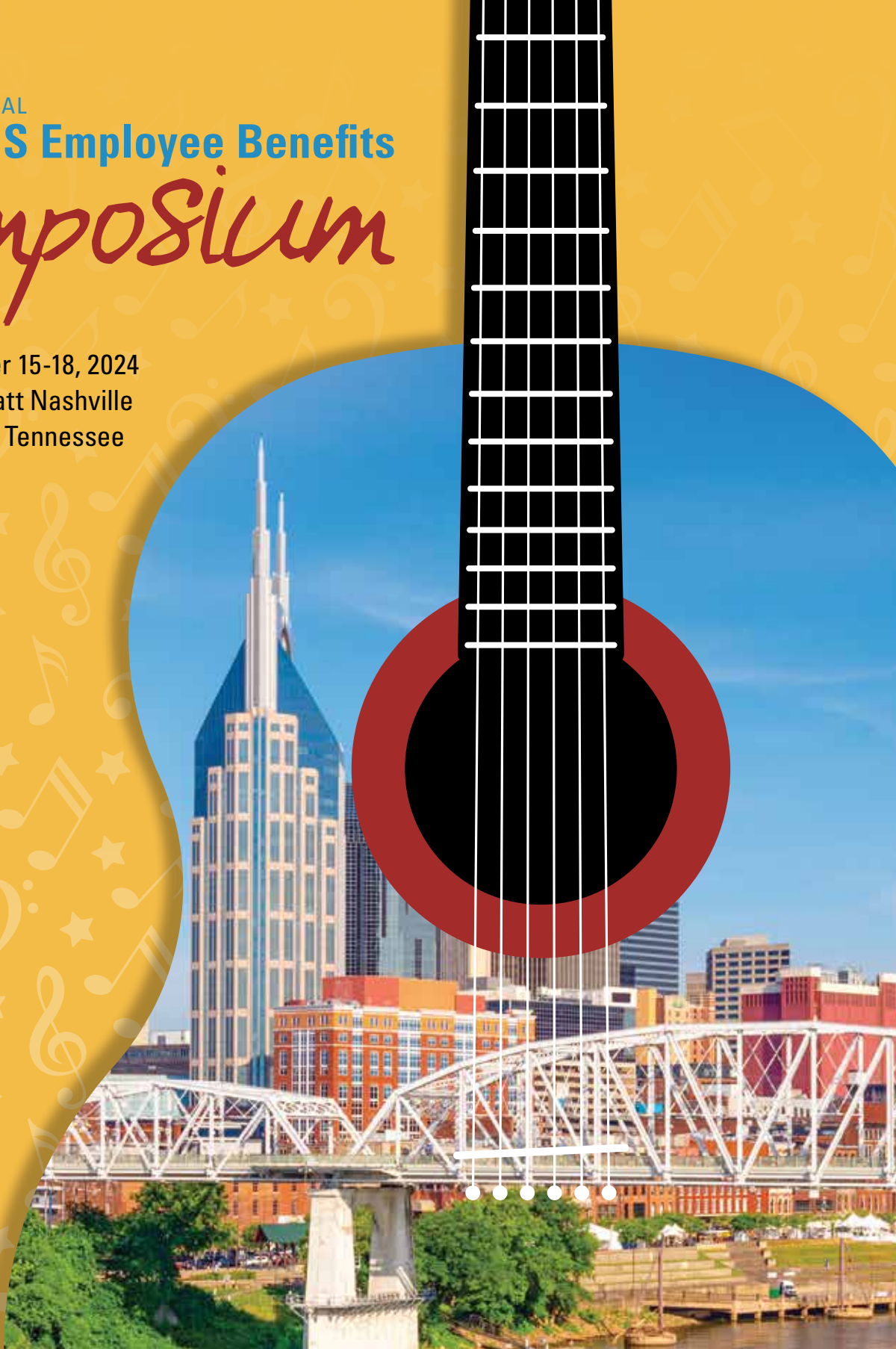


43RD ANNUAL
ISCEBS Employee Benefits
Symposium

September 15-18, 2024
Grand Hyatt Nashville
Nashville, Tennessee



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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 trusteed 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.



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MONDAY, SEPTEMBER 16

	H HEALTH CARE	R RETIREMENT	G GENERAL	C CANADIAN
8:00-9:15 a.m.	Welcome and Keynote—The Truth About AI, Jobs, Employment and Generations at Work			
9:30-10:30 a.m.	U.S. Legislative Update			Canada Legal and Legislative Update
11:00 a.m.-12:00 noon	Is Now the Time for Employers to Embrace Value-Based Care? <ul style="list-style-type: none"> Understanding old and new models of value-based care How employers and health system leaders can collaborate on shared goals under an accountable arrangement Questions to ask your broker or consultant in your evaluation of value-based care options 	Statutory and Regulatory Outlook for Retirement Plans <ul style="list-style-type: none"> Overview of SECURE 2.0 developments from the IRS and DOL Impact of the DOL's new definition of fiduciary under ERISA Tips for complying with the final changes to the DOL's fiduciary correction program 	Navigating Neurodiversity in the Workplace <ul style="list-style-type: none"> Common misunderstandings and the medical community's evolving comprehension of neurodivergence How to incorporate neurodivergence in your DEIB framework What questions to ask as you develop a strategic plan for workplace accommodations and health care initiatives 	Everything Old Is New Again: The Evolution of Distribution <ul style="list-style-type: none"> Overview of the past 30+ years of employee benefits distribution from both the supplier and advisor perspectives The factors that plan sponsors use to assess their benefits provider consultant and supplier choices How to think critically about how to compete and provide value as plan sponsor expectations continue to evolve
12:00 noon-1:30 p.m.	Luncheon Roundtable Discussions			
1:30-2:30 p.m.	Gene Therapies Are Here: How to Support Patients and Manage Risks <ul style="list-style-type: none"> Different types of risks posed by gene therapy and how plan sponsors should interpret those risks Risk mitigation approaches Significant patient and caregiver needs 	Complying With State Automatic IRA Laws <ul style="list-style-type: none"> Overview of states with current mandates and outlook of states emerging over the next few years Requirements for compliance and overview of how to obtain an exemption Hidden risks and challenges for employers 	Leave Laws and Benefits <ul style="list-style-type: none"> How to administer health benefits during an employee's leave The interrelationship between various leave laws Practical tips for compliance 	Is Your Workplace Age-Friendly? Strategies to Retain the Wisdom of Your Older Workers <ul style="list-style-type: none"> The case for change—demographic and labour force statistics What older workers are looking for Strategies for age-friendly workplaces
2:45-3:45 p.m.	Revolutionizing Health Care: Price Transparency, Incentives and Analytics <ul style="list-style-type: none"> Navigating medical price transparency regulations Driving consumer-centric care The future of health care consumerism and transparency 	Participant Advice and Managing Fiduciary Risk <ul style="list-style-type: none"> What plan participants really want from their employers and retirement offerings Major changes in data availability that can help make personalization "table stakes" for the modern retirement plan Actionable steps to simplify and personalize retirement plan offerings and help improve retirement outcomes 	Explore Employee Insights: Employee Benefit Attitude Survey Results <ul style="list-style-type: none"> Understand the perspective of employees on various benefit programs Incorporate employee feedback in your benefits plan design Learn how your benefits program impacts employee satisfaction and retention 	
4:00-5:00 p.m.	How Employers Can Use Advanced Primary Care to Save Patients and the Health Care System <ul style="list-style-type: none"> Full transparent reporting on outcomes and cost KPIs Creating relationships of trust between patients and optimized primary care physicians Using value based referrals to realign the incentives in the health care system 	Have Corporate DB Plans Returned? <ul style="list-style-type: none"> How a retirement plan can establish you as an employer of choice Using traditional and hybrid plan designs for this purpose How legacy pension plans (even if currently frozen) can be the architecture for managing new designs 	ERISA Lawsuits Are Here: How to Comply With the New Employer Fiduciary Responsibilities <ul style="list-style-type: none"> Understand the main tenets of the CAA 2021 How to satisfy the employer fiduciary responsibility Understand all annual compliance items (when and how) 	Navigating the New World of Decumulation Options <ul style="list-style-type: none"> In-plan decumulation opportunities for DC plan sponsors and members Impact of inflation and interest rates Tradeoffs of guaranteed versus nonguaranteed income

	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. Legal Update			Embracing the Longevity Revolution: Transforming Society for 100+ Year Lives <ul style="list-style-type: none"> How longevity and an aging population are reshaping society How to view this as an opportunity for strategic change and growth How we can start radically redesigning society to be longevity-ready
10:00-11:00 a.m.	A New Day for Substance Use Benefits: Creating Workplace Benefits That Support Employees Across the Spectrum of Use <ul style="list-style-type: none"> A look beyond the pervasive disease model to sociological and psychological variables involved with substance use Strategies for prevention and harm reduction to help employees understand how substance use affects their health Examples of accessible resources, education and services to explore their substance use habits on their own terms and schedule 	Reducing Fiduciary Exposure: Top Five Risks for Fiduciaries in 2024 and How to Protect Committees <ul style="list-style-type: none"> DOL audits of cybersecurity and resources for plan sponsors for risk protection Latest developments in ERISA fiduciary litigation, including 401(k) plan fees, the use of plan forfeitures, and health and welfare plan fees (the next frontier) Best practices for fiduciary committee risk mitigation and strategies for committee meetings and governance to reduce exposure 	Keeping Your Promise: Extend Traditional Retiree Health Care by Being Untraditional <ul style="list-style-type: none"> Considerations and strategies for employers to manage the cost of offering retiree health care benefits Options for employers as retiree drug subsidy values diminish and what changes are effective in 2025 Ways to maintain a positive retiree experience and support retiring employees who face important coverage decisions 	A New Day for Substance Use Benefits: Creating Workplace Benefits That Support Employees Across the Spectrum of Use <ul style="list-style-type: none"> A look beyond the pervasive disease model to sociological and psychological variables involved with substance use Strategies for prevention and harm reduction to help employees understand how substance use affects their health Examples of accessible resources, education and services to explore their substance use habits on their own terms and schedule
11:15 a.m.-12:15 p.m.	Strategies to Manage High-Cost Claims <ul style="list-style-type: none"> Reducing exposure to high-cost claims What are the limitations of stop-loss coverage and other tools? Audit tools to manage claims and billings 	Social Security and Medicare: Generations X, Y and Z Want to Know What's in It for Me? <ul style="list-style-type: none"> Financial literacy education and the value of managing money to prepare for retirement Educating employees about the value of the employer match for Social Security and Medicare Social Security Disability Insurance, SSDI compensation and the impact on the family 	Transform Employee Benefits for Better Satisfaction and Cost-Effectiveness <ul style="list-style-type: none"> Explore the latest trends in benefit preferences tailored for a multigenerational workforce Uncover the latest and compliance-friendly new offerings in the benefits landscape Learn effective communication to engage employees, ensuring they understand how to maximize the value of their benefits package 	You're Still the One: Improving Retirement Outcomes Through Member-Centric Education <ul style="list-style-type: none"> Common gaps in workplace retirement plan education Commonly asked questions from today's defined contribution plan members How to refine your member education strategy to the benefit of your employees
12:15-1:30 p.m.	Professional Recognition Luncheon			
1:30-2:30 p.m.	Conducting a Self-Audit of Your Health and Welfare Plan <ul style="list-style-type: none"> What the DOL and IRS look for in an audit How new federal laws and regulations have changed the scope of an employer's administrative responsibilities Practical tips for bringing health plans into compliance 	Should You Be Offering a "Lifetime Income" Option in Your Retirement Plan? <ul style="list-style-type: none"> What is lifetime income? The landscape of in-plan lifetime income options and how it's changing Fiduciary considerations in deciding whether to offer lifetime income options and in what form(s) 	Practical Application of a Four-Day Workweek <ul style="list-style-type: none"> Different alternate work schedules to attract and retain workers What to consider, including hours tracking, vacation and sick time accruals, paid holidays, leaves of absence and more Case study outcomes from an employer's experience 	From Burnout to Balance: Navigating the Challenge of Supporting Employees Caring for Family Members With Dementia <ul style="list-style-type: none"> In-depth insights into the specific challenges faced by employees in their role as family caregivers Updated strategies to assess and tackle the financial and operational consequences of caregiver burnout Identifying and integrating specific benefits and resources for caregivers
2:45-3:45 p.m.	Workforce Analytics: Using Data to Support HR Strategies and Benefits Programs <ul style="list-style-type: none"> Using data analytics to develop a holistic, cost-effective benefits strategy Understanding how each generation consumes employee benefits programs Developing dashboards with population trends and which benefit programs impact recruitment and retention 	Unpacking the New Long-Term, Part-Time Employees Rules <ul style="list-style-type: none"> Which early eligibility provisions will allow a plan to avoid the LIPT rules Potential impact on nondiscrimination and top-heavy testing rules and safe harbor notices Administrative issues and practical options to avoid errors 	The Top Ten Health Benefit Trends of 2024—Insights From the Employee Benefits Survey <ul style="list-style-type: none"> Top trends emerging from the 2024 <i>Employee Benefits Survey</i> Using longitudinal data, track these trends over time Case study examples of effective strategies in action 	OpenAI Case Studies for Administrators <ul style="list-style-type: none"> Learn about opportunities to deploy AI solutions in your operation Highlight successes and pitfalls of AI deployment Provide inspiration for smaller organizations to adopt AI
4:00-5:00 p.m.	Navigating Change Within the PBM Landscape: What Does It All Mean for Benefits? <ul style="list-style-type: none"> The flow of funds in the pharmaceutical supply chain: Where can sponsors save money? How to evaluate a PBM: What are the most critical metrics to avoid disruption? Assessing your current PBM contract: How to find a PBM that operates in your best interests 	Let's Talk Financial Wellness: A Facilitated Open Discussion	U.S. Legal Update: Follow-Up and Discussion	Let's Talk Benefits Challenges for Plan Sponsors: A Facilitated Open Discussion

	H HEALTH CARE	R RETIREMENT	G GENERAL	C CANADIAN
8:00-9:00 a.m.	Keynote: Driving Diversity, Equity, Inclusion and Belonging Through Employee Benefits			
9:30-10:30 a.m.	Moving Beyond Single Solution Answers: Creating a Comprehensive Musculoskeletal Health Strategy <ul style="list-style-type: none"> What is MSK health? An overview of the risk spectrum, contributing factors and impact of comorbidities. Considerations when selecting MSK solutions: organizational culture, demographics, job duties and more Understanding the full spectrum of MSK solutions, their interplay and how to efficiently create a holistic strategy 	Lessons From ERISA Fiduciary Excess Fee and Performance Litigation: How to Lower Your Chances of Being Sued <ul style="list-style-type: none"> Why a prudent fiduciary process will not eliminate litigation risk The most effective way to reduce your plan's fiduciary risk for recordkeeping The most effective way to reduce your litigation risk for excess investment fee and performance claims 	How NRG Redefined the HR Employee Experience to Address a Diverse Workforce <ul style="list-style-type: none"> The value of having an HR digital strategy to drive and support the employee experience Building the foundation of HR content transformation and how to have good governance to keep the content current and relevant How to be "future ready" for generative AI technology 	DEIB Design of Canadian Benefit Programs <ul style="list-style-type: none"> Evolution of benefit landscape in Canada Value-based design options for benefit programs DEIB design options for benefit programs
10:45-11:45 a.m.	Bridging the Gap Between Good Intentions and Healthy Behaviors <ul style="list-style-type: none"> Key elements of the health action process approach framework Determinants of self-efficacy and features of effective self-regulation Best practices for designing and implementing effective health/lifestyle interventions 	Weird Wild Stuff: Interesting and Unusual Findings From Annual Retirement Plan Audits Post-Covid <ul style="list-style-type: none"> A checklist to self-review throughout the year to catch potential issues before the annual audit Important considerations when changing payroll software platforms or plan service providers and how to avoid costly issues during implementation How business acquisitions, plan mergers and plan terminations can impact the plan reporting and whether audits are required 	The Doctors Are In: Clinician Perspectives on Improving Employee Health Benefits <ul style="list-style-type: none"> Key pain points clinicians face with employer-sponsored health benefits New opportunities to improve the employee experience with health systems Practical strategies to consider to help clinicians more effectively treat patients 	Bridging the Gap Between Good Intentions and Healthy Behaviors <ul style="list-style-type: none"> Key elements of the health action process approach framework Determinants of self-efficacy and features of effective self-regulation Best practices for designing and implementing effective health/lifestyle interventions
12:00 noon-1:00 p.m.	Sweeping Changes in Guidance—DOL's MHPAEA Rule <ul style="list-style-type: none"> Understand the new requirements for mental health parity Identify implementation challenges and solutions Develop a roadmap for compliance 	The HSA and 401(k): Better Together <ul style="list-style-type: none"> Why the HSA is oftentimes superior to the Health FSA and 401(k) Which should come first when it comes to saving—Is it the 401(k) nest "egg" or the HSA "chicken"? How plan sponsors and workers can lower current expenses and save for retirement by using the 401(k) and HSA in tandem 	Weight-Loss Drugs: Managing Your Costs Through the Hype <ul style="list-style-type: none"> What is known about these drugs and how they compare to one another Evaluating safety concerns Incorporating behavioral health programs in conjunction with weight-loss drug coverage 	Proactive Measures for Effective Cybersecurity <ul style="list-style-type: none"> Reviewing provider agreements and internal data storage practices to identify vulnerabilities How to review and select software, hardware and insurance policies dedicated to cyberattacks Critical steps to take when (not if) you experience a cyberattack

Sunday/Monday

SUNDAY, SEPTEMBER 15

5:00-7:00 p.m.

CEBS® Conferment Ceremony and Reception

Open to all attendees

(See page 18 for details.)

MONDAY, SEPTEMBER 16

8:00-9:15 a.m.

Welcome and Keynote

The Truth About AI, Jobs, Employment and Generations at Work

Speaker: **Dr. Peter Cappelli**, Academic Director, CEBS Program, Professor of Management, The Wharton School of the University of Pennsylvania, Philadelphia, Pennsylvania

AI is automating jobs out of existence. Soon everyone will be working in the “gig” economy rather than for big companies. Millennials and Generation Z are difficult to retain as employees and are more disloyal than previous generations. These are some of the widely believed “facts” about the future of work that are not validated by evidence. AI has automated routine tasks, but human workers are still needed; there hasn’t been a massive shift from full-time employment to gig or contract work; younger workers are not significantly less loyal to employers than previous generations were at the same age. Get an insightful overview of what trends are (and aren’t) reshaping the future of work and how to successfully optimize employee productivity, loyalty and satisfaction.

9:30-10:30 a.m.

U.S. Legislative Update

Speaker: **James A. Klein**, President, American Benefits Council, Washington, D.C.

Benefits legislation and regulation continue to impact plan sponsors, particularly in an election year. Who wins in November and their actions will shape benefits in 2025 and beyond. This session provides an informative and comprehensive analysis on recent, pending or upcoming legislation activities that will continue to shape your plan decisions.

Canada Legal and Legislative Update

Speaker: **Mark Firman**, Partner, Stikeman Elliott SENCRL, srl, Montréal, Québec

This session sets the stage for 2½ days of Canadian benefits sessions with an overview and analysis of legislative and regulatory activity and relevant legal cases at the federal and provincial levels. Find out what these activities mean for your group, pension and other benefit plans.

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

Concurrent Sessions

H Is Now the Time for Employers to Embrace Value-Based Care?

Speakers: **Eric Parmenter, CEBS**, Vice President, Hospitals and Health Systems, Quantum Health, Franklin, Tennessee

Brent McDonald, Senior Vice President, Vanderbilt Office of Population Health Employer Solutions and Strategy, Vanderbilt University Health Center, Nashville, Tennessee

Value-based care is not new. Accountable Care Organizations (ACOs) were formalized under the Affordable Care Act (ACA) of 2010 and mostly adopted by Medicare but not by employers. With the highest increase in health care costs in decades projected for 2024 and beyond, has the time come for employers to embrace the new era of value-based care? Learn the core components of the next generation of value-based care for employers and how they address the flaws and missing ingredients of the last generation of value-based care, and address the diverse and complex needs of today’s workforce.

Takeaways

- Understanding old and new models of value-based care
- How employers and health system leaders can collaborate on shared goals under an accountable arrangement
- Questions to ask your broker or consultant in your evaluation of value-based care options

R Statutory and Regulatory Outlook for Retirement Plans

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

Get an overview of IRS and DOL guidance relating to the SECURE 2.0 Act, including the long-term, part-time proposed regulations; the “grab bag” guidance issued in December 2023; and the guidance relating to catch-up contributions for participants earning \$145,000 or more. The session will also discuss the DOL’s Retirement Security Rule and changes to its Voluntary Fiduciary Correction Program, along with other regulatory developments unfolding in 2024.

Takeaways

- Overview of SECURE 2.0 developments from the IRS and DOL
- Impact of the DOL’s new definition of fiduciary under ERISA
- Tips for complying with the final changes to the DOL’s fiduciary correction program

Get a mobile-friendly version of the education agenda here!



Monday

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

G Navigating Neurodiversity in the Workplace

Speaker: **Olivia West, GBA**, Senior Benefits Representative, Insperty, Dallas, Texas

Neurodiversity is not considered a disorder or disease; rather, it represents an alternative way of functioning in the world that is innate. As scientific knowledge advances concerning these conditions, it becomes increasingly evident that they are quite common in the workplace, and employers should formulate a comprehensive plan in response. Neurodiversity is sometimes overlooked in initiatives promoting diversity, equity, inclusion and belonging (DEIB). However, it is important to acknowledge that accommodations for individuals with neurodiverse conditions are continually evolving within a legal framework, making it a prudent and strategic decision to incorporate these accommodations into the workplace culture.

Takeaways

- Common misunderstandings and the medical community's evolving comprehension of neurodivergence
- How to incorporate neurodivergence in your DEIB framework
- What questions to ask as you develop a strategic plan for workplace accommodations and health care initiatives

C Everything Old Is New Again: The Evolution of Distribution

Speakers: **Kandy Cantwell, CEBS**, Partner, Commercial Benefits, Montridge Advisory Group Ltd., Vancouver, British Columbia

Michael McClenahan, GBA, VP Partner Solutions, BBD/People Corporation, Burnaby, British Columbia

Over the past 30+ years, we've seen the distribution of employee benefits in Canada move from captive insurer-owned models (e.g., London Life) to an independent broker model and back to semi-captive, largely driven by consolidation. This session will document the industry's journey through these transitions, as well as how plan sponsor and plan member expectations have evolved during this period and what they'll likely look like in the future. How will these realities mold advisor and supplier capabilities, from products/services to technology to communication strategies?

Takeaways

- Overview of the past 30+ years of employee benefits distribution from both the supplier and advisor perspectives
- The factors that plan sponsors use to assess their benefits provider consultant and supplier choices
- How to think critically about how to compete and provide value as plan sponsor expectations continue to evolve

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

Luncheon Roundtable Discussions

(See page 7 for details.)

1:30-2:30 p.m.

Concurrent Sessions

H Gene Therapies Are Here: How to Support Patients and Manage Risks

Speaker: **Luke Prettol, CEBS**, Lead Benefits Strategy Consultant, AT&T, Spring, Texas

Gene therapies are very costly and have lots of clinical uncertainty, so there's a lot of risks to balance, no matter the size of the plan. At the same time, these patients will need more than just coverage, as there's significant support needed for the patient and caregiver. Hear about how AT&T developed a holistic program to meet those needs as well as the practical considerations that are helpful for employers, consultants and vendors looking to support this new frontier.

Takeaways

- Different types of risks posed by gene therapy and how plan sponsors should interpret those risks
- Risk mitigation approaches
- Significant patient and caregiver needs

R Complying With State Automatic IRA Laws

Speaker: **Sam Henson, CEBS**, Chief Legal Officer, Creative Planning, Kearney, Missouri

State-sponsored automatic individual retirement accounts (IRAs) are an emerging and challenging area of compliance for all employers. They require navigating a disjointed patchwork of rules, and all employers should be aware of the mandates and the implications going forward.

Takeaways

- Overview of states with current mandates and outlook of states emerging over the next few years
- Requirements for compliance and overview of how to obtain an exemption
- Hidden risks and challenges for employers

I think there is a lot to be said for in-person interaction with your peers. The questions that are asked really dive deep into the subject. It's real-world content.

David Cooke, CEBS, Vice President, Senior Consultant, Brown & Brown, Chicago, Illinois

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

Symposium

Monday

1:30-2:30 p.m.

Concurrent Sessions *(continued)*

G Leave Laws and Benefits

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

Benefits and HR professionals must master the complexities of various overlapping leave laws—including FMLA and USERRA—and understand how those leave laws impact employee benefit plans. This session focuses on the administration of health benefits and cafeteria plan elections during leaves, beginning with an overview of when the laws apply and then delving into the details of benefit administration by walking attendees through real-world examples. Learn which benefits employers must offer, for how long and who has to pay for them, and come away with tips, traps, best practices and action items.

Takeaways

- How to administer health benefits during an employee's leave
- The interrelationship between various leave laws
- Practical tips for compliance

C Is Your Workplace Age-Friendly? Strategies to Retain the Wisdom of Your Older Workers

Speaker: **Michelle Oram, CEBS**, Director, Financial Wellness, Manulife, Kitchener, Ontario

Canada's 2021 census reveals that more than one out of every five persons of working age are between 55 and 64, outnumbering the early-career age group of 15 to 24. In PwC's 2023 *Global CEO Survey*, more than half of CEOs indicated the global labour shortage is the biggest challenge their organizations face. Yet, just 8% of employers include age in their DEI programs. Most workplaces have failed to implement a strategy to fully leverage the experience and wisdom of their older workers. This session looks at the opportunities presented by older workers, and how to retain and attract these experienced workers.

Takeaways

- The case for change—demographic and labour force statistics
- What older workers are looking for
- Strategies for age-friendly workplaces



2:45-3:45 p.m.

Concurrent Sessions

H Revolutionizing Health Care: Price Transparency, Incentives and Analytics

Speaker: **Scott Borden**, Vice President, TALON Healthtech, Portsmouth, New Hampshire

Explore the transformative journey of health care consumerism through the lens of price transparency, incentives and analytics. Dive into the intricacies of the three-phase transparency in coverage rule and its profound impact on the industry. Discover the power of aligned incentives, analytics-driven insights and innovative plan designs, all converging to shape a consumer-centric health care future. Learn to navigate the dynamic landscape of health care consumerism, as well as what lies ahead for transparent health care pricing and how it can empower stakeholders to make informed decisions.

Takeaways

- Navigating medical price transparency regulations
- Driving consumer-centric care
- The future of health care consumerism and transparency

B Participant Advice and Managing Fiduciary Risk

Speaker: **Julie Varga**, Vice President, Product and Investment Specialist, Morningstar Retirement, Chicago, Illinois

Surveys show 2/3 of workers go with their employer-recommended financial strategies based on the worker's income and financial goals and wish they could push an "easy" button and completely hand over retirement planning. How can plan fiduciaries meet the needs and desires of their plan participants while managing the risk and responsibilities they face? Hear about the evolution of retirement advice offerings, how the growth and improvement of participant data in the last decade has improved personalized advice abilities, and how plan fiduciaries can better manage their fiduciary responsibilities.

Takeaways

- What plan participants really want from their employers and retirement offerings
- Major changes in data availability that can help make personalization "table stakes" for the modern retirement plan
- Actionable steps to simplify and personalize retirement plan offerings and help improve retirement outcomes

Monday Luncheon Roundtable Topics 12:00 noon-1:30 p.m.

- Artificial Intelligence in Benefits
- Consulting Practice Owners
- Corporate DB Plans
- Diversity, Equity, Inclusion and Belonging
- Emergency Savings
- Gene Therapies and Biosimilars
- Hybrid Workplaces
- Social Determinants of Health
- Women's Health

Monday

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

G C Explore Employee Insights: Employee Benefit Attitude Survey Results

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

With a better understanding of how employees value their benefits and how their needs are changing, employers have an opportunity to shape programs that meet employees where they are and help boost worker productivity. The WTW *Global Benefits Attitudes Survey 2024* explores the perspectives of full-time employees in the U.S. and Canada (and globally) on changing work patterns, the role of benefits in talent attraction and retention, benefit preferences, retirement expectations and well-being.

Takeaways

- Understand the perspective of employees on various benefit programs
- Incorporate employee feedback in your benefits plan design
- Learn how your benefits program impacts employee satisfaction and retention

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

H How Employers Can Use Advanced Primary Care to Save Patients and the Health Care System

Speaker: **Lee Lewis**, Chief Strategy Officer & GM Medical, Health Transformation Alliance, Dallas, Texas

The challenge in the U.S. health care system is one of reduced access, independence and relationships. Without a “fairy godmother” solution, how do we make new doctors? Great physicians are popping up across the country, but reduced (or no) insurance coverage can be a roadblock. How can plan sponsors connect value-based doctors to fee-for-service systems? Learn more about how to create an advanced primary care system to unlock value-based payments in their carriers.

Takeaways

- Full transparent reporting on outcomes and cost KPIs
- Creating relationships of trust between patients and optimized primary care physicians
- Using value-based referrals to realign the incentives in the health care system

I come to the Symposium because of the calibre of the speakers. You cannot go wrong.

Wayne Murphy, CEBS, Chief Privacy Officer, Senior Manager Corporate Services, Prudent Benefits Administration Services Inc., Toronto, Ontario

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

R Have Corporate DB Plans Returned?

Speaker: **Bennett Hadley**, Actuarial Consultant, Segal, New York, New York

Is there a trend indicating a renewed interest in defined benefit (DB) plans? Some companies are revisiting or reintroducing them. Factors such as the challenges in providing stable retirement income through defined contribution plans and the evolving landscape of employee benefits have contributed to this reconsideration. Certain industries are critically battling for talent, so being an employer of choice requires differentiating benefit programs, including the retirement benefit. In spite of Secure and Secure 2.0, it is still a challenge for individuals to generate stable income in retirement.

Takeaways

- How a retirement plan can establish you as an employer of choice
- Using traditional and hybrid plan designs for this purpose
- How legacy pension plans (even if currently frozen) can be the architecture for managing new designs

G ERISA Lawsuits Are Here: How to Comply With the New Employer Fiduciary Responsibility

Speakers: **Chelsea Ryckis**, President, Ethos Benefits, Orlando, Florida
Donovan Ryckis, CEO, Ethos Benefits, Orlando, Florida

The Consolidated Appropriations Act of 2021 (CAA 2021) is all about increasing transparency in health care, but it has brought with it many new responsibilities for employers, including a fiduciary standard that must be met. The many employer lawsuits in the news are just the beginning, and this session will outline exactly what plan sponsors need to do to reduce liability as well as the specific compliance items that need to be addressed annually. Additionally, we will go over how an employer can ensure they are meeting their fiduciary responsibility. Come away with a checklist to ensure compliance during renewal conversations.

Takeaways

- Understand the main tenets of the CAA 2021
- How to satisfy the employer fiduciary responsibility
- Understand all annual compliance items (when and how)



Symposium

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

Monday/Tuesday

4:00-5:00 p.m.

Concurrent Sessions *(continued)*

C Navigating the New World of Decumulation Options

Speaker: **Fraser Stark**, President, Longevity Retirement Platform, Purpose Financial, Toronto, Ontario

The conversation around decumulation is growing, fueled by factors such as an aging population, extended life expectancy, and an expanded range of investment options such as target date funds and advanced life deferred annuities (ALDAs). What should plan sponsors consider when evaluating decumulation solutions to help defined contribution (DC) plan members achieve retirement income security?

Takeaways

- In-plan decumulation opportunities for DC plan sponsors and members
- Impact of inflation and interest rates
- Tradeoffs of guaranteed versus nonguaranteed income

6:00-7:30 p.m.

Welcome Reception

TUESDAY, SEPTEMBER 17

8:00-8:30 a.m.

President's Report

8:30-9:30 a.m.

U.S. Legal Update

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

This annual favorite provides a guide to navigating benefits-related legal decisions. Get an overview of important developments and deference to agency decisions, regulatory challenges and corporate governance; guiding principles and cases that illustrate their necessity; and a spotlight on recent Supreme Court case decisions that most impact the employee benefits field.

C Embracing the Longevity Revolution: Transforming Society for 100+ Year Lives

Speaker: **Kyra Jones**, Chief Design Officer, Adapt With Intent, Kitchener, Ontario

Explore the unprecedented challenges and opportunities presented by the increase in life expectancy over the past century. While the gift of an extra 30+ years is undoubtedly a testament to medical and societal progress, our current systems are ill-equipped for the era of 100+ year lifespans. Increasing lifespans and aging demographics is not necessarily a looming crisis, but rather an opportunity for strategic change. This includes redesigning workforce models using innovative approaches and structures to engage talent in new ways to harness the untapped potential of older populations. This session also looks at financial planning, pensions and investments for modern career and retirement journeys.

Takeaways

- How longevity and an aging population are reshaping society
- How to view this as an opportunity for strategic change and growth
- How we can start radically redesigning society to be longevity-ready

10:00-11:00 a.m.

Concurrent Sessions

H C A New Day for Substance Use Benefits: Creating Workplace Benefits That Support Employees Across the Spectrum of Use

Speaker: **Terri-Lynn MacKay, Ph.D., C.Psych**, Mental Health Director, LifeSpeak, Inc., Winnipeg, Manitoba

It can be difficult for employers to discern where employees fall on the spectrum of substance use and how that use might impact work performance. With cannabis now legal in a growing number of states, employers may see similar challenges with other substances. Learn about a contemporary approach that is focused on helping employees understand the impact of substance use on their physical and mental health, provide concrete strategies to help employees at the early stage of a substance use concern, and provide employers with innovative ideas to support their employees across the spectrum of use.

Takeaways

- A look beyond the pervasive disease model to sociological and psychological variables involved with substance use
- Strategies for prevention and harm reduction to help employees understand how substance use affects their health
- Examples of accessible resources, education and services to explore their substance use habits on their own terms and schedule

R Reducing Fiduciary Exposure: Top Five Risks for Fiduciaries in 2024 and How to Protect Committees

Speaker: **Todd Solomon**, Partner and Chicago Practice Leader—Employee Benefits and Executive Compensation Group, McDermott Will & Emery, Chicago, Illinois

This session will focus on the hot topics in 2024 about which ERISA fiduciaries must be aware, including developments in cybersecurity and data protection; ERISA litigation including retirement and health and welfare fee disclosure and litigation; vendor management and contracting; compliance with new plan administrative requirements from the SECURE 2.0 law and IRS rules; and plan investment hot topics such as cryptocurrency, ESG investment strategies and managing plan assets in a volatile market. Leave well-prepared to manage fiduciary liability and counsel your committees about best practices for meetings as well as compliance and risk mitigation strategies.

Takeaways

- DOL audits of cybersecurity and resources for plan sponsors for risk protection
- Latest developments in ERISA fiduciary litigation, including 401(k) plan fees, the use of plan forfeitures, and health and welfare plan fees (the next frontier)
- Best practices for fiduciary committee risk mitigation and strategies for committee meetings and governance to reduce exposure

Tuesday

10:00-11:00 a.m.

Concurrent Sessions *(continued)*

G Keeping Your Promise: Extend Traditional Retiree Health Care by Being Untraditional

Speakers: **Stephanie Peterson**, Principal and Consulting Actuary, Milliman, New York, New York

Don Biron, Senior Consultant, Milliman, Berwyn, Pennsylvania

According to the Kaiser Family Foundation, one in four large firms in the U.S. offer some form of retiree health benefits. These organizations are faced with weighing their commitment against the daunting challenge of rising and unpredictable costs amidst persistent inflationary pressures. The 2023 Milliman Retiree Health Cost Index further underscores this trend by estimating that a healthy 65-year-old retiree needs to save between \$90,000 and \$242,000 to cover health care costs if they retire in 2023. In this presentation, we explore strategies to make the cost of offering retiree health care benefits more predictable, manageable and effective—all while maintaining a positive experience for retirees.

Takeaways

- Considerations and strategies for employers to manage the cost of offering retiree health care benefits
- Options for employers as retiree drug subsidy values diminish and what changes are effective in 2025
- Ways to maintain a positive retiree experience and support retiring employees who face important coverage decisions

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

Concurrent Sessions

H Strategies to Manage High-Cost Claims

Invited Speaker to Be Announced

High-cost claims remain the largest driver of health care costs, with both chronic and acute conditions such as cancer treatments, heart disease, live birth and perinatal conditions among the costliest claims. Get strategies to prevent or mitigate the risks, including building a culture of preventive care, identifying and predicting risks, and the role of stop-loss and lasering.

Takeaways

- Reducing exposure to high-cost claims
- What are the limitations of stop-loss coverage and other tools?
- Audit tools to manage claims and billings

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

Concurrent Sessions *(continued)*

R Social Security and Medicare: Generations X, Y And Z Want to Know What's in It for Me?

Speaker: **Sherida Ferguson, CEBS**, Senior Supervision Advisor, Raymond James, Palm Harbor, Florida

Younger generations are concerned about Social Security being available before retirement age. Examine the generations and find out how financial alternatives can lessen the concern about not having enough money to retire. Review employer-offered solutions such as Roth IRA, Roth 401(k) and HSAs for saving retirement money and offering retirement benefits to lessen dependence on Social Security or Medicare. Employee paycheck stubs show the amount they contribute to Social Security and Medicare. Do they understand the employer's contribution? Each generation prefers specific communication platforms—Learn different ways to educate employees of all ages about their benefits.

Takeaways

- Financial literacy education and the value of managing money to prepare for retirement
- Educating employees about the value of the employer match for Social Security and Medicare
- Security Disability Insurance, SSDI compensation and the impact on the family

G Transform Employee Benefits for Better Satisfaction and Cost-Effectiveness

Speaker: **Dana Baker**, Director, Complex Care Program, Mayo Clinic, Jacksonville, Florida

Discover the art of creating a benefits package that resonates with employees at every stage of life, striking the perfect balance between their needs and engagement. This session will delve into a compelling case study outlining a simple yet impactful method for controlling risks and costs associated with specialty care and its direct influence on large claimants. It will also focus on the innovative strategies employers are deploying to diversify benefits while effectively managing risks and costs in core offerings.

Takeaways

- Explore the latest trends in benefit preferences tailored for a multigenerational workforce
- Uncover the latest and compliance-friendly new offerings in the benefits landscape
- Learn effective communication to engage employees, ensuring they understand how to maximize the value of their benefits package

Symposium

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

Tuesday

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

C You're Still the One: Improving Retirement Outcomes Through Member-Centric Education

Speaker: **Peter Graham, CEBS**, Consultant, Workplace Retirement Plans, TwinRock Financial, Vancouver, British Columbia

Plan sponsors and advisors make decisions about how to educate retirement plan members. But what financial topics do these members actually want to learn about, and what's standing in their way to achieve better retirement outcomes? This session will draw on the speaker's insights from thousands of one-on-one plan member meetings and will provide practical tips on how to incorporate these into your member education strategy.

Takeaways

- Common gaps in workplace retirement plan education
- Commonly asked questions from today's defined contribution plan members
- How to refine your member education strategy to the benefit of your employees

12:15-1:30 p.m.

Professional Recognition Luncheon

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

H Conducting a Self-Audit of Your Health and Welfare Plan

Speaker: **Rory Kane Akers**, Vice President, Senior ERISA Compliance Attorney, Associate Director, Lockton, Kansas City, Missouri

Scrutiny of health plans by both the DOL and IRS is increasing. Whether plans are self-funded or fully insured, benefit professionals need to be prepared. Get the essential steps every self-audit should include to ensure that plan sponsors are prepared for an audit and are satisfying their fiduciary obligations. Learn about common pitfalls, practical compliance tips and best practices.

Takeaways

- What the DOL and IRS look for in an audit
- How new federal laws and regulations have changed the scope of an employer's administrative responsibilities
- Practical tips for bringing health plans into compliance



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

R Should You Be Offering a "Lifetime Income" Option in Your Retirement Plan?

Speakers: **Robert Massa, CEBS**, Managing Director, Qualified Plan Advisors, Houston, Texas

Michael Smoots, ERISA Counsel, Qualified Plan Advisors, Overland Park, Kansas

Lifetime income options are becoming the newest trend in helping plan participants prepare for retirement. The Secure Act and Secure Act 2.0 have made this a key component in the future of retirement plans as a benefit. This session will discuss the landscape of lifetime income options and what it means to your plan and your employees; the fiduciary aspects of evaluating the need for these solutions for your employees; how to choose between the various options if you decide to offer one; as well as employee education needs, and portability, as well as the costs and pros and cons.

Takeaways

- What is lifetime income?
- The landscape of in-plan lifetime income options and how it's changing
- Fiduciary considerations in deciding whether to offer lifetime income options and in what form(s)

G Practical Application of a Four-Day Workweek

Speaker: **Laura Earley, CEBS**, Account Executive, IMA Financial Group, Denver, Colorado

This session is for any organization that is considering moving to a four-day workweek in any format, but primarily working four days (32 hours) but being paid for 40 hours. What are the advantages and pitfalls of this arrangement? What do organizations, both leadership and HR, need to think about when trying to implement this type of program, from overtime to vacation to benefit accrual impacts?

Takeaways

- Different alternate work schedules to attract and retain workers
- What to consider, including hours tracking, vacation and sick time accruals, paid holidays, leaves of absence and more
- Case study outcomes from an employer's experience



Taylor Ryan, CEBS, Director, Strategic Alliances, Spring Health, Huntersville, North Carolina

Tuesday

1:30-2:30 p.m.

Concurrent Sessions *(continued)*

C From Burnout to Balance: Navigating the Challenge of Supporting Employees Caring for Family Members With Dementia

Speaker: **Karen Tyrell**, CEO, Dementia Consultant and Educator, Personalized Dementia Solutions Inc., Coquitlam, British Columbia

As dementia rates rise, more employees find themselves caring for affected family members, leading to a challenging work-life balance. This talk explores the growing workforce struggle, offering insights on supporting caregivers to prevent burnout. With dementia affecting millions globally, the question arises: Are workplaces truly prepared for this escalating challenge? This session will cover the complexities faced by employees who are caregivers, the impact it has on the organization and proactive solutions for fostering balance in the workplace.

Takeaways

- In-depth insights into the specific challenges faced by employees in their role as family caregivers
- Updated strategies to assess and tackle the financial and operational consequences of caregiver burnout
- Identifying and integrating specific benefits and resources for caregivers

2:45-3:45 p.m.

Concurrent Sessions

H Workforce Analytics: Using Data to Support HR Strategies and Benefits Programs

Speaker: **Steven Vilella, CEBS**, Vice President and Senior Health Consultant, Segal, Shrewsbury, Massachusetts

Using a case study, this session explores the use of data analytics, how it provides an employer with a holistic view of their workforce and how employees consume benefits. The analytics begins with a view of benefits consumption by generation and ultimately provides insight into developing a long-term benefits strategy for all generations of employees that will assist with recruitment and retention.

Takeaways

- Using data analytics to develop a holistic, cost-effective benefits strategy
- Understand how each generation consumes employee benefits programs
- Develop dashboards with population trends and which benefit programs impact recruitment and retention

2:45-3:45 p.m.

Concurrent Sessions *(continued)*

R Unpacking the New Long-Term, Part-Time Employees Rules

Speaker: **Stephen W. Forbes**, ERISA Attorney and Educator, Denver, Colorado

Changes to SECURE 2.0 taking effect in 2024 changed the minimum participation rules for long-term, part-time employees and will have a significant impact on design decisions, plan administration, coverage, administration, vesting, eligibility, top-heavy plans and more. Learn how plan sponsors should address LTPT employee administrative and compliance issues.

Takeaways

- Which early eligibility provisions will allow a plan to avoid the LTPT rules
- Potential impact on nondiscrimination and top-heavy testing rules and safe harbor notices
- Administrative issues and practical options to avoid errors

G The Top Ten Health Benefit Trends of 2024—Insights From the Employee Benefits Survey

Speaker: **Justin Held, CEBS**, Associate Director, Research and Education, International Foundation of Employee Benefit Plans, Brookfield, Wisconsin

Since 2008, the International Foundation has surveyed organizations to collect extensive benchmarking data on emerging benefits topics. Learn what organizations across the spectrum of size and industry are considering in health and ancillary benefits, including coverage for weight-loss drugs, telemedicine offerings, family-forming benefits, mental health, inclusivity-focused offerings and more.

Takeaways

- Top trends emerging from the 2024 *Employee Benefits Survey*
- Using longitudinal data to track these trends over time
- Case study examples of effective strategies in action

C OpenAI Case Studies for Administrators

Speakers: **Nick Hsu, CEBS**, VP, Business Intelligence, GroupHEALTH Benefit Solutions, Surrey, British Columbia

Blake Rowe-Sleeman, Manager, Customer Analytics, GroupHEALTH Benefit Solutions, Surrey, British Columbia

This session will walk through the stages of deploying internal OpenAI models into a TPA operation, discuss various opportunities and costing considerations, and demo some operational OpenAI models.

Takeaways

- Learn about opportunities to deploy AI solutions in your operation
- Highlight successes and pitfalls of AI deployment
- Provide inspiration for smaller organizations to adopt AI

Symposium

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

Tuesday/Wednesday

4:00-5:00 p.m.

Concurrent Sessions

H Navigating Change Within the PBM Landscape: What Does It All Mean for Benefits?

Speakers: **Pat Pitsch**, Vice President, Growth Strategy and Business Development, Navitus Health Solutions, Madison, Wisconsin

Ryan Schmidt, Associate Director, Business Insights, Navitus Health Solutions, Madison, Wisconsin

To curb the cost of high-dollar prescriptions, the focus has traditionally been on leveraging discounts and rebates. However, by understanding the pricing components and key players involved in the pharmaceutical supply chain, HR and benefits professionals can more effectively optimize both their spend and outcomes. As the cost and utilization of specialty drugs continue to rise, this session will explore how benefits professionals and PBMs can align their partnership to provide members with affordable access to the medication plan participants need.

Takeaways

- The flow of funds in the pharmaceutical supply chain: Where can sponsors save money?
- How to evaluate a PBM: What are the most critical metrics to avoid disruption?
- Assessing your current PBM contract: How do you find a PBM that operates in your best interests?

G 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.

“Let’s Talk” Discussion Groups

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)

WEDNESDAY, SEPTEMBER 18

8:00-9:00 a.m.

Keynote

Driving Diversity, Equity, Inclusion and Belonging Through Employee Benefits

Speaker: **Patricia Jespersion**, Chief Curiosity Officer, EmployeeEXP, Minneapolis, Minnesota

In today’s competitive environment, the total rewards strategy is most effective when it aligns with the organization’s inclusion objectives. This presentation explores the process of achieving alignment by offering tools, analysis and practical examples. Learn how to establish an understanding of the expectations for organizational inclusion, and identify how an organization’s total rewards strategy can act as a barrier to entry or serve as an on-ramp for attracting new and diverse talent. Gain the knowledge to effectively leverage your total rewards program to attract, engage and retain employees in an increasingly diverse workforce.

9:30-10:30 a.m.

Concurrent Sessions

H Moving Beyond Single Solution Answers: Creating a Comprehensive Musculoskeletal Health Strategy

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

Few chronic condition areas are as broad in treatment scope or as complex in potential cause as musculoskeletal (MSK) health, a perennial leader in risk and cost. Creating a comprehensive MSK strategy is no simple task, often bridging the work of employee benefits, health and safety, and property and casualty. Evaluating and developing a proactive approach to MSK health should take into consideration four primary strategy areas: foundational well-being, prevention and early detection, treatment access and cost, and treatment quality and appropriateness. Explore proven tactics and considerations that benefits leaders concerned with MSK health need to be aware of.

Takeaways

- What is MSK health? An overview of the risk spectrum, contributing factors, and impact of comorbidities.
- Considerations when selecting MSK solutions: organizational culture, demographics, job duties and more
- Understanding the full spectrum of MSK solutions, their interplay and how to efficiently create a holistic strategy



Wednesday

9:30-10:30 a.m.

Concurrent Sessions *(continued)*

R **Lessons From ERISA Fiduciary Excess Fee and Performance Litigation: How to Lower Your Chances of Being Sued**

Speaker: **Daniel Aronowitz**, President, Encore Fiduciary, Vienna, Virginia

More than 400 class actions have been filed against fiduciaries of defined contribution plans in the last eight years, asserting claims of fiduciary imprudence for alleged excess plan fees or inadequate performance of investment options. This presentation will review the types of claims being asserted, the key fiduciary issues in these cases, and key court decisions on motions to dismiss and summary judgment. It will explore several cases to learn how these cases are resolved, analyze what fiduciaries can learn from these cases, and conclude with best practices and lessons learned from the fiduciary imprudence cases to lower your plan's chance of being sued.

Takeaways

- Why a prudent fiduciary process will not eliminate litigation risk
- The most effective way to reduce your plan's fiduciary risk for recordkeeping
- The most effective way to reduce your litigation risk for excess investment fee and performance claims

G **How NRG Redefined the HR Employee Experience to Address a Diverse Workforce**

Speakers: **Amie Smith-Murata**, Senior Principal, Mercer, Long Valley, New Jersey

Katharina Volker, PMP, Director, Talent PMO, NRG Energy, Houston, Texas

Addressing employees' questions about how to easily access their benefits and HR information is an ongoing challenge. Learn about NRG's journey from the beginnings of a small benefits microsite to an Employee Experience Platform, including where they started, the problems they were trying to solve, how they got there, and how they continually measure behaviors and success. We'll take a holistic look at how NRG's PowerUp website became a one-stop shop for everything HR, providing employees with a single starting point to access all the information they care about, including benefits, compensation, payroll, new hire onboarding, total rewards and more!

Takeaways

- The value of having an HR digital strategy to drive and support the employee experience
- Building the foundation of HR content transformation and how to have good governance to keep the content current and relevant
- How to be "future ready" for generative AI technology

9:30-10:30 a.m.

Concurrent Sessions

C **DEIB Design of Canadian Benefit Programs**

Speaker: **Cindy Hay, CEBS**, National Vice President, People Corporation, Toronto, Ontario

Benefits have been evolving through time and are currently having a renaissance for the attraction and retention of talent. Talent is harder to locate, there are skill shortages, and attracting a disproportionate share of great talent sets high performing organizations apart from their competitors. Join us for a deep dive into building modern benefit programs to meet the new realities of finding talent that are value driven and incorporate diversity, equity, inclusion and belonging (DEIB). These values will better inform plan sponsors and consultants on reprogramming benefits to meet modern demands.

Takeaways

- Evolution of benefit landscape in Canada
- Value-based design options for benefit programs
- DEIB design options for benefit programs

10:45-11:45 a.m.

Concurrent Sessions

H **C** **Bridging the Gap Between Good Intentions and Healthy Behaviors**

Speaker: **Monica Reinagel**, Licensed Nutritionist, Workplace Wellness Consultant, Nutrition Over Easy, Baltimore, Maryland

Even those who want to embrace healthy habits often struggle to convert good intentions into healthy behaviors. This session will discuss why knowing doesn't always translate into doing, examine the cultural and organizational forces that undermine behavior change, and outline the key elements of successful lifestyle interventions. Beyond theoretical frameworks, we also need practical ways to apply these insights in our very nontheoretical workplaces. This presentation offers a grounding in the behavioral science as well as case studies applying these principles to traditional, hybrid and multisite workplaces. It also includes a checklist of best practices to assess and improve any program or initiative.

Takeaways

- Key elements of the health action process approach framework
- Determinants of self-efficacy and features of effective self-regulation
- Best practices for designing and implementing effective health/lifestyle interventions



Amy Kerr, CEBS, Conversion Manager, People Corporation, Toronto, Ontario

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

Symposium

Wednesday

10:45-11:45 a.m.

Concurrent Sessions

R **Weird, Wild Stuff: Interesting and Unusual Findings From Annual Retirement Plan Audits Post-COVID**

Speaker: **Crystal Coleman, CEBS**, Principal, CliftonLarsonAllen LLP, Roseville, California

Benefits professionals have conquered COVID, the Great Resignation and the transition to remote work. Did these events leave any “marks” on companies’ retirement plans? Over the past three years, there has been rapid automation of business processes, including integration between employer HRIS systems, payroll systems and the retirement plan recordkeeping systems, along with increased turnover. This session will share some amazing findings from recent ERISA audits and will include what went wrong, how it was ultimately discovered and how the employer approached correction. Learn to spot irregularities and prevent or detect issues and keep in compliance with DOL regulations.

Takeaways

- A checklist to self-review throughout the year to catch potential issues before the annual audit
- Important considerations when changing payroll software platforms or plan service providers and how to avoid costly issues during implementation
- How business acquisitions, plan mergers and plan terminations can impact the plan reporting and whether audits are required

G **The Doctors Are In: Clinician Perspectives on Improving Employee Health Benefits**

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

Employers are investing heavily in health-related benefits, but is this investment paying off with healthier employees? In a first-of-its-kind research initiative, Fidelity HealthSM Thought Leadership surveyed doctors, nurses and mental health professionals to better understand clinicians’ perspectives on how benefits are working for employees. The findings are clear: Employers have myriad opportunities to improve the employee experience, such as preparing employees to discuss benefits with their doctors or providing more hands-on benefits education in the workplace. Capitalizing on these opportunities could increase employee satisfaction and maximize the clinical return on investment in these benefits.

Takeaways

- Key pain points clinicians face with employer-sponsored health benefits
- New opportunities to improve the employee experience with the health systems
- Practical strategies to consider to help clinicians more effectively treat patients

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

Concurrent Sessions

H **Sweeping Changes in Guidance—DOL’s MHPAEA Rule**

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

In 2023, the Department of Labor issued long-awaited proposed guidance detailing the analysis health plans are required to perform and maintain to demonstrate that their mental health benefits are being provided in parity with their medical/surgical benefits. These proposed rules represent a sweeping change in approach and requirements with regard to any nonquantitative treatment limitations a plan may contain than had been previously understood. They include a number of new provisions, updated requirements and a new certification of the results of the analysis by a named fiduciary. This session will detail the proposed regulations and changes as well as areas that plans have identified as particularly challenging.

Takeaways

- Understand the new requirements for mental health parity
- Identify implementation challenges and solutions
- Develop a roadmap for compliance

R **The HSA and 401(k): Better Together**

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

When it comes to the total rewards package you provide, it is not what employees get that counts, but what they keep after taxes. While both the 401(k) and HSAs have been available for decades, most small employers don’t offer either a 401(k) or HSA-capable coverage. Unless you offer both, where plan designs anticipate diverse financial capability/fragility, neither program by itself will deliver optimal value. This session demonstrates why 401(k) and HSA are better together and how they combine to meet almost all worker financial resilience/wellness needs.

Takeaways

- Why the HSA is oftentimes superior to the Health FSA and 401(k)
- Which should come first when it comes to saving—Is it the 401(k) nest “egg” or the HSA “chicken”?
- How plan sponsors and workers can lower current expenses and save for retirement by using the 401(k) and HSA in tandem



Wednesday

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

Concurrent Sessions (continued)

G **Weight-Loss Drugs: Managing Your Costs Through the Hype**

Speaker: **Catalina Gorla**, CEO, TruDataRx, Norwich, Vermont

Interest in weight-loss drugs is impacting plans across the country. While the jury is still out on their side effects and on their impact on overall health, it's clear that some patients are experiencing remarkable results. In the face of the demand for these drugs, employers need a plan for how to manage cost growth and determine the most clinically valid coverage policies. Explore case studies that delve into drug efficacy and safety as well as how plan sponsors can balance coverage and cost.

Takeaways

- What is known about these drugs and how they compare to one another
- Evaluating safety concerns
- Incorporating behavioral health programs in conjunction with weight-loss drug coverage



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

Concurrent Sessions (continued)

C **Proactive Measures for Effective Cybersecurity**

Invited Speaker to Be Announced

Given how much sensitive data is at risk, it's clear that no organization is immune to a cyberattack. Protection from data breaches requires ongoing vigilance, awareness and a collaborative team. It also requires a cybersecurity incidence response plan, coordination with federal and provincial privacy laws, and security standards best practices. These include breach notification requirements, recordkeeping and reporting, and reputation management and communication strategies. If vulnerabilities are discovered, learn how to address them, prioritize them and learn from the experience.

Takeaways

- Reviewing provider agreements and internal data storage practices to identify vulnerabilities
- How to review and select software, hardware and insurance policies dedicated to cyberattacks
- Critical steps to take when (not if) you experience a cyberattack

Future Symposium Sites

September 14-17, 2025

Hyatt Regency Minneapolis
Minneapolis, Minnesota

August 23-26, 2026

Arizona Biltmore, A Waldorf Astoria Resort
Phoenix, Arizona

September 19-22, 2027

Manchester Grand Hyatt
San Diego, California

Symposium

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

Continuing Education

Attendees needing continuing education (CE) credit for their licensing or other certification renewal 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 appropriately. 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 one credit. The US\$25 service fee to report credit for other professions does not apply. The 2024 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 and Accident & Sickness 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

ISCEBS is an approved provider with SHRM. The Symposium has been submitted to the Society for Human Resource Management for CE approval. The 2023 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 2023 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 2023 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.

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, socialize, and recognize and celebrate professional accomplishments.

SATURDAY	SUNDAY	MONDAY	TUESDAY	WEDNESDAY
Sightseeing Tours	Sightseeing Tours			
	First-Time Attendee Meet and Greet	Luncheon Roundtable Discussions Consulting Practice Owners Luncheon Discussion	Professional Recognition Luncheon	Conference ends at 1:00 p.m.
	CEBS Conferment and Reception	Welcome Reception		
	Sign and Dine		Sign and Dine	
Attendee Resources				

NETWORKING

SUNDAY, SEPTEMBER 15

12:00 noon-2:00 p.m.

First-Time Attendee Meet and Greet

First-time attendees, start your Symposium experience with a “backstage pass” networking event that will connect you with other new attendees from across the U.S. and Canada and with ISCEBS leadership. Hosted by the Society’s “rock star” leaders, you’ll meet a fantastic and engaged group of peers and get an overview of the events and resources that await you at the Symposium. There is no additional fee to attend; please indicate your interest in attending on the registration form.

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 mail before the Symposium and will decide when and how to meet on site. Check the box on the registration form, or contact iscebs@iscebs.org to find out more.

SUNDAY, SEPTEMBER 15 (continued)

5:00-6:00 p.m.

CEBS Conferment Ceremony

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

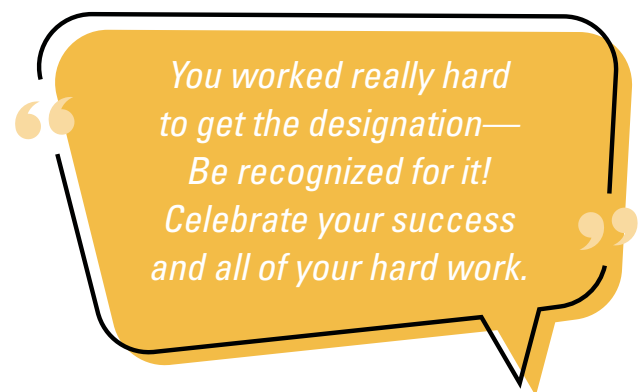


The conferment ceremony honors new graduates and designees of the U.S. and Canadian CEBS programs. If you completed any of the designations since August 2023, that includes you! No matter where you are in your CEBS journey, don’t miss this opportunity to extend your congratulations to the honorees and 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.



Joelle Knowler, CEBS, Benefit Specialist,
Farm Bureau Financial Services, West Des Moines, Iowa



Special Events and Activities

NETWORKING

MONDAY, SEPTEMBER 16

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

Luncheon Roundtable Discussions

Join a topic-driven roundtable discussion at the Monday luncheon, 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.

Sponsored by



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

Consulting Practice Owners Luncheon Discussion

Tables at Monday's luncheon will be dedicated to consulting practice owners. Network with and learn new ideas from fellow business owners on issues critical to running a practice.

6:00-7:30 p.m.

Welcome Reception

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

Sponsored by



TUESDAY, SEPTEMBER 17

12:15-1:30 p.m.

Professional Recognition Luncheon

This luncheon recognizes and honors the ISCEBS Hall of Fame Class of 2024, as well as attendees who are CEBS Compliant. All Symposium attendees and speakers are invited to attend.

SOCIAL

SATURDAY, SEPTEMBER 14 | SUNDAY, SEPTEMBER 15



Times vary

Sightseeing Tours

The Middle Tennessee chapter is coordinating sightseeing tours on Saturday and Sunday, showcasing the best of Music City! To best plan your travel arrival dates, check www.iscebs.org for tour details.

SUNDAY, SEPTEMBER 15 | TUESDAY, SEPTEMBER 17



Times vary

Sign and Dine

No need to eat alone or scroll your phone for nearby options. Join a group of fellow Symposium attendees for dinner on Sunday and Tuesday evenings at some of the area's exciting and unique restaurants. Restaurant details and sign-ups 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, Society staff is available to demonstrate the benefits of Society and Foundation membership. Get information about the International Society and International Foundation's online resources, including ISCEBLink, digital badges, research data, the CEBS program and more.



Welcome to Nashville!

Bridging its historical roots to the vibrant music, food and entertainment scene of today, Nashville's status as a creative and exciting destination strikes all the right chords. Music City's reputation is well-earned thanks to iconic landmarks such as the historic Ryman Auditorium, the Grand Ole Opry and many other live music venues. Beyond the melodies, Nashville boasts a thriving culinary and arts scene, with a backdrop of inviting green spaces to take it all in. What else is there to know about and see in Nashville?

- The nickname "Athens of the South" stems from its numerous esteemed institutions, such as Vanderbilt University and Belmont University. Additionally, Centennial Park features a full-scale reproduction of the Parthenon, showcasing a majestic 42-foot statue of the Greek goddess Athena.
- Visiting the iconic Grand Ole Opry House is a must for music fans. Since 1925, its distinctive circular stage has been the setting for many country music performances by celebrated artists.
- How-DEE! What's worth more than a \$1.98 hat? A selfie with a statue of legendary country singer Minnie Pearl.
- Browse the exhibits honoring icons like Dolly Parton, Charley Pride, Loretta Lynn and Johnny Cash at the Country Music Hall of Fame and Museum. Just a short walk away, the Musicians Hall of Fame and Museum honors musicians across all genres and instruments.
- Craving the ultimate fried chicken? Treat your taste buds to a memorable fusion of intense heat and robust spiciness. Try Nashville's renowned hot chicken, found throughout the city, and determine your favorite spot.
- Cap off your hot chicken experience with some cotton candy. Originally known as "fairy floss," the treat was co-invented by Nashville dentist William Morrison in 1897.
- Explore Nashville's public parks and green spaces near the host hotel, like Riverfront Park and Cumberland Park, along the banks of the Cumberland River. If you need a landmark to orient yourself, look to the skyline for the AT&T Building, often called the "Batman building" for its dual spires.

Visit www.iscebs.org/symposium to reserve your seat and find a justification toolkit if you need help getting budget approval.

We hope to see you in Nashville!



Learn more
and prepare for your leisure
time or an extended stay in this
vibrant and lively city at
www.visitmusiccity.com.

General Information

How to Register

Fill out the registration form on page 22 or at www.iscebs.org/symposium. The Symposium registration fee must accompany the registration form. Registration fees can be paid by check or credit card. 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 12, 2024	After August 12, 2024
Member Rates		
ISCEBS member	US\$1,450	US\$1,550
International Foundation corporate member	US\$1,450	US\$1,550
Special guest	US\$1,250	US\$1,350
Nonmember Rates		
CEBS, GBA, RPA or CMS designees	US\$1,645**	US\$1,745**
Corporate nonmembers	US\$1,645†	US\$1,745†
CEBS student (completed at least one exam by August 1, 2024)	US\$1,645**	US\$1,745**
New CEBS, GBA or RPA Graduates* Special Registration Fee		
Graduate member	US\$1,250	
Graduate nonmember	US\$1,400**	

*Earned designation between August 1, 2023 and September 1, 2024. (If you earned your designation after August 1, 2023 and elected to go to the Conferment and Symposium in Seattle, you must pay the regular registration fee for Nashville.)

**Includes 2024 ISCEBS membership

† Includes 2024 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\$1,250 Guest Registration Fee (US\$200 savings)

Society members and International Foundation corporate members can bring a guest to this year's Symposium for the special registration rate of US\$1,250. 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\$795 Unemployed Registration Fee for ISCEBS Members

Society members who are currently unemployed are eligible for this special registration fee of US\$795. 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\$795, or contact the Society at (262) 786-8771.

Hotel Information

Grand Hyatt Nashville Single/Double Occupancy—US\$305

Each attendee is required to make their own hotel reservations. After you register, please follow emailed instructions from the Society to secure your hotel reservation. Be certain that you indicate your arrival and departure dates. Children age 17 and under stay free in your room. The hotel is a smoke-free property. Hotel reservations are made on a date-received basis. If the reservation is mailed less than 40 days prior to the meeting, please call the Society office at (262) 786-8771 to determine availability. The rate applies for reservations secured through the International Society.

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 as noted above.

Travel/Transportation Arrangements

Most major airlines fly daily into Nashville International Airport (BNA). 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

Speakers and Sessions

The International Society reserves the right to substitute speakers and/or sessions due to unforeseen events.

REGISTRATION/2024

ISCEBS Employee Benefits Symposium

September 15-18, 2024 | Grand Hyatt Nashville | Nashville, Tennessee



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!

	Price guaranteed through August 12, 2024	After August 12, 2024
ISCEBS Member Rate	<input type="checkbox"/> US\$1,450	<input type="checkbox"/> US\$1,550
International Foundation Corporate Member Rate	<input type="checkbox"/> US\$1,450	<input type="checkbox"/> US\$1,550
Special Guest Rate	<input type="checkbox"/> US\$1,250	<input type="checkbox"/> US\$1,350
Nonmember Rates		
CEBS, GBA or RPA designees	<input type="checkbox"/> US\$1,645**	<input type="checkbox"/> US\$1,745**
Corporate nonmembers	<input type="checkbox"/> US\$1,645†	<input type="checkbox"/> US\$1,745†
CEBS student	<input type="checkbox"/> US\$1,645**	<input type="checkbox"/> US\$1,745**
New CEBS, GBA or RPA Designees*	Special Registration Fee	
Graduate member	<input type="checkbox"/> US\$1,250	
Graduate nonmember	<input type="checkbox"/> US\$1,400**	

*Earned designation between August 1, 2023 and September 1, 2024
 **Includes a 2024 ISCEBS membership
 †Includes a 2024 International Foundation membership for new members only

Payment

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

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

This is my first Symposium.
Level of responsibility Senior management Middle management
 Operations Other

CEBS Conferment (Sunday, September 15, 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.

Sunday Registration

First-Time Attendee Meet and Greet

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

Grand Hyatt Nashville—Nashville, Tennessee (US\$305.00 single/double occupancy) **Reservation deadline is Monday, August 12, 2024.**

Please visit <https://www.hyatt.com/en-US/group-booking/BNARN/G-ISCE> to book your hotel reservation.

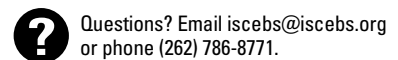
PAYMENT INFORMATION

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.

Rory Kane Akers, Vice President, Senior ERISA Compliance Attorney, Associate Director, Lockton, Kansas City, Missouri

Daniel Aronowitz, President, Encore Fiduciary, Vienna, Virginia

Dana Baker, Director, Complex Care Program, Mayo Clinic, Jacksonville, Florida

Don Biron, Senior Consultant, Milliman, Berwyn, Pennsylvania

Scott Borden, Vice President, TALON Healthtech, Portsmouth, New Hampshire

Kandy Cantwell, CEBS, Partner, Commercial Benefits, Montridge Advisory Group Ltd., Vancouver, British Columbia

Dr. Peter Cappelli, Academic Director, CEBS Program, Professor of Management, The Wharton School of the University of Pennsylvania, Philadelphia, Pennsylvania

Crystal Coleman, CEBS, Principal, CliftonLarsonAllen LLP, Roseville, California

Laura Earley, CEBS, Account Executive, IMA Financial Group, Denver, Colorado

Sherida Ferguson, CEBS, Senior Supervision Advisor, Raymond James, Palm Harbor, Florida

Mark Firman, Partner, Stikeman Elliott SENCRL, srl, Montréal, Québec

Stephen W. Forbes, ERISA Attorney and Educator, Denver, Colorado

Catalina Gorla, CEO, TruDataRx, Norwich, Vermont

Peter Graham, CEBS, Consultant, Workplace Retirement Plans, TwinRock Financial, Vancouver, British Columbia

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

Bennett Hadley, Actuarial Consultant, Segal, New York, New York

Sarah Haflett, Vice President, Health Care Thought Leadership and Research, Fidelity Health, Boston, Massachusetts

Cindy Hay, CEBS, National Vice President, People Corporation, Toronto, Ontario

Justin Held, CEBS, Associate Director, Research and Education, International Foundation of Employee Benefit Plans, Brookfield, Wisconsin

Sam Henson, CEBS, Chief Legal Officer, Creative Planning, Kearney, Missouri

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

Nick Hsu, CEBS, VP, Business Intelligence, GroupHEALTH Benefit Solutions, Surrey, British Columbia

Patricia Jespersion, Chief Curiosity Officer, EmployeeEXP, Minneapolis, Minnesota

Kyra Jones, Chief Design Officer, Adapt With Intent, Kitchener, Ontario

James Klein, President, American Benefits Council, Washington, D.C.

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

Lee Lewis, Chief Strategy Officer & GM Medical, Health Transformation Alliance, Dallas, Texas

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

Terri-Lynn MacKay, Ph.D., CPsych, Mental Health Director, LifeSpeak, Inc., Winnipeg, Manitoba

Robert Massa, CEBS, Managing Director, Qualified Plan Advisors, Houston, Texas

Michael McClenahan, GBA, VP Partner Solutions, BBD/People Corporation, Burnaby, British Columbia

Brent McDonald, Senior Vice President, Vanderbilt Office of Population Health Employer Solutions and Strategy, Vanderbilt University Health Center, Nashville, Tennessee

Marilyn Monahan, Owner, Monahan Law Office, Marina Del Ray, California

Michelle Oram, CEBS, Director, Financial Wellness, Manulife, Kitchener, Ontario

Zack Papalia, Senior Population Health and Well-Being Consultant, Brown & Brown, Port Matilda, Pennsylvania

Eric Parmenter, CEBS, Vice President, Hospitals and Health Systems, Quantum Health, Franklin, Tennessee

Stephanie Peterson, Principal and Consulting Actuary, Milliman, New York, New York

Pat Pitsch, Vice President, Growth Strategy and Business Development, Navitus Health Solutions, Madison, Wisconsin

Luke Prettol, CEBS, Lead Benefits Strategy Consultant, AT&T, Spring, Texas

Monica Reinagel, Licensed Nutritionist, Workplace Wellness Consultant, Nutrition Over Easy, Baltimore, Maryland

Blake Rowe-Sleeman, Manager, Customer Analytics, GroupHEALTH Benefit Solutions, Surrey, British Columbia

Chelsea Ryckis, President, Ethos Benefits, Orlando, Florida

Donovan Ryckis, CEO, Ethos Benefits, Orlando, Florida

Ryan Schmidt, Associate Director, Business Insights, Navitus Health Solutions, Madison, Wisconsin

Amie Smith-Murata, Senior Principal, Mercer, Long Valley, New Jersey

Michael Smoots, ERISA Counsel, Qualified Plan Advisors, Overland Park, Kansas

Todd Solomon, Partner and Chicago Practice Leader - Employee Benefits and Executive Compensation Group, McDermott Will & Emery, Chicago, Illinois

Fraser Stark, President, Longevity Retirement Platform, Purpose Financial, Toronto, Ontario

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

Karen Tyrell, CEO, Dementia Consultant and Educator, Personalized Dementia Solutions Inc., Coquitlam, British Columbia

Julie Varga, VP, Product and Investment Specialist, Morningstar Retirement, Chicago, Illinois

Steven Villella, CEBS, Vice President and Senior Health Consultant, Segal, Shrewsbury, Massachusetts

Katharina Volker, PMP, Director, Talent PMO, NRG Energy, Houston, Texas

Olivia West, GBA, Senior Benefits Representative, Insperty, Dallas, Texas



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