



Andrea Gibbs, CEBS, ITIL

**Consultant
Horizon Actuarial Services, LLC
Memphis, Tennessee**

Andrea is a consultant for Horizon Actuarial Services, LLC, where she supports multiemployer health and welfare funds to strengthen operations. With almost 20 years in the employee benefits world—including roles as a director, plan administrator, and operations leader—she brings a practical, real-world perspective to every project. She holds the Certified Employee Benefit Specialist® (CEBS®) designation and is a graduate of the International Foundation's Administrators Master's Program (AMP®). Andrea is also ITIL certified and is passionate about helping others succeed, and she loves sharing lessons learned to make complex work feel more manageable.