

Vendor# 15583

Return to: HR

GL# 011-013-5503000-15

**LUBBOCK COUNTY  
TRAVEL AUTHORIZATION & PER DIEM REQUEST**

THE DEPARTMENT DIRECTOR IS RESPONSIBLE FOR SECURING ALL SIGNATURES PRIOR TO TRAVEL. AN APPROVED TRAVEL AUTHORIZATION MUST BE SUBMITTED TO THE AUDITOR'S OFFICE ACCORDING TO THE ACCOUNTS PAYABLE PAYMENT SCHEDULE TO RECEIVE A TRAVEL ADVANCE. AGENDAS, BROCHURES, FLYERS, OR OTHER SUPPORTING DOCUMENTS MUST BE ATTACHED.

NAME: Dominguez Rachel DATE: 1/7/2025

Last First

DESTINATION(CITY,STATE): Minneapolis, MN

PURPOSE: ISCEBS Employee Benefits Conference

TRAVEL DATE(S): September 14-17

Per Diem requested by the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

_____ # of Breakfasts	@ \$15.00	per meal	=	\$	<u>0.00</u>
_____ # of Lunches	@ \$16.00	per meal	=	\$	<u>0.00</u>
_____ # of Dinners	@ \$30.00	per meal	=	\$	<u>0.00</u>
<b>Total Advance</b>				=	\$ <u>0.00</u>

Org: \_\_\_\_\_ Object: \_\_\_\_\_

I hereby request authorization to travel outside Lubbock County on official business as detailed above. I have read the Lubbock County Travel Policy and will follow that policy for travel and in making requests for advancement and reimbursement of expenses. I understand that I must submit a travel expense form within ten days of returning from this travel or the full advance will be deducted from my next paycheck.

[Signature]  
EMPLOYEE SIGNATURE

1/9/25  
DATE

I hereby certify the above-requested travel for official Lubbock County business is directly related to this department's operations. There are sufficient unexpended funds in the current budget line item to cover all reimbursable expenses incurred. Agendas, brochures, flyers, and supporting documents are attached and \_\_\_\_\_ meals are included in the registration fee and will not be reimbursed. Please issue a travel expense advance if requested.

Melanie Hall  
DEPARTMENT DIRECTOR

1-9-2025  
DATE

**APPROVAL FROM TWO (2) MEMBERS OF THE COMMISSIONERS' COURT:**

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

NOTE: ALL SIGNATURES ARE REQUIRED FOR TRAVEL AND/OR PER DIEM ADVANCES. FAILURE TO FILL OUT THE FORM CORRECTLY OR PROVIDE PROPER DOCUMENTATION MAY CAUSE A DELAY IN TRAVEL AUTHORIZATION AND PER DIEM ADVANCES.

44TH ANNUAL  
**ISCEBS Employee Benefits**  
*Symposium*

Sunday, September 14 - Wednesday, September 17, 2025  
Minneapolis, MN

**In This Section**

## Schedule

Check out the sessions available to attendees at the Symposium.

 Health

 Retirement

 Canada

 General

Monday, September 16 ↓

**8:00 am - 9:15 am**

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## Generations at Work

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.



**Peter Cappelli, D.Phil.**

Academic Director, CEBS Program, Professor of Management  
The Wharton School of the University of Pennsylvania

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**9:30 am - 10:30 am**



## U.S. Legislative Update

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.



**James Klein**  
President  
American Benefits  
Council

(<https://www.ifebp.org/docs/default-source/pdf/bios/k/klein-james-a.pdf>)

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**9:30 am - 10:30 am**

This session sets the stage for 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.



**Mark Firman**  
Partner  
Stikeman Elliott  
LLP

(<https://www.ifebp.org/docs/default-source/pdf/bios/f/firman-mark-t.pdf>)

**11:00 am - 12:00 pm**



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

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



**Eric Parmenter, CEBS Compliant, M.B.A., Ph.D., ChFC, CLU, LUTCF,  
REBC, RHU, SPHR**

Vice President, Hospitals and Health Systems  
Quantum



Solutions and Strategy  
Vanderbilt University Health Center

11:00 am - 12:00 pm



## Statutory and Regulatory Outlook for Retirement Plans

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



**Steven Grieb, J.D., CEBS**  
**Compliant**

**Senior Compliance  
Counsel  
Gallagher Fiduciary  
Advisors, LLC**

(<https://www.ifebp.org/docs/default-source/pdf/bios/g/grieb-steven-e.pdf>)

11:00 am - 12:00 pm



## Navigating Neurodiversity in the Workplace

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

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



**Olivia West, CEBS**  
Senior Benefits Representative  
Insperity

### Downloads

↓ **03C\_Neurodiversity\_Terms** ([https://www.ifebp.org/docs/default-source/reg\\_24symp/03c\\_neurodiversity\\_terms.pdf](https://www.ifebp.org/docs/default-source/reg_24symp/03c_neurodiversity_terms.pdf))

↓ **03C\_Neuro\_Inclusive\_Checklist** ([https://www.ifebp.org/docs/default-source/reg\\_24symp/03c\\_neuro\\_inclusive\\_checklist.pdf](https://www.ifebp.org/docs/default-source/reg_24symp/03c_neuro_inclusive_checklist.pdf))

**11:00 am - 12:00 pm**



### **Everything Old Is New Again: The Evolution of Distribution**

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 semicaptive, 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

## Takeaways

- Overview of the past 30+ years of employee benefits distribution from both the supplier and advisor perspective
- 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



**Kandrice Cantwell, CEBS  
Compliant**

**Partner, Commercial  
Benefits  
Montridge Advisory  
Group Ltd.**

(<https://www.ifebp.org/docs/default-source/pdf/bios/c/cantwell-kandrice.pdf>)



**Michael McClenahan, GBA**

**Vice President Partner Solutions  
BBD/People Corporation**

**1:30 pm - 2:30 pm**



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

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



**Luke Prettol, CEBS**  
Lead Benefits Strategy Consultant  
AT&T

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**1:30 pm - 2:30 pm**



## **Complying With State Automatic IRA Laws**

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



**Samuel Henson, J.D., CEBS**  
**Compliant, ASPPA-APM**  
Chief Legal Officer  
Creative Planning

(<https://www.ifebp.org/docs/default-source/pdf/bios/h/henson-samuel-a.pdf>)

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**1:30 pm - 2:30 pm**



## **Leave Laws and Benefits**

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

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



**Marilyn  
Monahan**  
Owner  
Monahan Law  
Office

(<https://www.ifebp.org/docs/default-source/pdf/bios/m/monahan-marilyn-a.pdf>)

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**1:30 pm - 2:30 pm**



## **Is Your Workplace Age Friendly? Strategies to Retain the Wisdom of Your Older Workers**

Canada's 2021 census reveals more than one out of every five persons of working age is 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



**Michelle Oram, CEBS Compliant**

Retirement Coach  
Second Life Vision

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**2:45 pm - 3:45 pm**



**Revolutionizing Health Care: Price Transparency, Incentives and Analytics**

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



**Matthew McCormick**

Vice President, Growth Strategy  
TALON

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**2:45 pm - 3:45 pm**



**Participant Advice and Managing Fiduciary Risk**

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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



**Julie Varga**

Vice President, Product and Investment Specialist  
Morningstar Retirement

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**2:45 pm - 3:45 pm**



### Explore Employee Insights: Employee Benefit Attitude Survey Results

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.



**Ronald Krupa, CEBS, CEBS  
Compliant, GPHR**  
Benefits Consultant  
WTW

(<https://www.ifebp.org/docs/default-source/pdf/bios/k/krupa-ron.pdf>)

**4:00 pm - 5:00 pm**



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

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)



**Chelsea Ryckis**  
President  
Ethos Benefits



**Donovan Ryckis**  
CEO  
Ethos Benefits

## ↓ 06C\_ERISA\_Lawsuits\_Are\_Here\_How\_to\_Comply

([https://www.ifebp.org/docs/default-source/reg\\_24symp/06c\\_erisa\\_lawsuits\\_are\\_here\\_how\\_to\\_comply.pdf](https://www.ifebp.org/docs/default-source/reg_24symp/06c_erisa_lawsuits_are_here_how_to_comply.pdf))

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4:00 pm - 5:00 pm



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

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



**Lee Lewis**

Chief Strategy Officer & GM Medical Solutions  
Health Transformation Alliance

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4:00 pm - 5:00 pm



### Have Corporate DB Plans Returned?

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



**Bennett Hadley**  
Actuarial Consultant  
Segal

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**4:00 pm - 5:00 pm**



### **Navigating the New World of Decumulation Options**

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



**Fraser Stark, M.B.A.**  
President, Longevity Retirement Platform  
Purpose Financial

Tuesday, September 17 ↓

**8:00 am - 8:30 am**



## **President's Report**

**8:30 am - 9:30 am**



## **U.S. Legal Update**

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.



**Katherine Hesse, Esq.,**  
**CEBS**  
Partner  
Murphy, Hesse, Toomey &  
Lehane, LLP

(<https://www.ifebp.org/docs/default-source/pdf/bios/h/hesse-katherine-a.pdf>)

**8:30 am - 9:30 am**

## Lives

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 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 investment 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



**Kyra Jones, Ph.D.**

**Chief Design**

**Officer**

**Adapt with Intent,  
Inc.**

(<https://www.ifebp.org/docs/default-source/pdf/bios/j/jones-kyra.pdf>)

**10:00 am - 11:00 am**



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

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.

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.



**Terri-Lynn MacKay, PhD, CPsych**

Mental Health Director

LifeSpeak, Inc.

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**10:00 am - 11:00 am**



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

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)



**Todd Solomon, J.D.**

Partner and Chicago Practice Leader-Employee Benefits and Executive Compensation Group  
McDermott Will & Emery LLP

**10:00 am - 11:00 am**



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

According to the Kaiser Family Foundation, one in four large firms in the US 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



**Suzanne Taranto, EA,  
MAAA**

Principal and  
Consulting Actuary  
Milliman Inc.

(<https://www.ifebp.org/docs/default-source/pdf/bios/t/taranto-suzanne.pdf>)



Principal and Consulting Actuary  
Milliman

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**11:15 am - 12:15 pm**



### **Strategies to Manage High-Cost Claims**

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 and other tools?
- Audit tools to manage claims and billings



**Lisa Hundertmark, MBA, BA, RN**  
AVP Clinical Operations  
Sun Life

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**11:15 am - 12:15 pm**



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

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

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



**Sherida Ferguson, CEBS Compliant**  
Senior Supervision Advisor  
Raymond James

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**11:15 am - 12:15 pm**



### **Transform Employee Benefits for Better Satisfaction and Cost-Effectiveness**

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.



**Dana Baker, M.B.A.**  
Senior Director, Complex  
Care Program  
Mayo Clinic

(<https://www.ifebp.org/docs/default-source/pdf/bios/b/baker-dana.pdf>)



**Brent Westra, M.B.A.**  
Director, Complex Care Program  
Mayo Clinic

## Downloads

↓ **10C\_Transform\_Employee\_Benefits\_for\_Better\_Satisfaction\_and\_Cost\_Effe**  
([https://www.ifebp.org/docs/default-source/reg\\_24symp/10c\\_transform\\_employee\\_benefits\\_for\\_better\\_satisfaction\\_and\\_cost\\_](https://www.ifebp.org/docs/default-source/reg_24symp/10c_transform_employee_benefits_for_better_satisfaction_and_cost_))

11:15 am - 12:15 pm



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

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



**Peter Graham, CEBS**  
Consultant, Workplace Retirement Plans  
TwinRock Financial

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**1:30 pm - 2:30 pm**



## **Conducting a Self-Audit of Your Health and Welfare Plan**

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



**Rory Akers, J.D.**  
Vice President, Senior ERISA  
Compliance Attorney, Associate  
Director  
Lockton

(<https://www.ifebp.org/docs/default-source/pdf/bios/a/akers-rory-kane.pdf>)

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**1:30 pm - 2:30 pm**



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

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

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 it's changing
- Fiduciary considerations in deciding whether to offer lifetime income options and in what form(s)



**Robert Massa, CEBS Compliant,  
AIF, ChFC, CPFA, CHSA, NQPC**  
Managing Director  
Qualified Plan Advisors

(<https://www.ifebp.org/docs/default-source/pdf/bios/m/massa-robert.pdf>)



**Michael Smoots**  
ERISA Counsel  
Qualified Plan  
Advisors

(<https://www.ifebp.org/docs/default-source/pdf/bios/s/smoots-michael.pdf>)

**1:30 pm - 2:30 pm**



### **Practical Application of a Four-Day Workweek**

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.



**Laura Earley, CEBS, CEBS  
Compliant**

**Employee Benefits Department  
Manager – Colorado  
AssuredPartners**

(<https://www.ifebp.org/docs/default-source/pdf/bios/e/earley-laura.pdf>)

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**1:30 pm - 2:30 pm**



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

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



**Karen Tyrell**

**Dementia Consultant & Educator  
Personalized Dementia Solutions Inc**

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**2:45 pm - 3:45 pm**

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## Programs

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



**Steven Vilella, CEBS**

Vice President and Senior Health Consultant  
Segal

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**2:45 pm - 3:45 pm**



## Unpacking the New Long-Term Part-Time Employees Rules

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



**Stephen Forbes, J.D.**  
ERISA Attorney and Educator

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**2:45 pm - 3:45 pm**



## **The Top Ten Health Benefit Trends of 2024 - Insights From the Employee Benefits Survey**

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



**Justin Held, CEBS Compliant**  
Associate Director, Research &  
Education  
International Foundation of  
Employee Benefit Plans

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**2:45 pm - 3:45 pm**



## **OpenAI Case Studies for Administrators**

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

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## 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.



**Nicholas Hsu, CEBS**  
Vice President, Business Intelligence  
GroupHEALTH Benefit Solutions



**Blake Rowe-Sleeman**  
Manager, Customer Analytics  
GroupHEALTH Benefit Solutions

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**4:00 pm - 5:00 pm**



## **Navigating Change Within the PBM Landscape: What Does It All Mean For Benefits?**

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 can save money?
- How to evaluate a PBM: What are the most critical metrics to avoid disruption



**Ryan Schmidt**

Associate Director, Business Insights  
Navitus Health Solutions



**Tom Traylor**

Market Vice President  
Navitus Health Solutions

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**4:00 pm - 5:00 pm**



**U.S. Legal Update Follow Up**

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.



**Katherine Hesse, Esq.,**

**CEBS**

Partner

Murphy, Hesse, Toomey &  
Lehane, LLP

(<https://www.ifebp.org/docs/default-source/pdf/bios/h/hesse-katherine-a.pdf>)

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**4:00 pm - 5:00 pm**



**Let's Talk Financial Wellness**

Open to all attendees.

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

CE credit is not available for these discussions.  
CEBS Compliance credit is available.



**Lisa Kaiser, CEBS, CEBS Compliant**  
Fund Administrator  
Plumbers & Pipefitters Local 189,  
Fund Administration Office

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**4:00 pm - 5:00 pm**



## Let's Talk Benefits Challenges for Plan Sponsors

Open to Plan Sponsors.

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.



**Barbara Koehrer, CEBS,**  
**M.B.A.**  
Total Rewards  
Communications Manager  
H-E-B

(<https://www.ifebp.org/docs/default-source/pdf/bios/k/koehrer-barbara.pdf>)

**4:00 pm - 5:00 pm**



## Let's Talk Canadian Benefits

Open to all attendees.

discussion.

CE credit is not available for these discussions.

CEBS Compliance credit is available.

**Joanna Gomes, CEBS**

Sr. Manager, Total Rewards

Grupo Bimbo

Wednesday, September 18 ↓

**8:00 am - 9:00 am**



**Keynote: Driving Diversity, Equity, Inclusion and Belonging With Employee Benefits**

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.



**Patricia Jesperson**

Chief Curiosity Officer

EmployeeEXP

**9:30 am - 10:30 am**



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 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



**Zack Papalia**

Senior Population Health & Well-being Consultant  
Brown & Brown

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**9:30 am - 10:30 am**



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

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 analyze 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.

- 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



**Daniel Aronowitz**  
President  
Euclid Fiduciary

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**9:30 am - 10:30 am**



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

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

### **Amie Smith-Murata**

Senior Principal Communications Consultant  
Mercer



Director, Talent PMO  
NRG Energy

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**9:30 am - 10:30 am**



### **DEIB Design of Canadian Benefit Programs**

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



**Cindy Hay, CEBS**  
National Vice President  
People Corporation

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**10:45 am - 11:45 am**



### **Bridging the Gap Between Good Intentions and Healthy Behaviors**

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

nontheoretical workplaces. This presentation offers a grounding in the behavioral science as well as case studies applying these principles to traditional, hybrid and multi-site 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



**Monica Reinagel, MS, LD/N, CNS**

Principal

Wellness Works Here

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**10:45 am - 11:45 am**



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

Benefits professionals have conquered COVID, the Great Resignation and the transition to remote work. Did these events leave any “marks” on companies’ retirement plan? 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



**Crystal Coleman, CEBS**

Principal

CliftonLarsonAllen LLP

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**10:45 am - 11:45 am**



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

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 Health<sup>SM</sup> 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



**Sarah Haflett**

Vice President, Health Care Thought Leadership and Research  
Fidelity Health

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**12:00 pm - 1:00 pm**

## Sweeping changes in guidance – 2023 PARITY RULE

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



**Elena Lynett, J.D.**  
Senior Vice President,  
Health Compliance  
Segal

(<https://www.ifebp.org/docs/default-source/pdf/bios/l/lynett-elena.pdf>)

**12:00 pm - 1:00 pm**



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

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.

- 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”?
- Plan sponsors and workers can lower current expenses and save for retirement by using the 401(k) and HSA in tandem.



**Jack Towarnicky, CEBS**  
of Counsel  
Koehler Fitzgerald LLC

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**12:00 pm - 1:00 pm**



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

Interest in weight-loss drugs is impacting plans across the country. While the jury is still out 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, safety, and 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



**Catalina  
Gorla**  
CEO  
TruDataRx

(<https://www.ifebp.org/docs/default-source/pdf/bios/g/gorla-catalina.pdf>)

12:00 pm - 1:00 pm



## Proactive Measures for Effective Cybersecurity

Given how much sensitive data is at risk, it's clear that no organization is immune to a cyber attack. 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



**Cristelle Sary**  
Managing Partner  
Messier Sary &  
Consultants

(<https://www.ifebp.org/docs/default-source/pdf/bios/s/sary-cristelle.pdf>)

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