-SCP

The Symposium has been submitted to the Society for Human Resource Management for CE approval. The 2024 Symposium qualified for a maximum of 16.0 PDCs.

HRCI

The Symposium has been submitted to the HR Certification Institute (HRCI) for CE approval. The 2024 Symposium qualified for a maximum of 16.0 general credits.

Attorneys

Each state must review and approve the program for CLE credit. For the three days of the 2024 Symposium, 960 minutes of CLE instruction were recommended. 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. Please indicate this request on the registration form.

Contact Continuing Education

For credit approvals, questions or inquiries 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

Beyond its robust education agenda, the Symposium brings you an enriching, immersive experience where you can network, make new and renewed connections, and recognize and celebrate professional accomplishments.

SATURDAY	SUNDAY	MONDAY	TUESDAY	WEDNESDAY
Sightseeing Tours	Sightseeing Tours			
	First-Time Attendee Meet and Greet	Luncheon Roundtable Discussions	Professional Recognition Luncheon	Conference ends at 1:00 p.m.
	CEBS Conferment and Reception	Welcome Reception	Career Path Conversations for University Students	
			Chapter Networking Receptions	
	Sign and Dine		Sign and Dine	
	Attendee Resources			

CONFERENCE NETWORKING EVENTS

SUNDAY, SEPTEMBER 14

2:00-3:00 p.m.

First-Time Attendee Meet and Greet

First-time attendees, 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 get an overview of the events and resources that await you at the Symposium. Snacks and refreshments are available. There is no additional fee to attend.

SUNDAY, SEPTEMBER 14 (continued)

5:00-6:00 p.m.

CEBS Conferment Ceremony

New CEBS graduates and GBA and RPA designees—This is your time to shine!



The conferment ceremony honors new graduates and designees of the U.S. and Canadian CEBS programs. If you completed any of the designations since September 2024, that includes you! No matter where you are in your CEBS journey, don't miss this opportunity to extend your congratulations to the honorees and help welcome them into the community of benefits professionals!

6:00-7:00 p.m.

CEBS Conferment Reception

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

Symposium Sidekick

Sunday through Wednesday

Are you a first-time attendee who wants to meet new people? Are you a returning attendee who would like to be a friendly face and show a new attendee all the great resources and networking the Symposium offers? Be a Symposium Sidekick! Participation is optional and unstructured. If interested, the Society will match a first-time attendee with a returning attendee. They will be introduced by email before the Symposium and will decide when and how to meet on site. Sign-up information will be available in early August. Contact iscebs@iscebs.org to find out more.



CONFERENCE NETWORKING EVENTS

MONDAY, SEPTEMBER 15

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

Luncheon Roundtable Discussions

Sponsored by



Join a topic-driven roundtable discussion at the Monday lunch, open to all attendees. 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.

6:00-7:30 p.m.

Welcome Reception

Continue the networking and enjoy appetizers, refreshments and prize drawings. Bring your business cards so you don't miss any new connections! Catch up with colleagues and friends, make new contacts and share highlights of the first day of sessions. Symposium registrants, speakers and their guests are invited to attend.

TUESDAY, SEPTEMBER 16

12:15-1:30 p.m.

Professional Recognition Luncheon

Sponsored by



This luncheon recognizes and honors the ISCEBS Hall of Fame Class of 2025, as well as attendees who are CEBS Compliant. All Symposium attendees and speakers are invited to attend.

4:00-5:00 p.m.

Career Path Conversations for University Students

A special opportunity is available to the university student attendees to learn more about the range of career paths and opportunities in employee benefits and total rewards. Hear from experienced professionals in the health, retirement and total rewards areas of benefits, along with time for small group conversations and getting your questions answered!

NETWORKING AND SOCIAL ACTIVITIES

SATURDAY, SEPTEMBER 13 | SUNDAY, SEPTEMBER 14



Times vary

Sightseeing Tours

Start your networking by joining a tour with other attendees! The Twin Cities chapter is coordinating sightseeing tours on Saturday and Sunday, showcasing the area's top attractions! To best plan your travel arrival dates, check www.iscebs.org/symposium/hotel-travel-explore for tour details, or contact iscebs@iscebs.org with questions.

SUNDAY, SEPTEMBER 14 | TUESDAY, SEPTEMBER 16



Times vary

Sign and Dine

No need to eat alone or scroll your phone for nearby options. Join a group of Symposium attendees for dinner on Sunday and Tuesday evenings at some of the area's exciting and unique restaurants. Restaurant details and sign-up will be available on site in the Symposium registration area. Each attendee pays for their own meal.

ATTENDEE RESOURCES



Information Resources at Your Fingertips

Whether you're a current or potential member, staff is available to answer questions about the benefits of Society and Foundation membership. Get information about the International Society and International Foundation's online resources, including ISCEBSLink, digital badges, research data, the CEBS program and more.



Welcome to Minneapolis!

With an effortless blend of lush verdant spaces, historical architecture and cosmopolitan culture along with a healthy dose of Midwest style and spirit, Minneapolis offers plenty to delight and charm visitors. Here are some fun facts about this half of the famed Twin Cities.

- In 1904, Park Board Supervisor Theodore Wirth (a former florist in Zurich, London and Paris) set out to create a park within six blocks of every resident. Today, parks including Grand Rounds Scenic Byway, Minnehaha Falls, Lyndale Park offer visitors and residents alike a perfect spot to enjoy urban green space and outdoor leisure.
- Completed in 1883 as a railroad bridge, the Stone Arch Bridge is the second oldest continuously used bridge across the Mississippi River.
- There are over 20 lakes within Minneapolis' city limits, leading to its well-deserved nickname "city of lakes."
- Thank Minneapolis for the bread in your pantry. The first commercial flour mill in the U.S. opened in 1854, and by 1916, Minneapolis produced over 18 million barrels of flour a year. The Mill City Museum offers a colorful retelling of the city's milling history—and rivalries.
- Minneapolis natives further helped cooks everywhere by inventing the pop-up toaster and the Bundt pan, as well as creating Bisquick.
- Several streets in the Northeast region of Minneapolis are named after U.S. presidents in the order that they served. This was done to help immigrants prepare for their citizenship tests.
- The Minneapolis Skyway, spanning 69 downtown blocks, is the longest continuous skyway system in the world.
- The clock tower in the Old City Hall and Hennepin County Courthouse is over 340 feet tall and has face clock faces that are larger than those on London's Big Ben.
- The Minneapolis Sculpture Garden is the largest urban sculpture garden in the U.S., spanning 11 acres with 40 permanent art installations.
- Prince is the official pioneer of "Minneapolis sound," a hybrid mix of funk, rock, pop, synthpop and new wave. Visit First Avenue, made famous in the movie "Purple Rain." Or visit Paisley Park, his studio and estate in Chanhassen, about 30 minutes west of downtown.
- Charles Schulz, the creator of the Peanuts comic strip, was a Minneapolis native.
- The Mary Tyler Moore Statue on Nicollet Avenue marks where Moore throws her hat during the show's iconic opening sequence.



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. 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 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.

	Through August 1, 2025	After August 1, 2025
Member Rates		
ISCEBS member	US\$1,495	US\$1,595
International Foundation corporate member	US\$1,495	US\$1,595
Special guest	US\$1,295	US\$1,395
Nonmember Rates		
CEBS, GBA, RPA or CMS designees	US\$1,690**	US\$1,790**
Corporate nonmembers	US\$1,690†	US\$1,790†
CEBS student (completed at least one exam by August 1, 2025)	US\$1,690**	US\$1,790**
New CEBS, GBA or RPA Graduates* Special Registration Fee		
Graduate member	US\$1,295	
Graduate nonmember	US\$1,445**	

*Earned designation between September 1, 2024 and September 1, 2025. (If you earned your designation after September 1, 2024 and elected to go to the Conferment and Symposium in Nashville, you must pay the regular registration fee for Minneapolis.)

**Includes 2025 ISCEBS membership

† Includes 2025 International Foundation membership for new members only

Continuing Education (CE) Processing Fee US\$25

Complete the CE application information and include the processing fee if CE credit is requested. This fee does not apply to CEBS Compliance credit.

Cancellation Policy—A 10% administrative charge is imposed on all cancellations. Refund deadline is two weeks prior to the conference.

US\$1,295 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 \$1,295. This is an excellent way 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 host hotel.

US\$800 Unemployed Registration Fee for ISCEBS Members

Society members who are currently unemployed are eligible for this special registration fee of US\$800. The Society offers this fee in recognition of 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 this special rate, indicate "unemployed" on the top of the form and submit the US\$800 or contact the Society at iscebs@iscebs.org or (262) 786-8771.

Hotel Information

Hyatt Regency Minneapolis Single/Double Occupancy—US\$215

Each attendee is responsible for making their individual hotel reservations. Hotel room availability is not guaranteed outside of scheduled conference dates.

IMPORTANT: ISCEBS has not authorized any third-party housing services or companies to represent the event and sell hotel rooms on our behalf. For a reservation in the Symposium room block with the group rate, you must reserve your hotel room using the link provided by ISCEBS.

Travel/Transportation Arrangements

Travel to Minneapolis is the responsibility of each individual. Most major airlines fly daily into Minneapolis-St. Paul International Airport (MSP). Rental cars, taxis, rideshare and 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

REGISTRATION/2025

ISCEBS Employee Benefits Symposium

September 14-17, 2025 | Hyatt Regency Minneapolis | Minneapolis, Minnesota



ATTENDEE INFORMATION (Please print clearly)

Source code ISBR1 A

Full first name _____ M.I. _____ Last name _____
Employer _____
Title _____
Address _____ ☐ Business ☐ Home
City _____ State/Province _____ Country _____ ZIP/Postal code _____
Phone _____
Email _____ Emergency contact _____
Mobile phone _____ Emergency contact phone _____

See our policies regarding your registration/cancellation/refund/record retention/photo release and privacy at www.iscebs.org/policies.

REGISTRATION INFORMATION

REGISTER NOW!

ISCEBS Member Rate

☐ US\$1,495

☐ US\$1,595

International Foundation Corporate Member Rate

☐ US\$1,495

☐ US\$1,595

Special Guest Rate

☐ US\$1,295

☐ US\$1,395

Nonmember Rates

CEBS, GBA or RPA designees

☐ US\$1,690**

☐ US\$1,790**

Corporate nonmembers

☐ US\$1,690†

☐ US\$1,790†

CEBS student

☐ US\$1,690**

☐ US\$1,790**

New CEBS, GBA or RPA Designees*

Special Registration Fee

Graduate member

☐ US\$1,295

Graduate nonmember

☐ US\$1,445**

*Earned designation between September 1, 2024 and September 1, 2025

**Includes a 2025 ISCEBS membership

†Includes a 2025 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.

Approximately what year did you begin working in employee benefits? _____

☐ This is my first Symposium.

CEBS Conferment (Sunday, September 14, 5:00 p.m.)

☐ Yes, I plan to attend the ceremony and reception.

Guests'/children's name(s) _____

I am a new ☐ CEBS ☐ GBA ☐ RPA

Special Guest Registration

☐ I am registering as a "guest" and have been invited by the following Society member or International Foundation corporate member.

Member name _____

Note: Your guest registration will not be processed until the member named has registered for the Symposium.

Symposium Sidekick Program

I am interested in more information about the Symposium Sidekick Program.

I am a ☐ First-time attendee ☐ Returning Symposium attendee

Cancellation Policy

Ten percent (10%) of the Symposium fee is imposed on all cancellations. Refund deadline is two weeks prior to the meeting. For more information regarding administrative policies such as complaint and refund, please call the Society office at (262) 786-8771.

CONTINUING EDUCATION CREDIT

US\$25 continuing education (CE) service charge is 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 ☐ Insurance Producer/Agent* ☐ HRCI

☐ SHRM ☐ Other, specify _____

Licensed in the state/province of _____ License/NPN/BAR/CPA # _____

*Preapproval of programs/seminars is required in ALL insurance states. This process can take up to 90 days. Late requests could preclude insurance producers/agents from earning credit.

NOTE: Requests made for CE credit on this form do not guarantee administration of credit.

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

☐ **CEBS Compliance**—Visit www.cebs.org/compliance for additional information.

HOTEL

Hyatt Regency Minneapolis (US\$215 single/double occupancy). Reservation deadline is Friday, August 1, 2025.

Hotel booking information will be emailed to you once your registration is received.

PAYMENT INFORMATION

Make check payable to International Society.

☐ Check # _____

Credit card # _____ Exp. date _____

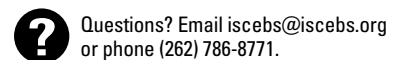
Cardholder's name (print) _____

REGISTRATION/ORDER SUMMARY

Symposium fee US\$ _____

Continuing education
service fee (US\$25) US\$ _____

Total (U.S. funds) US\$ _____



Speakers

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

Greg Ash, Partner, Spencer Fane LLP, Overland Park, Kansas

Mara Baer, Founder and President, AgoHealth LLC, Denver, Colorado

Greg Baker, Chief Executive Officer, AffirmedRx, Canonsburg, Pennsylvania

Lorene Barulich, Manager, Clinical Programs & Strategy, Nova Healthcare Administrators, Inc., Buffalo, New York

Sean Bayne, Vice President, Retirement Plan Consulting, OneDigital, Rochester, New York

Doug Bertossi, CEBS, Principal, CliftonLarsonAllen LLP, Minneapolis, Minnesota

Eric Bjurlin, Vice President, Communications, Fidelity Investments, Westlake, Texas

Lauren Borcharding, Senior Vice President, Human Capital and Health Solutions, Aon, Minneapolis, Minnesota

Rebecca Brown, CEBS, Executive Director, Retirement, Providence, Renton, Washington

Lisa Caedmon, Director, Communications Consultant, Fidelity Investments, Westlake, Texas

Sara Carroll, CEBS, Benefits and Compensation Manager, evo, Heber, Utah

Stephanie Carter, CEBS, Director Total Rewards, The Minnesota Star Tribune, Minneapolis, Minnesota

Bernice Cheung, VP Financial Services & Cultural Markets Research, Environics Research, Toronto, Ontario

Jack Chmielewski, Principal and Consulting Actuary, Milliman, Brookfield, Wisconsin

Tim Church, M.D., Chief Medical Officer, Wondrhealth, Dallas, Texas

Barb Didrikson, CEBS, Consultant, Eden Prairie, Minnesota

Mark Firman, Partner, Stikeman Elliot SENCRL, srl, Toronto, Ontario

Sara Galle, Vice President, Absence Account Services, ComPsych, Chicago, Illinois

Doug Gardner, CEBS, Director Corporate Human Resources, Seneca Foods Corporation, Fairport, New York

Michelle Gardner, GBA, Director of Global Benefits & Employee Programs, Ansys, Pittsburgh, Pennsylvania

Sherrian Greenwood, Manager, Organizational Wellness, Great Lakes Water Authority, Detroit, Michigan

Steven Grieb, CEBS, Senior Compliance Counsel, Gallagher, Milwaukee, Wisconsin

Sarah Hafflett, Vice President, Fidelity Health Thought Leadership, Fidelity Health, Boston, Massachusetts

Katie Hansen, Lead Consultant and Market Leader, WTW, Bloomington, Minnesota

Karen Henderson, Founder, Long Term Care Planning Network, Toronto, Ontario

Katherine Hesse, CEBS, Partner, Murphy Hesse Toomey & Lehane, Boston, Massachusetts

Dr. Bill Howatt, Founder and President, Howatt Human Resources Consulting, Halifax, Nova Scotia

Angela Johnson, CEO and Co-Founder, sanoLiving Inc., Richmond Hill, Ontario

James Klein, Senior Advisor, Managing Director, American Benefits Council, Washington, D.C.

Carin-Isabel Knoop, Executive Director and Author, Harvard Business School, Cambridge, Massachusetts

Ron Krupa, CEBS, Benefits Consultant, WTW, Bradenton, Florida

Shelly Lanning, Co-Founder and President, Visana Health, Minneapolis, Minnesota

Suzanne Lepage, Private Health Plan Strategist, Suzanne Lepage Consulting Inc., St. George, Ontario

Elena Lynett, Senior Vice President, Health Compliance, Segal, Washington, D.C.

Emily Maher, Total Rewards Director, Land O'Lakes, Arden Hills, Minnesota

Christine Mahoney, Senior Partner, Global DB/DC Leader, Mercer, Washington, D.C.

Nick Maynard, Senior Vice President, Commonwealth, Boston, Massachusetts

Sarah Milton, RPA, Group Retirement Specialist, HUB International, Edmonton, Alberta

Christian Moreno, Senior Vice President, Lockton, Dallas, Texas

Mike Mousseau, Mental Health Programs and Business Development Manager, GreenShield Health, Calgary, Alberta

Kelly Nicholls, Director, Consultant Relations, ComPsych, Chicago, Illinois

Zack Papalia, Senior Population Health and Wellbeing Consultant, Brown & Brown, Port Matilda, Pennsylvania

Kelly Polinski, Senior Director, Population Health and Wellbeing, Brown & Brown, Upton, Massachusetts

Randy Romes, Principal, CliftonLarsonAllen LLP, Minneapolis, Minnesota

Cristelle Sary, Counsel, Messier Sary, Beaconsfield, Québec

Andrea Schmelcher, CFA, Senior Consultant, DC Consulting, TELUS Health, Vancouver, British Columbia

Brian Schroeder, Founder, OCIO Monitor, South Jordan, Utah

Jason Sheffield, National Director of Compliance, The Baldwin Group, Decatur, Georgia

Karen Spangler, Principal, Employee Health and Benefits, Mercer, Chicago, Illinois

Paula Stop, CEBS, Director of Total Rewards, The Fresh Market, Greensboro, North Carolina

Rick Storms, CEBS, Executive Director, St. Odilia's, Shoreview, Minnesota

William Strange, Principal and Consulting Actuary, Milliman, Dallas, Texas

Oyebode Taiwo, M.D., Senior Vice President and Chief Medical Officer, 3M, St. Paul, Minnesota

Holly Tardif, Director, Retirement—Defined Contribution Strategy, WTW, Tampa, Florida

Jack Towarnicky, CEBS, of Counsel, Koehler Fitzgerald, Powell, Ohio

Jason Vary, President & Actuary, Actuarial Solutions Inc., Oakville, Ontario

Nancy Vick, CEBS, Partner, Senior Health Consultant, Mercer, Chicago, Illinois

Brent Westra, Director, Complex Care Program, Mayo Clinic, Rochester, Minnesota

Cameron Wrennall, Managing Director, Creative Planning, Tampa, Florida

Natashia Wright, Associate Director of Compliance, The Baldwin Group, Decatur, Georgia

Ken Zarske, Managing Director, Creative Planning, Minneapolis, Minnesota



2025 Sponsors

(As of July 2025)



Platinum

Mayo Clinic

www.mayoclinic.org/complex-care-program
Monday Opening Session and
Tuesday Professional Recognition Luncheon

Mercer

www.mercer.com
Wi-Fi and Pens



Gold

Creative Planning Retirement Services

www.creativeplanning.com
Mobile App

Lantern

www.lanterncare.com
Monday Luncheon Roundtables

Modern Health

www.modernhealth.com
Attendee Tote Bags



Silver

Aegis Risk LLC

www.aegisrisk.com
Highlighters

BeneCard

www.benecard.com
Post-it Notes

Employers Health

www.employershealthco.com
Notepads

One Medical

www.onemedical.com

SecureSave

www.securesave.com
Program at a Glance

Voya Financial

www.voya.com
Name Badge Lanyard



Bronze

Fidelity Health

www.fidelityworkplace.com/s/health

Learn more about exclusive opportunities to partner with the Symposium, including available conference events and specialty items, at www.iscebs.org/symposium/sponsorships.