39TH ANNUAL
ISCEBS EMPLOYEE BENEFITS
Symposium

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PARTNERS IN EDUCATIONAL EXCELLENCE
What Can You Expect at the Symposium?

Previous attendees said it best:

“The Symposium is a premier learning event. As an investment of time and money, it is exceptional for the current and future trend content delivered by top-notch speakers.”

“I value the networking with those who ‘get’ me and my job, as well as sessions that dig deep without spending the first 15 minutes defining terms and concepts for those who don’t work in benefits.”

“I always learn something interesting, new or actionable at the sessions. I appreciate the opportunity to learn new things outside my area of expertise.”

Here are some of their actionable items:

- Make improvements to the presentations to my members about retirement readiness.
- Review wellness offerings to employees.
- Talk to our broker and insurance carrier about their processes to identify and minimize fraud, waste and abuse.
- Create structured employee communication campaigns and evaluate communications policies.

Who Attends
The Symposium is one of the best education events for credentialed benefits and compensation professionals. Attendees represent corporations, consulting firms, health care organizations, hospitals, banks, insurance companies, investment and administration firms, jointly trusted and public employee benefit plans, law firms and other organizations in the employee benefits space.

Registration Is Open to:
- ISCEBS members
- CEBS, GBA, RPA and CMS designees
- CEBS participants
- International Foundation corporate benefits professional members
- Professionals working in the employee benefits space.

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

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Visit www.iscebs.org
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This program qualifies for up to 19 CEBS Compliance credits. Visit www.cebs.org/compliance for more information.
The Symposium is for those who want more . . .

**Education.**
Keynotes, discussion forums, case studies and best practices, across four specialty tracks, each taking a deep dive into the relevant, timely information you need today. You’ll leave with actionable strategies and solid takeaways.

The Symposium brings together the best in the profession for new information, insight and ideas from a cross-section of colleagues across all industries from the U.S. and Canada. Learn and connect with a diverse group of industry peers.

**Connections.**
Session handouts available online and in print are valuable resources throughout the year. Visit the on-site Bookstore where information specialists provide personalized research, books and tours of online resources. If you need continuing education credit, the Symposium qualifies for insurance in many states and provinces as well as other professions.

**Takeaways.**
Visit the on-site Bookstore where information specialists provide personalized research, books and tours of online resources. If you need continuing education credit, the Symposium qualifies for insurance in many states and provinces as well as other professions.

The Symposium’s education agenda is curated by the ISCEBS, in partnership with the International Foundation Corporate Board. You’ll be empowered with valuable insights and knowledge to best position your expertise for the challenges of today and the trends of tomorrow.

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**Carey R. Wooton, CEBS**
**CEBS Compliant, ISCEBS-Fellow**
**2020 ISCEBS President**
**Director**
**IUE-CWA Pension Fund**
**Bloomington, Indiana**

**Kristine N. Karnath**
**2020 International Foundation Corporate Board Chair**
**U.S. Director of U.S. Benefits**
**Moog**
**East Aurora, New York**

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### MONDAY, AUGUST 24

**8:00-9:15 a.m.**
 **Welcome and Keynote—The Future of Work and Learning Is Here: Are You Ready?**

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

**11:00 a.m. - 12:00 noon**
 **ICHRA in Year One: Has the Health Plan 401(k) Arrived?**
- Real-world challenges to establishing ICHRAs by early-adopter employers
- The trade-offs available to employers in satisfying the affordability rules for ICHRAs by simplifying administration or reducing costs
- How ICHRAs have the potential to drive a DC health plan revolution

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

**1:30-2:30 p.m.**
 **Getting It Right: How Contracting Directly With Health Care Providers Impacts Your Employees’ Well-Being**
- How can you help your employees get back to being well once a serious medical need arises
- How other organizations are contracting directly with health care providers to care for these employees
- Ways you can move your organization toward better care for employees that will get them back to their lives

**2:45-3:45 p.m.**
 **A Deeper Dive into Mental Health Disability Claims**
- An advocate can help the plan member follow expectations to have a disability claim accepted.
- What to include in mental health disability tool kit
- Other options for disability appeals that are time- and cost-effective

**3:00-4:00 p.m.**
 **Health Care Ate My 401(k) Contributions**
- How do you deal with the aftermath of an attack?
- Vendor management and indemnification for data maintained by plan service providers
- Important steps and best practices to prepare for the almost inevitable attack

**4:00-5:00 p.m.**
 **A Legal Perspective on PBM Contracting**
- Why counsel with specialized PBM experience is critical
- Key legal documents needed
- Plan design and contracting issues

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**Healthcare**
**Statutory and Regulatory Outlook for Retirement Plans**
- Analysis of the SECURE Act provisions
- Compliance pointers for the new RWD rules
- Guidance for appropriately using electronic disclosures to participants

**Retirement**
**401(k) Litigation Is Moving to Smaller Plans**
- What does proper fiduciary governance of retirement plans really require?
- What process should be followed to ensure proper fiduciary governance of retirement plans?
- What steps can a company take, and what documents should they use to demonstrate proper fiduciary governance?

**Connections**
**Moneyball: Strategic Framework for Compensation and Benefits**
- Learn the key tenets of a successful and well-communicated total rewards program
- How to use the “whole benefits offering” to meet members where they are—Depending on stage of life and employment
- The process to facilitating executive participation—And defining victory for each stakeholder

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**General**
**Seize the Upside of Disruption**
- How do you deal with the aftermath of an attack?
- Important steps and best practices to prepare for the almost inevitable attack
- Vendor management and indemnification for data maintained by plan service providers
- How to deal with the aftermath of an attack?

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**Canadian**
**A New Vision for Retirement Ages and Annuities**
- Considerations for plan sponsors before offering VPLAs, ALDAs and variable benefits from DC pension plans
- Insights on the potential implications of later retirement as proposed by the OJA, and how various stakeholders can help support Canadians in deferring their retirement
- An opportunity for audience members to provide their views and experience on effective decumulation strategies/commuted value standard
10:00-11:00 a.m. Workplace Well-Being Update
• Learn about the requirements of NHPPAEA and how to avoid agency enforcement.
• How to address the opioid crisis under the current PAEA and HIPAA rules.
• What ADA implications are impacted by the opioid crisis.

Proving Prudence and Participant Loyalty: A Plan Committee Defends Itself
• Best practices in documenting process and decisions from a case that was successfully defended.
• The ins and outs of the discovery and trial experience of an actual retirement plan litigation.

Integrating STD/Absence Programs With State PRML Requirements
• Understand how STD, LTD, PTD and PRML work in conjunction with one another.
• Discuss whether an employer should or should not get rid of STD in a PRML state.
• How do employers balance programs in multiple states with multiple requirements.

Reducing the Risks of Legal Liability in Plan Communications
• Risks of poor plan communications.
• Best practices in plan communications.
• Steps to reduce liability.

11:15 a.m. - 12:15 p.m. Evaluating the Benefits of a Pharmacogenomics-Guided Medication Therapy Management Program
• Demonstrate the basics of pharmacogenomics and how it affects patients, caregivers and health care systems.
• Evaluate PGx-guided medication risk management programs.
• Formulate goals, metrics and plans for implementing a PGx-guided medication risk management program.

Mergers and Acquisitions in Retirement Plans
• What is a stock purchase vs. an asset purchase?
• What are the various ways to deal with M&A transactions in regards to your retirement plans?
• How do controlled groups affect these transactions?

The More You Buy, the More You Save: Using Behavioral Economics to Understand Why People Make Illogical Benefits Decisions
• Understand underlying beliefs that go into making benefits decisions.
• Understand how those beliefs may lead to illogical benefits decisions.
• Learn techniques to address those underlying beliefs.

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

WEDNESDAY, AUGUST 26

8:00-9:00 a.m. Mental Health as Corporate Imperative
• Educating managers about mental health and building a culture that enables them to deploy this education will yield a high return on investment.
• Mental health now is seen as a cost to be borne or risk to be managed—it should become a strategic corporate imperative.
• The good news is that we are ALL part of the problem—and we can be part of the solution.

9:30-10:30 a.m. Reference-Based Pricing: Myths and Realities
• Thorough understanding of reference based pricing.
• Clarification of myths and realities of reference based pricing.
• Best practices for evaluating clients and whether to implement reference-based pricing.

Financial Wellness: Are Your Hispanic Employees Engaging?
• Calculate productivity loss of your organization and use financial wellness as tool to increase productivity to gain leadership support.
• Apply culturally sensitive best practices to engage your Hispanic employees.
• Implement best practices to take your financial wellness program to the next level.

Are You Considering an Unlimited Vacation Benefit?
• How unlimited vacation can work.
• How to implement unlimited vacation.
• The benefits of unlimited vacation.

10:45-11:45 a.m. Your Health Plan Says It Provides a Benefit, but Does It? Monitoring, Enforcing and Negotiating With Your Network Teams
• Where health plans are experiencing broad benefits denials or breach of provider obligations.
• Monitoring or auditing to assess performance of a health plan according to its terms.
• Contract provisions and enforcement to assure provider operational compliance with the health plan terms.

Retirement Plan Fraud: War Stories and Lessons Learned
• Understand how fraud could occur with an employee benefit plan.
• Identify key internal controls that help prevent fraud.
• Have a plan of action if something does occur.

How to Use Robotic Process Automation to Improve Your Benefits Effectiveness
• What is RPA and how can it be used in benefits administration?
• How RPA can create great productivity returns.
• Keys to an effective RPA implementation.

Navigating Plan Amendments: Balancing Employee Education and Business Readiness
• Downstream business considerations of any plan change.
• Understand the desired end game and determine the level of investment required for the desired member experience.
• Membership communication considerations—beyond statutory requirements as well as how technology can assist.

Innovations in DC Decumulation Options
• How existing and proposed decumulation options meet retiree needs.
• Advanced life deferred annuity (ALDA) and variable payment life annuity (VPLA)—How will they work, and how are they different from existing options?
• Fiduciary considerations for employers supporting plan members in the transition to retirement.

12:00 noon - 1:00 p.m. Using Technology to Lower Health Benefit Cost and Drive Engagement in Effective Clinical Programs
• “New” Emergency Treatments for Financial Illnesses
• Enable participants to break the payday-to-payday living cycle.
• Prepare for emergencies by leveraging the provisions of a tax-qualified retirement savings plan.
• Dismantle the myths surrounding plan loans.

Student Loan Repayment Program
• Addressing employee concerns of mounting student and/or parent plus loan debt.
• Tax implications of offering a student loan repayment program (SLRP).
• Best practice in implementing an SLRP.

U.S. Legal Update
• Future of Pensions
  • The pension industry in Canada is undergoing considerable change.
  • We are seeing some desirable change in the pension industry but some inertia on key issues.
  • Private-sector pensions in Canada will continue; however, they may not look the same as they do now.
Sunday/Monday

SUNDAY, AUGUST 23

5:00-7:00 p.m.
CEBS Conferment Ceremony and Reception
(see page 18 for details)

MONDAY, AUGUST 24

8:00 a.m.
Welcome
8:15-9:15 a.m.
The Future of Work and Learning Is Here—Are You Ready?
Speaker: Simon Chan, VP Talent, Academy & Future of Work, Communitech, Kitchener, Ontario
Technological advancements, longer lifespans and generational shifts are redefining careers and workplaces. More than half of employees will need fundamentally new skills by 2022, and 35% of these skills will require more than six months of training. This is clearly an issue that no organization, academic institution or government can tackle alone. This session will discuss the large trends impacting the workplace, what these trends mean to companies of all sizes and considerations for our industry, and possible benefit and retirement savings solutions to meet the needs of this changing workforce.

9:30-10:30 a.m.
U.S. Legislative Update
Speaker: James Klein, President, American Benefits Council, Washington, DC
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 2021 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.

Canadian Legal and Legislative Update
Invited Speaker To Be Announced.
This session tees up 2½ days of Canadian benefits sessions with an overview and analysis of legislative, regulatory activity and relevant legal cases at the federal and provincial level. Find out what these activities mean for your group, pension and other benefit plans.

“Every session I attended, I received valuable information I can take back to use.”

Audra Smith
Benefits Manager, McLane Company Inc.
Temple, Texas

401(k) Litigation Is Moving to Smaller Plans: Learn Best Practices to Avoid Being the Next Target
Speaker: Patricia Beaty, CEBS, Partner, Taft Law, Indianapolis, Indiana
The topic will discuss the issues raised in the 401(k) litigation and how they all come down to fiduciary governance as well as what went wrong in the governance of the plans at issue. This session will give examples of real-life matters discussed in retirement plan committee meetings and the appropriate way to address those issues. Get specific actions to protect the interest of your plan and its fiduciaries as well as an update on the newest trend of plaintiff lawyers starting to bring the same claims against self-insured group health plans.

Takeaways
• What does proper fiduciary governance of retirement plans really require?
• What process should be followed to ensure proper fiduciary governance of retirement plans?
• What steps can a company take and what documents should they use to demonstrate proper fiduciary governance?

MONDAY, AUGUST 24 (CONT.)

11:00 a.m.-12:00 noon
Concurrent Sessions
ICHRA in Year One: Has the Health Plan 401(k) Arrived?
Speaker: Brian Gilmore, Vice President, Lead Benefits Counsel, ABD Financial Services, San Mateo, California
There are two primary employer advantages of the ICHRA approach as an alternative to the traditional group health plan: (1) simplified administration and (2) reduced cost. This session will be a practical compliance guide to employers interested in implementing ICHRAs, and it will provide a broader view of how the ICHRA alternative may move the health industry to a defined contribution model in the coming years.

Takeaways
• Real-world challenges to establishing ICHRAs by early adopter employers
• The trade-offs available to employers in satisfying the affordability rules for ICHRAs by simplifying administration or reducing costs
• How ICHRAs have the potential to drive a DC health plan revolution
Monday

MONDAY, AUGUST 24 (CONT.)

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

Moneyball: Strategic Framework for Compensation and Benefits
Speakers: David Atkinson, Vice President Human Resources Strategy, Atrium Health, Charlotte, North Carolina
Christian Moreno, VP Health Risk Solutions, Lockton, Dallas, Texas

Utilizing specific and real-world case studies, learn about the “zero-sum game” we are all playing with compensation/benefits. In effect, we are playing “Moneyball” with recruiting and retaining talent/labor—no matter the industry we operate in. This session is a deep dive into the design, rollout and communication of tailored total rewards strategic initiatives that drive organizational change and human capital retention and how to build executive/management consensus and buy-in.

Takeaways
• Learn the key tenets of a successful and well-communicated total rewards program
• How to use the “whole benefits offering” to meet members where they are—Depending on stage of life and employment
• The process for facilitating executive participation—And defining victory for each stakeholder

A Deeper Dive Into Mental Health Disability Claims
Speaker: Marg Romanow, CEBS, Benefits Officer, Saskatchewan Union of Nurses, Regina, Saskatchewan

This session explores new initiatives to address mental health disability claims. Members with mental health claims often are not well enough to attend appointments, seek and/or follow treatment. Initiatives such as a member-appointed advocate, a tool kit listing available community resources, government services, other benefit plans, documents and checklists, and appeal options such as face-to-face meetings and mediation can be implemented to assist plan members with disability claims.

Takeaways
• An advocate can help the plan member follow expectations to have a disability claim accepted.
• What to include in mental health disability tool kit
• Other options for disability appeals that are time- and cost-effective

MONDAY, AUGUST 24 (CONT.)

12:00 noon-1:30 p.m.
Lunch and Roundtable Discussions
See page 18 for details.

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

Hurry Up and Wait for Value-Based Care
Speaker: Robert Anthony Brice, CEBS, Senior Managing Consultant, BRG Prism Healthcare Partners, Bluffton, South Carolina

This session outlines the challenges associated with employer sponsored health plans’ pursuit of value-based care as a cost saving solution. It will focus on the obstacles created by the hospitals and healthcare providers themselves in delivering on the promise of value-based care and will present tactics and solutions that employer-sponsored health plans can use to overcome those obstacles.

Takeaways
• Hospitals and health systems cannot meet the demand to deliver an effective value-based care solution.
• By working together, employer-sponsored health plans and hospitals can reduce health care costs and reap the long term benefits of value-based care.
• Employers must be prepared for a new patient-provider experience.

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

The presentation will provide an overview of provisions in the SECURE Act—the most significant piece of retirement legislation in over a decade. It will also cover IRS and DOL guidance applicable to qualified retirement plans. Regulatory topics will include DOL-proposed regulations on electronic disclosures to participants; IRS-proposed regulations changing the required minimum distribution (RMD) rules; new developments (or lack thereof) relating to student debt payment contributions; as well as any additional statutory, regulatory or other developments from the IRS, DOL and PBGC.

Takeaways
• Analysis of the SECURE Act provisions
• Compliance pointers for the new RMD rules
• Guidance for appropriately using electronic disclosures to participants

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

• Behavioral finance
• Benefits communication
• Benefits technology
• Data security
• Diversity, equity and inclusion
• ESG investing
• Global benefits
• Mental health
• Opioids and medical cannabis
• Prescription/specialty drugs
• Retirement planning/readiness
• Value-based care
• Workplace wellness and mindfulness

Symposium

Health Retirement General Canadian

Behavioral finance Benefits communication Benefits technology Data security Diversity, equity and inclusion ESG investing Global benefits Mental health Opioids and medical cannabis Prescription/specialty drugs Retirement planning/readiness Value-based care Workplace wellness and mindfulness
Monday, August 24 (cont.)

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

**Defensive Data Security and Risk Management in Today's Cyber World**

*Speakers: Rocky Joyner, Senior Vice President, Public Sector Retirement Practice Leader, Segal, Atlanta, Georgia  
Amy Timmons, Vice President and Senior Consultant, Segal, Tempe, Arizona*

Barbarians at the gate, ransomware, hacking, criminal infiltration—Which threat keeps you up at night? In reality, they all should. Cyberattacks are becoming bolder. City services held for ransom, data breaches and other malicious happenings are becoming more commonplace. What are you doing to protect your entity and the employees and participants in your plans? Cyber insurance can help, but proper preparation is also needed. System reviews and employee training are important cogs in the fight for internet security. It is time to review your castle defenses and perhaps deepen your moat.

**Takeaways**
- Important steps and best practices to prepare for the almost inevitable attack
- Vendor management and indemnification for data maintained by plan service providers.
- How do you deal with the aftermath of an attack?

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

**Getting It Right: How Contracting Directly With Health Care Providers Impacts Your Employees' Well-Being**

*Speaker: Cheryl Nienhuis, CEBS, Director, Complex Care Program, Mayo Clinic, Rochester, Minnesota*

Providing tools and programs that promote well-being can be incredibly helpful for a culture of health and for being free from medical worries. But when employees develop serious or complex health issues, it's hard to get them the care they deserve, and it's expensive. Direct contracting with high-quality (and cost-effective!) providers can be a simple and powerful way to save your organization money on high-spend treatments like transplants, cancer, unnecessary spine surgeries, misdiagnoses and heart conditions. After this session, you will have the tools and confidence you need to minimize costs while giving your employees exactly the care they need.

**Takeaways**
- How you can help your employees get back to being well once a serious medical need arises
- How other organizations are contracting directly with the nation's top hospitals and physicians to care for these employees
- Ways you can move your organization toward better care for employees that will get them back to their lives

Monday, August 24 (cont.)

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

**The Mainstreaming of ESG Investing**

*Speakers: Julian Regan, Senior Vice President, Public Sector Market Leader, Segal Marco Advisors, Boston, Massachusetts  
Maureen O'Brien, Vice President, Segal Marco Advisors, Chicago, Illinois*

Although ESG is viewed as an emerging concept—and challenges persist with full adoption of ESG investing—retirement plans, investment managers and consultants are moving toward implementation across asset classes, investment strategies and plan types through an array of tools and processes. This session will review a range of implementation tools investors may employ under a pragmatic approach to ESG, including investment policy provisions, investment strategies and investment consultant due diligence, as well as shareholder engagement and proxy voting initiatives to maximize risk-adjusted returns, while advancing environmental, social and governance goals.

**Takeaways**
- Understand how investment policy, manager selection and proxy voting processes may be implemented.
- Take a prudent, thoughtful approach to evaluating ESG investing within the plan's fiduciary framework.
- Many investors have long-evaluated the quality of a company’s or asset's governance in making investment decisions.

**Seize the Upside of Disruption**

*Speaker: Brad Mandacina, CEBS, Vice President, Director, Lockton Companies, Lees Summit, Missouri*

Advancements in technology are changing who employers hire and the way in which they’re hired. Employees expect the tech they use at work to mirror the tech they use at home, and this dichotomy presents an opportunity for most employers. This session will cover how changes in technology (like machine learning, autonomous vehicles and the Internet of Things) will impact every employer.

**Takeaways**
- How to prepare for advancements in technology and the impact to every employer
- Intentional tech investments to seize the upside of disruption and stay an employer of choice
- Macro and trends in the HR tech space
MONDAY, AUGUST 24 (CONT.)

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

**Environmental, Social and Governance (ESG)**

**Investing in Pension Plans**

Invited Speaker To Be Announced.

With the advent of the public’s awareness of human activity on the environment, there is an increasing need to consider evaluating pension plan investments on how to address ESG issues. Learn about the concepts of ESG investing, what it means for your plan, how you can start evaluating your plan’s investments and how to consider ESG factors in the investment selection process.

**Takeaways**
- The investment case for ESG and the “how to” of ESG integration
- Recent market developments in Canada and abroad
- Climate change–related investment risks

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

**A Legal Perspective on PBM Contracting**

Speaker: **Paul Holmes**, Partner, Nixon Peabody LLP, Chicago, Illinois

PBM contracting is critical because these contracts cover more than traditional plan vendor administrative services—They determine which drugs will be purchased and the purchase price. Gain insight around the important items that plan sponsors need to know when negotiating a PBM services agreement.

**Takeaways**
- Why counsel with specialized PBM experience is critical
- Key legal documents needed
- Plan design and contracting issues

MONDAY, AUGUST 24 (CONT.)

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

**Retirement Plans for Small Businesses**

Speaker: **Mary Komornicka, CEBS**, Attorney, Larkin Hoffman, Minneapolis, Minnesota

Small businesses (less than 100 employees) represent a large portion of our economy and over 50% of the jobs, but despite Congressional action and marketplace focus, they still struggle to provide retirement plans for their employees. This session will look at the unique aspects of small businesses: their culture, the legal challenges and the unique plans that we benefits professionals must understand to be able to successfully service these clients.

**Takeaways**
- Knowledge of the unique plans and their requirements that are available to small businesses
- Understanding of controlled group rules and how they affect retirement plan structures
- Insight into the business culture of these entities and how retirement plans are used by these businesses

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

**Health Care Ate My 401(k) Contributions**

Speakers: **Rocke Blair, CEBS**, Managing Director, Sheridan Road Advisors, a HUB International Company, Cincinnati, Ohio

**Peggy West, CEBS**, Director, Compensation & Benefits, Formica Corporation, Cincinnati, Ohio

What employers and employees pay toward premiums continues to rise more quickly than wages and inflation over time. The inability of many American workers to “choose their day” is causing them to work beyond normal retirement age, adding increased cost pressure to employer-sponsored health insurance. Follow one employer's approach of using data and analytics to create economic mutuality for its employees so they can retire on time—by addressing waste, fraud and abuse in its health program and by right-sizing their 401(k) through smart plan design to create a “win” for all stakeholders.

**Takeaways**
- When solving for savings, how to address spending and debt for budget-neutral solutions
- How the use of data and analytics viewed through different lenses can mitigate an employer’s human capital risk budget
- How to “right-size” a 401(k) plan through “smart plan design” to reduce the cost of health care
A New Vision for Retirement Ages and Annuities
Speaker: Jason Vary, President, Actuarial Solutions, Inc., Oakville, Ontario
In Canada, people are living longer than ever, and many are working longer as well. These adjustments to retirement ages are leading to changes in workplace benefits and in government retirement programs. Governments in Canada have been responding with various decumulation initiatives such as two new annuity products variable payment life annuity (VPLA) and advanced life deferred annuities (ALDA) and the ability to allow variable payments from DC pension plans. The Canadian Institute of Actuaries (CIA) has also released a public position on the need for later retirement ages in today’s society.

Takeaways
- Considerations for plan sponsors before offering VPLAs, ALDAs and variable benefits from DC pension plans
- Insights on the potential implications of later retirement as proposed by the CIA, and how various stakeholders can help support Canadians in deferring their retirement
- An opportunity for audience members to provide their views and experiences on effective decumulation strategies/commuted value standard

6:00-7:30 p.m.
Welcome Reception
See page 19 for details.

The Future of Pensions
Speaker: Jana Steele, Partner, Pensions and Benefits, Osler Hoskin and Harcourt LLP, Toronto, Ontario
This session will look at a brief comparison of pension law in a few other jurisdictions (Australia, UK and Netherlands), then consider issues/trends impacting the industry. The session will next discuss what would be desirable versus what we are seeing, and lastly, will speculate on the future of pensions in Canada.

Takeaways
- The pension industry in Canada is undergoing considerable change.
- We are seeing some desirable change in the pension industry but some inertia on key issues.
- Private sector pensions in Canada will continue; however, they may not look the same as they do now.

10:00-11:00 a.m.
Workplace Well-Being Update
Speaker: Jason Sheffield, Director, Willis Towers Watson, La Jolla, California
Despite the highest rates of alcohol, drug and suicide-related deaths since 1999, a majority of employers surveyed have no plans to focus on opioid abuse and suicide prevention, and many do not plan to address the mental health stigma or lack of accessibility to related services, according to 2019 WTW survey data.

Behavioral health issues such as depression, substance abuse, anxiety, stress and disrupted sleep are far too common in the workplace and contribute to substantial direct and indirect costs for employers. Creating a behavioral health strategy and understanding the associated legal landscape is a top priority.

Takeaways
- Learn about the requirements of MHPAEA and how to avoid agency enforcement.
- How to address the opioid crisis under the current FMLA and HIPAA rules
- What ADA implications are impacted by the opioid crisis

“I keep coming back because it keeps getting better every time. It’s a real community of benefit professionals, so the networking opportunities are great.”

Linda Bellon, CEBS
Service Delivery Manager, Buck
Toronto, Ontario
Tuesday

TUESDAY, AUGUST 25 (CONT.)

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

Proving Prudence and Participant Loyalty: A Plan Committee Defends Itself

Speakers: Diane Gallagher, Vice President, Retirement Committee Chair, American Century Investments, Kansas City, Missouri
Jennie Clarke, Vice President, Associate General Counsel, American Century Investments, Kansas City, Missouri

Employer-sponsored retirement plans have faced litigation over purported breaches of fiduciary duties. Nearly all the cases have been class-action suits that led to monetary settlements outside of court. However, when confronted with its own case, American Century Investments opted to take the case to trial. Learn how the committee successfully defended itself by vowing to do what was right versus easy.

Takeaways
• Best practices in documenting process and decisions from a case that was successfully defended
• The ins and outs of the discovery and trial experience of an actual retirement plan litigation
• The importance of solid retirement plan committee members and operations of a functional committee of fiduciaries

Integrating STD/Absence Programs With State PFML Requirements

Speaker: David Setzkorn, National Practice Leader, Standard Insurance, Peoria, Arizona

With at least eight states that have or are in the process of implementing paid family and medical leave statutory programs, employers are struggling with how to create benefit programs that balance the needs of STD, absence, LTD, PTO and state PFML programs. This session will look at factors employers need to consider when looking at creating a program that will address these separate programs, especially if they are operating in multiple states that may have different PFML programs to consider.

Takeaways
• Understanding how STD, LTD, PTO and PFML work in conjunction with one another
• Discussing whether an employer should or should not get rid of STD in a PFML State
• How do employers balance programs in multiple states with multiple requirements?

Reducing the Risks of Legal Liability in Plan Communications

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

Clear and fulsome communication is an essential element in the administration of any pension or benefit plan. When mistakes happen and communications are inaccurate or incomplete, employers that sponsor and administer pension and benefit plans may find themselves at risk of legal liability. This session will review legal decisions where employers have been found liable for communication errors and will provide recommendations on how to reduce that liability.

Takeaways
• Risks of poor plan communications
• Best practices in plan communications
• Steps to reduce liability

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

Evaluating the Benefits of a Pharmacogenomics-Guided Medication Therapy Management Program

Speaker: Jeffrey Shaman, Chief Science Officer, Coriell Life Sciences, Philadelphia, Pennsylvania

Pharmacogenomics testing represents a potentially powerful enhancement to current wellness and medication risk management programs. However, challenges must be addressed to successfully implement these programs especially in large employee and retiree populations where the members and their prescribing physicians are naïve to the utilization of genetics for personalized prescribing. A case study will be shared, with lessons learned, considerations for different employee and retiree populations, and the financial and public health impacts realized by the payer, patients and health care providers.

Takeaways
• Demonstrate the basics of pharmacogenomics and how it affects patients, caregivers and health care systems.
• Evaluate PGx-guided medication risk management programs.
• Formulate goals, metrics and plans for implementing a PGx-guided medication risk management program.

“I’ve attended many Symposiums. What brings me back is the quality of the sessions. Everybody is here to learn the latest and greatest information and to connect with other people who are dealing with the same issues.”

Sean Mahon, CEBS
Lead Senior Consultant, Administrative Consulting, Sibson Consulting
Lawrenceville, New Jersey
TUESDAY, AUGUST 25 (CONT.)

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

**Mergers and Acquisitions in Retirement Plans**
Speaker: Robert Massa, CEBS, Managing Director, Qualified Plan Advisors, Houston, Texas

Mergers, acquisitions and divestitures are common. But what impact do such transactions have on your retirement plans? In this session we’ll talk about stock and asset purchase transactions, how they affect your retirement plans and what options you have when these transactions occur. We’ll also review what effect partial plan terminations and controlled groups of employers can have on these transactions. Finally, we’ll review some case studies to help place these transactions into practical terms.

**Takeaways**
- What is a stock purchase vs. an asset purchase?
- What are the various ways to deal with M&A transactions in regards to your retirement plans?
- How do controlled groups affect these transactions?

**The More You Buy, the More You Save: Using Behavioral Economics to Understand Why People Make Illogical Benefits Decisions**
Speaker: Robin Schwartz, Communications Consultant, Foster & Foster, San Luis Obispo, California

Many times, benefits are explained with the assumption that people will make logical decisions. The problem is that people often don’t make logical decisions when it comes to health care, life insurance, retirement and other complex financial topics. Benefits communications that assume people will be logical often fail because they don’t address the motivators that cause people to make illogical choices: fear, optimism/pessimism, familiarity and others. This session will explore reasons why people make illogical benefits decisions and will present strategies to counter those reasons.

**Takeaways**
- Understand underlying beliefs that go into making benefits decisions.
- Understand how those beliefs may lead to illogical benefits decisions.
- Learn techniques to address those underlying beliefs.

12:15-1:30 p.m.  Lunch and Fellowship Recognition  (All attendees welcome)

TUESDAY, AUGUST 25 (CONT.)

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

**Nonpharmacologic Approaches to Managing Chronic Pain**
Speaker: Lisa Schmidt, CEBS, Consultant, Mindful Benefits, Scottsdale, Arizona

Millions struggle with chronic pain every day, with pain that persists and lingers following an injury that has healed, or with symptoms that are elusive, persisting and resisting in spite of conventional treatment approaches. Medicalized approaches for pain management are a huge employee benefit cost driver, with little to no evidence that long-term prescription medication is helpful to the sufferer. What is missing from traditional treatment approaches is the personal contribution—the responses employees bring to their own healing process. This presentation will explore the stress response and its impact on chronic pain.

**Takeaways**
- Ways to handle chronic pain without medication, including lower back pain
- How to mine your employee benefit data to project pain program outcomes
- Sample evidence-based pain management tools that promote nonpharmacologic effective pain management

**From Accumulation to Distribution**
Speaker: Stewart Kaplan, CEBS, TSP Training & Liaison Specialist, Federal Reserve Thrift Board, Washington, DC

Determining how much to save and how to take income from defined contribution (DC) plans in retirement can be complicated. Employers provide education to employees about saving, but they may stop short of helping employees understand how much they need to save and how to efficiently manage their savings after they retire. Unfortunately, most of the information to determine a drawdown strategy is unknowable and can vary a great deal. Learn more about recent research on educating employees to make realistic plans for retirement that will sustain their desired standard of living.

**Takeaways**
- The financial risks of distributions during retirement differ from those during the accumulation phase.
- Without adequate information, employees begin retirement woefully underprepared.
- Employers can help by providing quality education and significantly improve retirement outcomes.
Tuesday

TUESDAY, AUGUST 25 (CONT.)

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

G Breaking Into the Zoo: Transforming Benefits Communications

Speaker: John Eshleman, CEBS, Director, Benefits, Memorial Hermann Health System, Houston, Texas

Learn about the journey of benefits communications at Memorial Hermann Health System from very traditional to “not so much.” It included major changes in the look, voice and feel as well as the channels and distribution of annual enrollment and other benefits communications. Hear about how and what they measured to understand effectiveness; how the tactics led to improved employee engagement and perception of the suite of employee benefits offered, using an approach that was slightly disruptive and certainly different; and how the approach has led to several industry awards.

Takeaways
• Emphasis on making communications fun
• Using metrics to be effective
• Understanding your population

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

HSA 2.0

Speakers: Scott Borden, Strategic Benefits Advisor, Lewer Benefits Group, Kansas City, Missouri
Mark Galvin, President and CEO, My Medical Shopper, Portsmouth, New Hampshire

Are health savings accounts (HSA) relevant today? Do HSA qualified high deductible health plan (HDHP) minimums make HSAs incompatible with the current, disruptive cost-saving strategies such as direct contracting, RBP, incentivized price transparency tools, etc.? Many benefits professionals are no longer including the consumerism advantages only available through HSAs, denying financially savvy employees a significant tax savings opportunity. Most of these strategies will coexist with HSAs if implemented properly and will help protect HSA balances, allowing them to be saved for future medical and/or retirement expenses. HSAs provide the “why” to save money. What’s been missing is the “how.” Until now.

Takeaways
• Health savings accounts are the intersection of health and wealth.
• How to design a benefit package that incentivizes employees to utilize high-value preferred or direct contracted providers while remaining HSA compliant
• How to maximize the triple-tax advantages of health savings accounts

TUESDAY, AUGUST 25 (CONT.)

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

R Retirement Life Planning: Beyond the Financials

Speakers: Rick Storms, CEBS, Client Services Manager, Alerus, Arden Hills, Minnesota
Alan Spector, Author/Researcher, Retirement Quest, St Louis, Missouri

This session explores how prospective and current retirees can prepare for and live the retirement they have worked so hard for by focusing on the nonfinancial aspects of retirement planning. Using benchmark data from qualitative and quantitative studies, learn about retirement challenges, myths and opportunities; gain an approach to making critical retirement decisions holistically; and discover how to help your participants create their personalized retirement life plan.

Takeaways
• Five myths of retirement
• Ten key elements of a fulfilling retirement
• How plan participants can “practice” retirement

C Generations, Inclusion and Engagement: Benefits for a Modern Workforce


With five generations in the workplace, a lot of research has gone into how these different generations are accessing and viewing workplace benefits. Using case studies, this presentation takes the conversation to a deeper level: digging into the changing nature of work and how to use the best of each generation to create an inclusive benefits program for an engaged workforce. We will bust many of the myths surrounding the different generations and have a deep discussion around corporate culture and how to use specific benefits to attract and retain all levels of employees: from entry-level through retirement.

Takeaways
• Case studies of specific, targeted benefits (some of which are newer to the market) used to provide a comprehensive benefits program that works for all employees
• How to use value on investment (VOI) versus return on investment (ROI) to create a more engaged, inclusive workforce
• What each generation brings to the workforce
Indiana’s Journey Back to Health: Fiscal and Physical

Speakers: Mary Delaney, President, Vital Incite, Indianapolis, Indiana
Susan Barnhart, Director of Health Analytics and Strategy, State of Indiana, Indianapolis, Indiana

As a government entity, the State of Indiana HR team must be well-prepared to demonstrate fiscal responsibility upon demand. This has led the strategic use of data derived from benefit programs such as online wellness initiatives, onsite and virtual health coaching, and cost sharing on pharmacy rebates. The state objectively monitors and evaluates each benefit program investment and modifies its benefit strategy when programs are shown not to be effective. As a result, since 2015 Indiana has demonstrated improved coordination of care, cost of care, and overall population health.

Takeaways
- Learn how Indiana analyzes disparate data to discover trends and evaluate members’ needs.
- How data analytics is used to critically examine programs and quantify short-term engagement, impact and intrinsic motivation
- How a strategic approach to providing benefits drives innovation and compliance and measurably impacts health, wellness and costs

Pension Plans With Adjustable Benefits

Speaker: Jay Egelberg, Consulting Actuary, First Actuarial Consulting Inc., New York, New York

Single-employer pension plans have been strongly impacted by the 2006 Pension Protection Act and created extreme volatility in the annual funding requirements for these plans. A new plan design offers the employer a relatively fixed contribution amount to a DB plan yet provides lifetime income for participants. In this session, we will review the problems of the traditional retirement plan models and explain how the Adjustable Pension Plan adapts to provide the employer with a fixed contribution rate. We will end with some stress testing of the traditional and adjustable plan designs to see how they each handle various economic scenarios.

Takeaways
- Making participants own retirement-funding risk could end significant financial education.
- Making plan sponsors own retirement-funding risk has caused them to veer away from the stability participants need.
- Plan sponsors and participants sharing the risk could benefit all.

Legal Update: Follow-Up and Discussion

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

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

Let’s Talk Canadian Benefits—Open Forum Discussion

This forum is an opportunity to discuss the benefit issues most relevant to you. Whether it’s questions or challenges you brought with you, or a thought sparked by an earlier session, you are invited to bring your insights, solutions, best practices and tips to share with other Canadian benefit professionals.

CEBS Compliance credit is available for this session. Continuing Education credit for other professions is not available.

“The diversity and breadth/depth of the attendees and the multiple industries represented were astounding. This is definitely a community! This conference supersedes that of any conference I have attended.”

Sophia Moise, CEBS
Project Director, Federal Reserve Employee Benefits System
Newark, New Jersey

(262) 786-8771 | www.iscebs.org
Wednesday

WEDNESDAY, AUGUST 26

8:00-9:00 a.m.

Mental Health as a Corporate Imperative
Speaker: Carin Knoop, Executive Director, Harvard Business School, Cambridge, Massachusetts

Learn about HBS’ research into how organizational leadership can understand the relationship between work life and mental well-being and position managers as the chief mental health officers of their teams. Areas for promoting mental wellness include reducing stress and stigma, building a safe climate for talking about mental health issues, recognizing at-risk employees, and embracing diversity and neurodiversity. The connection between mental and physical health outcomes is well-known, and mental health leaves have direct and indirect impacts on labor productivity and costs.

Takeaways
• Educating managers about mental health and building a culture that enables them to deploy this education yield a high return on investment
• Mental health now is seen as a cost to be borne or risk to be managed—it should become a strategic corporate imperative
• The good news is that we are ALL part of the problem—and we can be part of the solution

9:30-10:30 a.m.

Reference-Based Pricing: Myths and Realities
Speaker: Donald Reiman, CEBS, President/Founder, Echelon Group, Boise, Idaho

Reference-based pricing (RBP) is one of the fastest growing and most controversial for self-funded plans. The program will provide a thorough explanation of RBP for anyone working with self-funded plans, while clarifying the myths, explaining the realities, and discussing best practices and the importance of identifying the correct employers, partner TPAs, repricing vendors, stop loss carriers, and the pitfalls and traps to avoid.

Takeaways
• Thorough understanding of reference based pricing
• Clarification of myths and realities of referenced base pricing
• Best practices for evaluating clients and whether to implement reference-based pricing

WEDNESDAY, AUGUST 26 (CONT.)

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

Financial Wellness: Are Your Hispanic Employees Engaging?
Speaker: Marco Melero, Multicultural Education Strategist, Qualified Plan Advisors, Dallas, Texas

As an employer, would you like to engage your employees and increase your company’s bottom line through financial wellness? Are you having trouble engaging your Hispanic or Spanish-speaking employees? This is an interactive and engaging conversation centered on financial wellness and how it can increase employee productivity, retention and attraction.

Takeaways
• Calculate productivity loss of your organization and use financial wellness as tool to increase productivity to gain leadership support.
• Apply culturally sensitive best practices to engage your Hispanic employees.
• Implement best practices to take your financial wellness program to the next level.

Are You Considering an Unlimited Vacation Benefit?
Speaker: Kristine Karnath, U.S. Director of Benefits, Moog, East Aurora, New York

Learn how Moog, a global design and manufacturing company with 7,000 U.S. employees across multiple sites implemented a form of unlimited vacation known as flexible planned vacation. It represented a significant change from the multiple vacation plans in place for decades. Learn about the research, design and implementation of this unique form of alternate PTO; lessons learned; and what you need to know if you are considering this type of benefit.

Takeaways
• How unlimited vacation can work
• How to implement unlimited vacation
• The benefits of unlimited vacation

“...The Symposium is a great opportunity to meet others, learn different perspectives and grow your network. There were great education sessions, networking opportunities and fun activities.”

Kimberly McLaughlin, CEBS
Relationship Manager, Benefit Solutions
North Charleston, South Carolina
Wednesday, August 26 (Cont.)

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

**Your Health Plan Says It Provides a Benefit, But Does It? Monitoring, Enforcing and Negotiating With Your Network Teams**

*Speakers: Ruth Marcott, Of Counsel, Kutak Rock LLP, Minneapolis, Minnesota*
*Cindy Davis, Partner, Kutak Rock LLP, Minneapolis, Minnesota*

Plan sponsors intend their health plans to provide certain benefits or protections to their plans’ participants. In operation, insurers or administrators may be overly zealous in denying certain benefits claims or less than zealous in enforcing participant protections. Recent headline news includes plans routinely denying mental health claims or telehealth claims or imposing in-network criteria that is not readily accessible, contrary to the plan sponsor’s intent or plan terms. What can plan sponsors do to assure that claims are being correctly processed and that plan terms are being followed by their insurers or administrators?

**Takeaways**
- Where health plans are experiencing broad benefits denials or breach of provider obligations
- Monitoring or auditing to assure performance of a health plan according to its terms
- Contract provisions and enforcement to assure provider operational compliance with the health plan's terms

**Retirement Plan Fraud: War Stories and Lessons Learned**

*Speaker: Kelsey Mayo, Partner, Poyner Spruill, Charlotte, North Carolina*

Many individuals believe that, because of the various protections of a plan, fraud almost never (or at least is unlikely to) occur with a benefit plan—and they have difficulty imagining a scenario in which it could occur. Do you think fraud can almost never happen? Think again. This session will explore real ways in which fraud has occurred with employee benefits plans, discuss how the fraud was discovered, how it might have been discovered earlier and the internal controls a sponsor should review to identify potential risks for a plan.

**Takeaways**
- Understand how fraud could occur with an employee benefit plan.
- Identify key internal controls that help prevent fraud.
- Have a plan of action if something does occur.

**How to Use Robotic Process Automation to Improve Your Benefits Effectiveness**

*Speaker: Lisa Villalobos, CEBS, Managing Consultant, CrossCountry Consulting, San Francisco, California*

Imagine a world where your benefits staff are spending more time counseling employees than reconciling monthly premiums, answering the same employee questions repeatedly or checking every document submitted for a dependent audit. Oh, and did we mention save money? Robotic process automation (RPA) can take your repetitive processes, even those using multiple systems, and accomplish them quickly, with better accuracy and without human intervention. RPA development does not require any special software coding background and is often created by the functional expert in the area. Your ROI includes better customer service and improved staff engagement once these repetitive tasks are streamlined.

**Takeaways**
- What is RPA and how can it be used in benefits administration?
- How RPA can create great productivity returns
- Keys to an effective RPA implementation

**Navigating Plan Amendments: Balancing Employee Education and Business Readiness**

*CASE STUDY*

*Speakers: Linda Bellon, CEBS, Service Delivery Manager, Buck, Toronto, Ontario*
*Maria Sands, CEBS, Senior Manager, Global Pension Delivery, Scotia Bank, Toronto, Ontario*

In today’s environment, major DB plan changes or redesigns are common ways to manage risks while maintaining a retirement program as a cornerstone employee benefit. Follow one of Canada’s Big 5 banks as they made significant amendments to their principal $6 billion, 57,000 member DB plan with membership spanning Canada and internationally that impacted business streams well beyond the pension plan. We will look at the planning, the communications, and how Scotia Bank worked with its administration services provider to prepare for “Project Spike”—the potential large-scale exit of up to 6,000 plan members at one time and the successful partnership with its third-party administrator.

**Takeaways**
- Downstream business considerations of any significant plan change—Determine the level of investment required for the desired member experience outcome
- Membership communication considerations beyond statutory requirements and how technology can assist
- How to effectively partner with your service providers for success
Wednesday

WEDNESDAY, AUGUST 26 (CONT.)

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

Using Technology to Lower Health Benefit Cost and Drive Engagement in Effective Clinical Programs
Speakers: Eric Parmenter, CEBS, Vice President Health Advisory, League, Franklin, Tennessee
 Mark Jones, Vice President National Sales, BenefitHub, Southport, North Carolina

New technologies in recent years present growing opportunities for plan sponsors to drive down health benefit costs by improving engagement in effective clinical programs. Apps, wearables, streaming video and other technologies combined with behavioral economics and social science are unlocking creative new ways for employers to manage their health plans. All of this is possible while improving employee satisfaction. Learn about what investments of over $20 billion in health tech in the last ten years has produced in the way of new opportunities for health plan sponsors and how to take advantage of technology that actually works.

Takeaways
• What are the main categories of health technology?
• How can technology drive engagement in effective clinical programs?
• What are the most effective tech-enabled clinical programs?

“New” Emergency Treatments for Financial Illnesses
Speaker: Jack Towarnicky, CEBS, Research, American Retirement Association, Arlington, Virginia

Most plan sponsors recognize the importance of financial wellness and retirement planning; however, gaps persist. If some of your participants are living payday-to-payday, cash-strapped, unbanked, underbanked and unable to cover unexpected expenses, you may be considering offering options such as an on-demand pay app, sidecar savings accounts or altering your plan loan requirements. Gain a thorough understanding of each and their impact on short- and long-term financial wellness.

Takeaways
• Enable participants to break the payday to payday living cycle.
• Prepare for emergencies by leveraging the provisions of a tax-qualified retirement savings plan.
• Dispel the myths surrounding plan loans.

Student Loan Repayment Program
Speaker: Adele D’Alessandro, GBA, Employee Benefits Manager, Montefiore St. Luke’s Cornwall, Newburgh, New York

Montefiore St. Luke’s Cornwall partnered with Tuition.io to provide a student loan repayment program to our nonunion employees for 2019, with a unique program that allows employees to convert accrued vacation/PTO to the equivalent dollar value and transfer that dollar amount to reduce their student or parent plus loan debt. Learn about how the program was designed, the organization’s challenges in rolling out the program, and educating employees on the program and the tax implications.

Takeaways
• Addressing employee concerns of mounting student and/or parent plus loan debt
• Tax implications of offering a student loan repayment program (SLRP)
• Best practice in implementing an SLRP

Innovations in DC Decumulation Options:
A Retiree-Focused Look
Speaker: Michelle Oram, CEBS, Product Owner, Guidance & Advice, Manulife, Kitchener, Ontario

The world of retirement income options can feel like alphabet soup—RRIF, LIF, RLIF, LRIF, PRIF. Throw in new proposed options like ALDA and VPLA, and it all adds up to a confusing landscape to navigate for plan members approaching retirement. With increased longevity, an aging population and more members headed into retirement, regulators have proposed new decumulation alternatives. This session will take a retiree-focused look at retirement payout options. What do retirees need and want from a retirement income solution? How are those needs served by the solutions that already exist, and what gaps do the new proposed options fill?

Takeaways
• How existing and proposed decumulation options meet retiree needs
• Advanced life deferred annuity (ALDA) and variable payment life annuity (VPLA)—How will they work, and how are they different from existing options?
• Fiduciary considerations for employers supporting plan members in the transition to retirement

Future Symposium Sites

September 19-21, 2021
Hilton Minneapolis
Minneapolis, Minnesota

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

August 20-23, 2023
Westin Seattle
Seattle, Washington

September 15-18, 2024
Grand Hyatt Nashville
Nashville, Tennessee
Attendees needing continuing professional education credit for their licensing or other reasons can satisfy their requirements through Symposium attendance. The Society is a recognized sponsor of continuing education programs for insurance professionals in both the United States and Canada, as well as for CPAs, CFPs, attorneys and enrolled actuaries. If you are interested in continuing education credit, make sure you mark the Symposium registration form. Since the policies and procedures for granting credit can vary by profession and location, it is often necessary for the Society to seek advance approval of the Symposium program. Early registration is recommended. For most professions, continuing education attendance forms must be used to document credit hours. Personalized forms will be given to you at the meeting site if you requested credit in advance. Contact the Society Continuing Education Department for confirmation of credit to be earned. A US$25 service charge, as indicated on the registration form, should be paid in advance of the program taking place (if applicable).

CEBS Compliance Credit
CEBS graduates can use Symposium sessions to earn CEBS Compliance credit. Each 50-minute hour of education qualifies for 1 credit. The US$25 service fee to report credit for other professions does not apply. The 2020 Symposium qualifies for up to 19 CEBS Compliance credits.

U.S. Insurance Professionals
Each year, the Symposium has been approved in many states for ten to 18 hours (only certain sessions qualify). Each day will be approved for credit separately, allowing for greater flexibility with attendance requirements.

- Requests for Approval—All states require receipt of a program approval request 45-60 days in advance of the program taking place. Register early in order to ensure program approval will be sought in your state.
- List of Sessions Approved—Only insurance-related topics will qualify, and specific sessions need to be attended in order to earn credit. You will be sent confirmation regarding total hours approved and which sessions need to be attended in order to earn the credit. Watch your email for this communication, or call before you attend. This information will also be available on site. Please read all communications carefully.

Canadian Insurance Professionals
Life insurance agents can earn credit in Alberta, British Columbia, Manitoba, Ontario and Saskatchewan. Credit is NOT available in Quebec.

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

PHR, SPHR and GPHR
The Symposium has been submitted to the HR Certification Institute (HRCI) for continuing education (CE) approval. CE credit will be offered to professionals who are PHR®, SPHR®- and GPHR®-certified. The 2019 Symposium qualified for a maximum of 16.0 general credits.

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

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

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

- Future legislative and regulatory initiatives that may impact your organization’s employee benefit plans
- Emerging trends in the employee benefits industry—in both the health and welfare and pension areas. You will gain information and techniques needed to keep abreast of these latest trends for the benefit of your practice and clients.

Attorneys
Each state must review and approve the program for CLE credit. The total minutes of CLE instruction recommended for three days of the 2019 Symposium were 960 minutes. A list of sessions recommended for CLE credit will be available at www.iscebs.org/symposiumce.

CFPs
The International Society is registered with the CFP Board as a sponsor of continuing education (Sponsor ID #286). The program will be submitted for approval upon request.

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

(262) 786-6710, option 2 | continuinged@ifebp.org | www.iscebs.org/symposiumce
Special Events and Activities

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

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Benefits Bookstore and Information Specialists

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<td>First-time attendees, start your Symposium experience with a networking event that will connect you with other new attendees from across the U.S. and Canada and with ISCEBS leadership. Meet a fantastic and engaged group of peers and get an overview of the events and resources that await you at the Symposium. There is no additional fee to attend; please indicate your interest in attending on the registration form. Lunch will be provided.</td>
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<td>Join others who are running a consulting business to discuss the issues and strategies necessary to deliver client value. Bring your challenges, benchmarks and best practices, and learn from each other’s vast knowledge and expertise. There’s no additional fee; simply use the registration form to indicate your interest in participating.</td>
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| SUNDAY, AUGUST 23 (CONT.) |          |          |          |          |
| 5:00-6:00 p.m. |          |          |          |          |
| **CEBS Conferment Ceremony** |          |          |          |          |
| New CEBS graduates, new GBA and RPA designees, and new ISCEBS Fellows—This is the moment you’ve been waiting for! The conferment ceremony honors new graduates and designees of the U.S. and Canadian CEBS program, and those earning ISCEBS Fellowship for the first time. Don’t miss this opportunity to extend your congratulations to the honorees and help welcome them into the community of benefit 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. |          |          |          |          |
Special Events and Activities

NETWORKING

MONDAY, AUGUST 24

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

**Lunch and Roundtable Discussions**
Join a roundtable discussion at the Monday lunch. Discussions are informal and designed to connect attendees around a shared professional interest, challenge or goal. No advance sign-up is needed to participate—just find an open seat and get ready for a lively discussion. To volunteer as a roundtable facilitator, contact iscebs@iscebs.org for details. Table topics are listed on page 6.

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

**Consulting Practice Owners Luncheon**
This valuable networking opportunity gives consulting practice owners a chance to learn new ideas from fellow business owners on issues critical to running a practice.

6:00-7:30 p.m.

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

TUESDAY, AUGUST 25

12:15-1:30 p.m.

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

SOCIAL

SATURDAY, AUGUST 22 | SUNDAY, AUGUST 23

Times vary

**Sightseeing Tours**
Come early and explore the sunny and historic city of San Diego! Details will be announced soon, watch www.iscebs.org for details.

MONDAY, SEPTEMBER 9

8:30-10:30 a.m.

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

SUNDAY, AUGUST 23 | TUESDAY, AUGUST 25

Times vary

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

FITNESS/WELLNESS

Start out your day of learning and connecting with a wellness activity! Past Symposium attendees have enjoyed a daily run or walk, yoga, mindfulness sessions and the Symposium Step Challenge! Details on this year’s mind/body wellness activities will be announced soon.

CONFERENCE RESOURCES

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

**Shipping Service**
You’ll get a wealth of material at the Symposium—Ship it back to your home or office free of charge! Pick up a box and label at the Symposium shipping desk, fill it with your materials, bring it back and we’ll take care of the rest.
A dynamic, urban metropolis that is home to world-renowned attractions, vibrant neighborhoods, an array of dining, shopping and entertainment options, enfolded by 70 miles (112 kilometers) of beaches, swaying palm trees and more than 260 days of sunshine each year, San Diego beckons with a relaxing, southern California vibe.

Start your urban adventures by exploring San Diego’s colorful neighborhoods and get a street-level view of the city’s rich history and culture. The nearby Gaslamp Quarter is the historic heart of downtown, combining beautiful 1800s-era Victorian buildings with a contemporary setting to create an exciting dining, nightlife and shopping district.

Museum-lovers will have a tough time choosing which exhibits to get lost in. Balboa Park boasts 17 museums and cultural institutions with an incredible diversity of collections. From local San Diego history, to the history of flight, trains, or automobiles, to the workmanship of the old masters, and the arts, crafts, and culture of people near and far, recent and historical. Other attractions include the San Diego Zoo, SeaWorld and the USS Midway, the world’s most visited ship museum.

From fine dining to food halls and street food, San Diego’s culinary scene offers tastes from around the globe to suit every palate and budget, often with a spectacular outdoor view. Fish tacos and Cali-Baja are unbeatable regional specialties, or indulge your senses with locally-grown ingredients, arts and entertainment at San Diego’s daily farmers markets.

Shoppers take note, San Diego offers plenty of retail therapy from outlet malls and open air shopping centers to unique specialty and boutique stores and all points in between. The nearby Seaport Village is a charming waterfront destination offering souvenirs and eclectic shops alongside art galleries, dining and a historic, hard-carved carousel.

There’s so much to see in San Diego, and if your feet aren’t up to the challenge, there are plenty of options for getting around. The San Diego Trolley is a light-rail system that stops at points of interest all over town seven days a week; the San Diego Vintage Trolley, a restored 1946 trolley car, loops downtown with stops at Santa Fe Depot, the San Diego Convention Center (adjacent to the host hotel), the Gaslamp Quarter and Seaport Village. The Balboa Park Tram is a free shuttle throughout the park’s museums and attractions, and the Coronado Ferry is a scenic boat ride across the bay, with departures near the San Diego convention center.

August in San Diego brings sunny days and moderate, pleasant temperatures. Most major airlines fly into San Diego International Airport (SAN), with ample options for ground transportation. Learn more about this historic and contemporary city at www.sandiego.org.
How to Register
Fill out the registration form on page 22 or at www.iscebs.org/symposium. The Symposium registration fee must accompany the registration form. Registration fees can be paid by check or credit card. If you wish to pay in Canadian funds, please use the equivalent Canadian rate in effect at the time you submit the registration fee.

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

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

General Information

US$1,050 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 $1050. 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 San Diego Bayfront Hilton.

US$745 Unemployed Registration Fee for ISCEBS members
Society members who are currently unemployed are eligible for this special registration fee of US$745. 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$745.

Hotel Information
San Diego Bayside Hilton
Single/Double Occupancy—US$269
Please use a major credit card to secure your hotel deposit. Be certain that you indicate your arrival and departure dates. Children age 17 and under stay free in your room. The hotel is a smoke-free property. Hotel reservations are made on a date received basis. If the reservation is mailed less than 40 days prior to the meeting, please call the Society office at (262) 786-8771 to ensure availability. The rate applies for reservations secured through the International Society.

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 directly with ISCEBS as noted above.

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

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

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

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

** Includes 2020 ISCEBS membership
† Includes 2020 International Foundation membership for new members only.
* Earned designation between September 1, 2019 and August 1, 2020. (If you earned your designation after September 1, 2019 and elected to go to the Conferment and Symposium in New Orleans, you must pay the regular registration fee for San Diego.)
REGISTRATION/2020
ISCEBS Employee Benefits Symposium
August 23-26, 2020 | Hilton San Diego Bayfront | San Diego, California

ATTENDEE INFORMATION (Please print clearly)

Individual ID# or CEBS® ID# ____________________________
Full first name ______________________ M.I. ________ Last name __________________________
Employer ____________________________ Title __________________________
Address ____________________________ State/Province ________ Country ________ ZIP/Postal code ____________
City ____________________________ State/Province ________ Country ________ ZIP/Postal code ____________
Phone ____________________________ Fax __________________________
Email ____________________________________________ Emergency contact __________________________
Mobile phone ____________________________ Contact phone __________________________

REGISTRATION INFORMATION

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

REGISTER NOW!

Before After

July 10, 2020 July 10, 2020

ISCEBS Member Rates

☐ US$1,250 ☐ US$1,350

International Foundation Corporate Member Rates

☐ US$1,250 ☐ US$1,350

Special Guest Rates

☐ US$1,050 ☐ US$1,150

Nonmember Rates

☐ CEBS, GBA or RPA designees US$1,435** US$1,535**

☐ Corporate nonmembers US$1,435** US$1,535**

☐ CEBS student US$1,435** US$1,535**

New CEBS, GBA or RPA Designees* Special Registration Fee

Graduate member ☐ US$1,050

Graduate nonmember ☐ US$1,200**

☐ Earned designation between September 1, 2019 and August 1, 2020. (If you earned your designation after September 1, 2019 and elected to go to the Conferment and Symposium in New Orleans, you must pay the regular registration fee for San Diego.)

☐ Includes 2020 ISCEBS membership.

☐ Special Guest Registration

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

☐ CEBS Conferment (Sunday, August 23, 5:00 p.m.)

Yes, I plan to attend the ceremony and reception. Guests/children’s name(s) ____________________________

☐ Sunday Registration

☐ Consulting Practice Owners Workshop

☐ First-Time Attendee Luncheon

Cancellation Policy

A 10% administrative charge 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.

PAYMENT INFORMATION

Make check payable to International Society.

☐ Check # ____________________________ US$ ____________ Exp. date ____________

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www.iscebs.org Secure fax (262) 364-1818 International Society P.O. Box 681092, Chicago, IL 60695-2095

Questions? Email iscebs@iscebs.org, or phone (262) 786-8771.

REGISTRATION/ORDER SUMMARY

Symposium fee US$ ____________
Continuing education service fee (US$25) US$ ____________
Total (U.S. funds) US$ ____________

CONTINUING EDUCATION CREDIT

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

☐ Actuary ☐ Attorney/Lawyer ☐ CFP ☐ CIMA ☐ CPA ☐ Insurance Producer/Agent* ☐ HRCL

☐ 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. Alberta requires the Society to submit sessions for review 15 days prior to the program.

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

HOTEL

☐ US$269 single/double occupancy ☐ No hotel required

Arrival date ____________ Departure date ____________ Special dietary requirements—specify ____________________________

A hotel deposit of one night’s room rate is required. Reservation deadline: July 27, 2020

Please use a credit card to secure your hotel deposit. The hotel accepts: ☐ VISA ☐ MasterCard ☐ Discover ☐ American Express

Credit card # ____________________________ Exp. date ____________

CONTINUING EDUCATION CREDIT

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

☐ Actuary ☐ Attorney/Lawyer ☐ CFP ☐ CIMA ☐ CPA ☐ Insurance Producer/Agent* ☐ HRCL

☐ 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. Alberta requires the Society to submit sessions for review 15 days prior to the program.

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

PAYMENT INFORMATION

Make check payable to International Society.

☐ Check # ____________________________ US$ ____________ Exp. date ____________

Cardholder’s name (print) __________________________________________________________________________
Speakers

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

David Atkinson, Vice President Human Resources Strategy, Atrium Health, Charlotte, North Carolina

Susan Barnhart, Director of Health Analytics and Strategy, State of Indiana, Indianapolis, Indiana

Patricia Beaty, CEBS, Partner, Taft Law, Indianapolis, Indiana

Linda Bellon, CEBS, Service Delivery Manager, Buck, Toronto, Ontario

Rocke Blair, CEBS, Managing Director, Sheridan Road Advisors, a HUB International Company, Cincinnati, Ohio

Scott Borden, Strategic Benefits Advisor, Lever Benefits Group, Kansas City, Missouri

Robert Anthony Brice, CEBS, Senior Managing Consultant, BRG Prism Healthcare Partners, Bluffton, South Carolina

Simon Chan, VP Talent, Academy & Future of Work, Communique, Kitchener, Ontario

Jennie Clarke, Vice President, Associate General Counsel, American Century Investments, Kansas City, Missouri

Adele D'Alessandro, GBA, Employee Benefits Manager, Montefiore St. Luke’s Cornwall, Newburgh, New York

Cindy Davis, Partner, Kutak Rock LLP, Minneapolis, Minnesota

Mary Delaney, President, Vital Incite, Indianapolis, Indiana


John Eshleman, CEBS, Director, Benefits, Memorial Hermann Health System, Houston, Texas

Diane Gallagher, Vice President, Retirement Committee Chair, American Century Investments, Kansas City, Missouri

Mark Galvin, President and CEO, My Medical Shopper, Portsmouth, New Hampshire

Brian Gilmore, Vice President, Lead Benefits Counsel, ABD Financial Services, San Mateo, California

Steven Grieb, CEBS, Director of Regulatory Services, Empower Retirement, Milwaukee, Wisconsin

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

Paul Holmes, Partner, Nixon Peabody LLP, Chicago, Illinois

Mark Jones, Vice President National Sales, BenefitHub, Southport, North Carolina

Rocky Joyner, Senior Vice President, Public Sector Retirement Practice Leader, Segal, Atlanta, Georgia

Stewart Kaplan, CEBS, TSP Training & Liaison Specialist, Federal Reserve Thrift Board, Washington, DC

Kristine Karnath, U.S. Director of Benefits, Moog, East Aurora, New York

James Klein, President, American Benefits Council, Washington, DC

Carin Knoop, Executive Director, Harvard Business School, Cambridge, Massachusetts

Mary Komornicka, CEBS, Attorney, Larkin Hoffman, Minneapolis, Minnesota

Brad Mandacina, CEBS, Vice President, Director, Lockton Companies, Lees Summit, Missouri

Marco Melero, Multicultural Education Strategist, Qualified Plan Advisors, Dallas, Texas

Ruth Marcott, Of Counsel, Kutak Rock LLP, Minneapolis, Minnesota

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

Kelsey Mayo, Partner, Poyner Spruill, Charlotte, North Carolina

Christian Moreno, VP Health Risk Solutions, Lockton, Dallas, Texas


Cheryl Nienhuis, CEBS, Director, Complex Care Program, Mayo Clinic, Rochester, Minnesota

Maureen O’Brien, Vice President, Segal Marco Advisors, Chicago, Illinois

Michelle Oram, CEBS, Product Owner, Guidance & Advice, Manulife, Kitchener, Ontario

Kim Ozubko, Partner, Miller Thomson, Toronto, Ontario

Eric Parmenter, CEBS, Vice President Health Advisory, League, Franklin, Tennessee

Julian Regan, Senior Vice President, Public Sector Market Leader, Segal Marco Advisors, Boston, Massachusetts

Donald Reiman, CEBS, President/Founder, Echelon Group, Boise, Idaho

Marg Romanow, CEBS, Benefits Officer, Saskatchewan Union of Nurses, Regina, Saskatchewan

Maria Sands, CEBS, Senior Manager, Global Pension Delivery, Scotia Bank, Toronto, Ontario

Lisa Schmidt, CEBS, Consultant, Mindful Benefits, Scottsdale, Arizona

Robin Schwartz, Communications Consultant, Foster & Foster, San Luis Obispo, California

David Setzkorn, National Practice Leader, Standard Insurance, Peoria, Arizona

Jeffrey Shamon, Chief Science Officer, Coriell Life Sciences, Philadelphia, Pennsylvania

Jason Sheffield, Director, Willis Towers Watson, La Jolla, California

Alan Spector, Author/Researcher, Retirement Quest, St Louis, Missouri

Jana Steele, Partner, Pensions and Benefits, Osler Hoskin and Harcourt LLP, Toronto, Ontario

Rick Storms, CEBS, Client Services Manager, Alerus, Arden Hills, Minnesota

Amid Timmons, Vice President and Senior Consultant, Segal, Tempe, Arizona

Jack Towarnicky, CEBS, Research, American Retirement Association, Arlington, Virginia

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

Lisa Villalobos, CEBS, Managing Consultant, CrossCountry Consulting, San Francisco, California

Peggy West, CEBS, Director, Compensation & Benefits, Formica Corporation, Cincinnati, Ohio
The Society gratefully acknowledges its 2020 sponsors and their many contributions that enable the Symposium to provide the highest level of educational content and meeting amenities for attendees.

**PLATINUM**
- Fidelity
  - Tuesday Opening Session, Water Bottle/Hydration Station and Monday Refreshments
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- Mercer
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  - www.mercer.com

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  - Welcome Reception
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  - www.benefitadvocates.net
- Mayo Clinic
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  - www.mayoclinic.org

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  - www.aegisrisk.com
- Benefits Advocates, Inc.
  - www.benefitadvocates.net
- Mayo Clinic
  - Notepads
  - www.mayoclinic.org

(As of April 2020)

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