

37TH ANNUAL ISCEBS
Employee Benefits

Symposium

August 26-29, 2018 | Boston, Massachusetts

 #18Symp



CEBS® graduates: Earn up to 19 CEBS continuing professional education (CPE) credits at the Symposium!

**Final
Program
Lineup**



Register by July 13 and Save!

PARTNERS IN EDUCATIONAL EXCELLENCE



International Society
of Certified Employee Benefit Specialists

International Foundation
OF EMPLOYEE BENEFIT PLANS



Who Attends

The Symposium is one of the largest gatherings of credentialed benefit 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 benefit space.

Registration Is Open To:

- CEBS, GBA, RPA and CMS designees
- CEBS participants who have completed one or more exams
- International Foundation corporate members
- Professionals working in the employee benefits space

Make Your “Case”

Getting support to attend a conference can be a challenge. Visit www.iscebs.org/toolkit to help make your case for Symposium attendance. You’ll get tips on maximizing the educational value both during and after the conference, as well as cost-effective travel expense strategies.



REGISTER NOW!

Use the form on page 22, visit www.iscebs.org or call (262) 786-8771.

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



This program qualifies for up to 19 CEBS continuing professional education (CPE) credits. Visit www.cebscpe.org for more information.

Continuing Education Credit

Maximize your time away! Attendance can satisfy professional education requirements in many states and provinces for a variety of professions—see page 17 for additional information.

Why Attend?

The Symposium is the trifecta of learning, networking and continuing education credit.

With strong education and networking opportunities, the Symposium is your secret superpower to learning more, doing more and moving forward in your career. The Symposium is known throughout the industry for deep-diving, solution-oriented sessions, led by established experts and attended by experienced professionals across the country and industry, eager to network, connect and learn.

You Belong at the Symposium!



**Lisa L. Kaiser, CEBS
ISCEBS Fellow,
CPE-Compliant**
2018 President
International Society of
Certified Employee
Benefit Specialists
Fund Administrator
Plumbers & Pipefitters
Local 189
Columbus, Ohio



**Jill E. Mongelluzzo,
GBA**
*2018 Corporate
Board Chair*
International Foundation
of Employee
Benefit Plans
Director,
Benefits Strategy
National Grid
Brooklyn, New York

When you choose an educational event, you expect information and ideas that address your solutions, and the Symposium delivers. Our content is vetted and the agenda is crafted on 36 years of attendee feedback on what’s important to benefits professionals like you.

What can you expect from the Symposium? Top-notch education sessions and networking opportunities. Some of the 2017 attendees said it best:

Education

“Great new ideas and actionable items to take back to the office.”

“The variety and scope of sessions offered and the ability to create your own ‘track’ are outstanding.”

“This conference enhances and maintains my lifetime knowledge base, which is important to my credibility as a career benefit professional. I learn new things every year.”

“The educational content is presented by leaders in the benefits field with real-life experience and applications.”

Networking

“I value the personal connection and being surrounded by people who truly understand what I do.”

“The networking encourages me to be more active in my local community and inspires me to lead others in benefits.”

“This is the place to be if you want to be a benefits rock star and network with the best people in the business.”

No matter your specialty, you belong at the Symposium

Captivating keynotes, followed by focused content across four specialty tracks means you can count on the Symposium to hit the mark, no matter where you are in your career. You'll find edgy topics, timely and actionable takeaways in a variety of formats, including solution-oriented sessions, case studies and discussion groups.

If you work in U.S. health benefits, you're focused on holding the line on costs, improving outcomes and keeping your plan in compliance. The health track brings you sessions on ACA compliance, prescription drug plan strategies, wellness and more.

If you work in U.S. retirement benefits, you want your participants to prepare for a comfortable retirement, while keeping an eye on the many moving targets of compliance and best practices. The retirement track brings you sessions on plan corrections, financial wellness, socially responsible investing and more.

If you specialize in Canadian benefits, you can count on this track to deliver the latest in group and pension topics. The latest drug plan strategies, retirement readiness, medical marijuana and disability management await you.

If you are a generalist, or looking for more strategic topics, the general track is where you'll find topics like the impact of tax reform, tips to address the opioid addiction crisis, participant communication, disaster preparedness, paid family leave, cyber-security, LGBT benefits and student loan assistance benefits.

Read on to see what awaits you in Boston, then use the registration form on page 22 or at www.iscebs.org to secure your spot at this industry-leading conference.

MONDAY, AUGUST 27

	HEALTH CARE	RETIREMENT	GENERAL	CANADIAN
8:00-9:15 a.m.	Welcome and Keynote: Blockchain Technology for Employee Benefits			
9:30-10:30 a.m.	U.S. Legislative Update			Canada Legal/Legislative Update
11:00 a.m.-12:00 noon	How to Respond to IRS Penalty Letter 226J <ul style="list-style-type: none"> How to prepare for Letter 226J How to complete and submit Forms 14764 and 14765 Understand the IRS process and what documentation you need 	Benefits Drive Business Strategy <ul style="list-style-type: none"> Learn to work with finance to drive superior results for the organization Use data, analytics and insights to show senior management efficient ways to spend budget for improved ROI Improve the income statement and deleverage the balance sheet by leveraging proper benefit design and funding 	Tax Reform Impact on Employee Benefits and Compensation Programs <ul style="list-style-type: none"> Understand what programs are impacted by the Tax Cuts and Jobs Act of 2017 Learn about options for each type of program Have a list of questions to apply to each impacted program to get them into compliance 	Future of Health Care <ul style="list-style-type: none"> Current trends impacting benefit plan design, delivery, funding Predictions on how benefit plan design, delivery and funding will change Be prepared for the effect of these profound changes
12:00 noon-1:30 p.m.	Lunch and Roundtable Discussions			
1:30-2:30 p.m.	Arriving Now—Rare Disease Therapies \$500,000 and Higher: Plan Sponsors Take Warning! <ul style="list-style-type: none"> Financial severity of these claimants, objectives driving prices and lack of effective PPO pricing Understanding risk management approaches, including medical stop-loss, even for plan sponsors traditionally not covered Potential pitfalls in securing stop-loss coverage 	Operational Risk: Ensuring That the Achilles' Heel of Retirement Plans Is on Good Footing <ul style="list-style-type: none"> Governance structure to assign risk management roles and reporting requirements Best practices for operational audits and risk assessments Develop key performance and risk measures across plan functions and examples of plan failures 	Predicting and Disrupting the Opioid Addiction Cycle <ul style="list-style-type: none"> Measurable results are achievable A holistic approach is necessary for change to be sustainable Be proactive and willing to disrupt the current status quo 	Making DC Great Again <ul style="list-style-type: none"> What isn't working in DC What our goals should be How we can get there
2:45-3:45 p.m.	Five Things to Ask Your Health Plan That You're Not Already <ul style="list-style-type: none"> How the employer's relationship as health plan customer is a potent asset Specific, critical topics to ask your health plan about trends today How to assess whether health plans are delivering the right reporting for those topics 	Financial Wellness Leadership: A Tale of Ostriches, Warthogs and Giraffes <ul style="list-style-type: none"> Increase the ROI of your employee benefits package Create effective financial wellness programming that employees want to attend—and will take home to their family Find tips and tools to reach employees in every age group in your workplace 	The Blueprint for Successful Diabetes Management <ul style="list-style-type: none"> Intensive diabetes management is needed; how to prevent complications and ensure member adherence Addressing prediabetes with targeted programs; at-risk coaching and the Diabetes Prevention Program Programs in action; hear real stories of the impact of both diabetes management programs and early intervention programs 	
4:00-5:00 p.m.	Your Future: Consolidated Analytics <ul style="list-style-type: none"> Consolidated analytics goes beyond current analytic tools A holistic approach to care requires consideration of all insurance and care providers How consolidated analytics can transform your risk management strategy 	Target-Date Funds: More Than Meets the Eye <ul style="list-style-type: none"> How TDFs continue to grow and evolve Criteria for differentiating TDFs and documenting your evaluation DOL guidance on selecting and reviewing TDFs 	Reaching Your Participants: Making the Case Against Technology <ul style="list-style-type: none"> Participants are more disconnected than we think given that "everyone" has a smartphone Ways you can work with vendors/recordkeepers to better reach your participants Ideas to work with C-suite, vendors, etc., to engage more participants in your plans 	The Medicalization of Unhappiness <ul style="list-style-type: none"> Are there better strategies for care? Where do therapy and wellness professionals fit in? Other options and what the statistics say

TUESDAY, AUGUST 28

	HEALTH CARE	RETIREMENT	GENERAL	CANADIAN
7:45-8:30 a.m.	Hall of Fame Award and President's Report			
8:30-9:30 a.m.	U.S. Legal Update			Benefits Benchmarking Statistics, Insights and Strategies <ul style="list-style-type: none"> Compare your organization's benefits offerings to other employers' Apply survey findings to your organization to improve benefits and reward decision making Information to provide human resources and rewards leadership within your organization
10:00-11:00 a.m.	Go All the Way With HSA! <ul style="list-style-type: none"> How the HSA triple-tax-advantaged structure can be used to maximize savings A road map for the common questions that arise from complex HSA rules Where HSAs are headed, including proposed and likely enhancements in future legislation 	IRS Outlook for Retirement Plans <ul style="list-style-type: none"> How the IRS is communicating new guidance on issues to retirement plan sponsors and administrators Recent retirement plan guidance issued and what could be coming in the future Tips to navigate the wealth of information on the IRS website 	Helping Your Working Seniors Navigate Medicare—What Benefit Pros Need to Know <ul style="list-style-type: none"> What is Medicare and what does it pay for? When are employees required to enroll in Medicare and when should they wait? Ten tips to help working seniors navigate Medicare 	Disability Management Audit <ul style="list-style-type: none"> Communication is key for successful delivery Review manual processes to improve service delivery and automated processes for efficiency and effectiveness Good governance and best practices are important to achieve positive, sustainable results
11:15 a.m.-12:15 p.m.	HRAs: The Most Pliable Pretax Program With Your Plan Document <ul style="list-style-type: none"> Understanding the power of the HRA What to consider when analyzing HRA options Questions to ask and answer when setting HRA plan design 	Operating Your Plan in Compliance With Your Plan Document <ul style="list-style-type: none"> Most common operation errors for retirement plans How to detect and correct operational errors How to correct compliance issues in plan documents and maintain compliance with your documents 	Paid Family Leave—Navigating a Complicated (and Changing) Landscape <ul style="list-style-type: none"> An overview of various leaves that an employee can experience Employer's responsibilities and best practices Solutions and resources for multistate employers to manage these various leaves 	The Legalization of Marijuana and Its Effect on Health and Welfare Plans <ul style="list-style-type: none"> The law as it relates to medical marijuana Plan sponsor's obligations to beneficiaries who have a notice Privacy and human rights law as it relates to addiction to marijuana
12:15-1:30 p.m.	Lunch and Fellowship Recognition			
1:30-2:30 p.m.	Beyond Wellness: A New Paradigm in Engagement Tied to Business Results <ul style="list-style-type: none"> How increasing employee engagement and well-being drives revenue, turnover and productivity The eight primary drivers of employee well-being and how to activate them How to empirically tie well-being to business results 	Sustainable, Responsible and Impact Investing <ul style="list-style-type: none"> SRI investing is a large and rapidly growing field DOL has opened the doors to qualified plan sponsors to include ESG investment strategies Investors do not sacrifice returns by investing in ESG strategies 	The Forgotten "T" in LGBT Benefits: Legal and Practical Issues to Consider in Expanding Benefits Coverage to Transgender Employees <ul style="list-style-type: none"> Overview of legal requirements, including discrimination laws and ACA Section 1557 Tax and administrative implications of offering fully inclusive health coverage, including "cosmetic" procedures Impact of "bathroom laws" and what types of laws and challenges may be coming 	Trends in Medication Management <ul style="list-style-type: none"> Updates on major issues Current impact on benefit plans Future impact on benefit plans
2:45-3:45 p.m.	J-Codes: Your Plan's Biggest Enemy <ul style="list-style-type: none"> What J-Codes are, how they differ from pharmacy claims and how plans bill for them How providers negotiate reimbursements through the medical benefit and how it differs from the pharmacy benefit The role of channel management, site of care, rebates, manufacturer assistance programs and others 	Nonqualified Executive Compensation Plans: Overview and Best Practices <ul style="list-style-type: none"> Determine when nonqualified arrangements are useful Design features of the most common types of nonqualified plans Trends and best practices 	Cybersecurity and Employee Benefits: Beyond Checking the Box <ul style="list-style-type: none"> Establish a cybersecurity framework to better protect your data Understand your potential fiduciary responsibilities to protect benefits data Engage your vendors in an in-depth assessment of their cybersecurity protections 	Capital Accumulation Plans: The Past, Present and Future <ul style="list-style-type: none"> An understanding of the legislation impacting Capital Accumulation Plans The growth in the area of these programs and the impact of the newer PRPP/VRSP The opportunity not only to improve the outcome for employees but to reduce sponsor costs and fiduciary duties
4:00-5:00 p.m.	The Ins and Outs of Providing Medical Coverage to a Globally Mobile Workforce <ul style="list-style-type: none"> Coordinating global medical benefits with other travel programs to avoid coverage gaps and overlaps Unique features of global medical plans Plan design and financing strategies to control costs 	Ethical Challenges in Health Care, Medical Plans and Retirement Plans <ul style="list-style-type: none"> Ethical actions are good for business Ethical situations arise on a regular basis, and our choices of actions can change depending on the situation Ethical actions are more than just intuitive and can be learned and developed 	U.S. Legal Update: Followup and Discussion <p>Let's Talk Health Care Benefits</p> <p>Let's Talk Retirement Benefits</p> <p>Let's Talk Multiemployer Benefits</p> <p>Let's Talk Benefit Challenges (for plan sponsors)</p> <p><i>Continuing education credit is not available for the "Let's Talk" sessions.</i></p>	Let's Talk Canadian Benefits

WEDNESDAY, AUGUST 29

	HEALTH CARE	RETIREMENT	GENERAL	CANADIAN
8:00-9:00 a.m.	Keynote: Pharmacogenetics and the Value of Personalized Medication Management			
9:30-10:30 a.m.	Why Workplace Health Is as Important as PE, Recess and School Lunch <ul style="list-style-type: none"> Implications of providing health literacy and a culture of health at work Understanding the landscape of workplaces in targeting behavior and accessing health care Learn some practical places to start 	Understanding the Retirement Planning Needs of Boomer Women and Hourly Wage Earners <ul style="list-style-type: none"> The demographic makeup and unique needs of Boomer women What makes an hourly workforce unique How employers and service providers can best support the retirement planning and transition process 	How to Uncover Symptoms of Sexual Harassment in Your Organization <ul style="list-style-type: none"> Education on the full spectrum of sexual harassment Best practices from leading companies to mitigate risk Assessment tools to uncover symptoms of sexual harassment in your organization 	
10:45-11:45 a.m.	Fraud in Employee Benefit Plans and Health Care Exchanges <ul style="list-style-type: none"> Where fraud occurs in benefit plans and exchanges Financial impact of fraud How to spot fraud, and remedies when fraud is discovered 	Best Practices in Reviewing Annual Retirement Plan Financial Statements and Forms 5500 <ul style="list-style-type: none"> Review financial statements for accuracy and completeness using reporting packages and a disclosure checklist Understand the complexities of investment arrangements and unique financial reporting requirements for each Understand upcoming changes to the auditor's report and proposed revisions to Form 5500 	Disaster Preparedness for Benefits and HR <ul style="list-style-type: none"> An overview of disaster preparedness Compliance with ERISA, the IRC and others during and after a disaster Use employer plans effectively to assist employees after a disaster and in the return to work 	Sustainability Doesn't Equal Adequacy <ul style="list-style-type: none"> Sustainability does not necessarily mean adequacy Plan sponsors should decide whether their assistance is limited to the accumulation phase or will extend to decumulation All employees face retirement income adequacy questions and require a comprehensive plan
12:00 noon-1:00 p.m.	Six-Year Journey Reaps Decline in Medical Spend <ul style="list-style-type: none"> Use medical risk data analytics to improve design, employee health and health care spend management How to provide qualitative and quantitative data to illustrate program goals to the C-Suite How to perform a cost/benefit analysis on wellness projects using claim and biometric risk data 	A Plan Fiduciary's Best Practices to Avoid 401(k) and 403(b) Lawsuits <ul style="list-style-type: none"> Best practices for managing a savings plan investment committee Commonalities of recent lawsuits and how committees can insulate themselves Unique challenges of managing a plan that includes company stock 	Designing and Implementing a Student Loan Assistance Benefit <ul style="list-style-type: none"> How effective programs can be structured The key components of an effective implementation How to dovetail it with existing financial wellness programs 	So What? Translating Data and Jargon Into Action <ul style="list-style-type: none"> Identifying important information in benefit plan data How to share data with other decision makers in the organization Considerations for determining strategic actions based on plan data

SUNDAY, AUGUST 26

5:00-7:00 p.m.

CEBS Conferment Ceremony and Reception

(See page 18 for details)

MONDAY, AUGUST 27

8:00 a.m.

Welcome

8:15-9:15 a.m.

Keynote—Blockchain Technology for Employee Benefits

Speaker: **Peter L. Miller**, President and CEO, The Institutes, Malvern, Pennsylvania

Blockchain is a growing technology that has the power to simplify and secure the way transactions are processed. It holds significant potential for the benefits and insurance industry, by streamlining payments, premiums and claims and reducing fraud through a centralized recording of claims. Hear how this technology is being used by a leader in the insurance industry and its potential for employee benefits.

9:30-10:30 a.m.

Concurrent Sessions

U.S. Legislative Update

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

With the forthcoming midterm election as a backdrop, this perennially favorite session provides an insightful, thorough and memorable assessment of the legislative landscape, its effect on the health and retirement policy agenda, and how benefit professionals can prepare.

Canada Legal/Legislative Update

Speaker: **Lisa Chamzuk**, Partner, Lawson Lundell, Vancouver, British Columbia

This session kicks off 2½ days of Canadian content with an overview and analysis of recent and forthcoming legislative and regulatory activity and legal cases at the provincial and federal levels and what you need to know about their potential impact on group, retirement and other benefit issues in Canada.

“I love coming to the Symposium; it’s invigorating, educational and I love meeting with people who speak my language.”

Sheree Hipwell, CEBS
Director, Human Resources
SEFCU, Albany, New York

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

MONDAY, AUGUST 27 (CONT.)

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

Concurrent Sessions

H How to Respond to IRS Penalty Letter 226J

Speaker: **Lisa C. Allen**, Vice President Regulatory Affairs, Relph Benefit Advisors, Fairport, New York

IRS Penalty Letter 226J will be arriving at your doorstep, if it hasn’t already! How an employer responds could lead to a notice and demand for payment (Notice CP220J). There is no cap on the Employer Shared Responsibility Payment so it is critical to respond accurately and within the 30-day time frame. This session will review the 2015 Employer Shared Responsibility penalties, minimum essential coverage percentage, minimum value percentage and safe harbor review.

Takeaways

- How to prepare for Letter 226J
- How to complete and submit Forms 14764 and 14765
- Understand the IRS process and what documentation you need

R Benefits Drive Business Strategy

Speaker: **Rocke Blair, CEBS**, President, Fiduciary Analytics, West Chester, Ohio

Learn a unique process to measure retirement readiness at the employer level to ensure participants “off-board” on time on their terms. Retirement plan professionals will come away with an understanding of how to influence organizational strategy by using data, analytics and insights to optimize organizational wage and benefit spend. This will drive a customization of retirement plans and other benefit programs to fit the needs of their employees and improve the organization’s income statement and balance sheet.

Takeaways

- Learn to work with finance to drive superior results for the organization
- Use data, analytics and insights to show senior management efficient ways to spend budget for improved ROI
- Improve the income statement and deleverage the balance sheet by leveraging proper benefit design and funding

G Tax Reform Impact on Employee Benefits and Compensation Programs

Speakers: **Ron Krupa, CEBS**, Senior Manager, Indirect Tax, EY, Bradenton, Florida

Alan Ellenby, Executive Director, Tax Services, EY, Chicago, Illinois

With the passage of the Tax Cuts and Jobs Act of 2017, changes will be felt across entire employer organizations, including benefits professionals. The legislation includes changes to the taxation of executive compensation and employee benefits for large, publicly traded businesses and for privately held businesses. Many of these changes went into effect January 1, 2018, giving companies very limited time to consider and adopt the changes.

Takeaways

- Understand what programs are impacted by the Tax Cuts and Jobs Act of 2017
- Learn about options for each type of program
- Have a list of questions to apply to each impacted program to get them into compliance

Monday

MONDAY, AUGUST 27 (CONT.)

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

Concurrent Sessions (cont.)

C Future of Health Care

Speaker: **Brian Lindenberg**, Senior Partner, Mercer, Calgary, Alberta

The health care landscape is embarking on fundamental transformation. With five generations in the workforce, an aging population, rising costs and changing individual needs/wants/expectations, the current environment is complex and diverse. Layer on top of this unprecedented innovation in digital health, pharmacogenetics, personalized medicine, data analytics—How we access benefits, how we take personal ownership for health and well-being, and how we make decisions will change dramatically. This session will highlight the fundamental trends shaping benefits today and predict how our world will change in the future.

Takeaways

- Current trends impacting benefit plan design, delivery, funding
- Predictions on how benefit plan design, delivery and funding will change
- Be prepared for the effect of these profound changes

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

Lunch and Roundtable Discussions

See page 7 and 18 for details.

1:30-2:30 p.m.

Concurrent Sessions

H Arriving Now—Rare Disease Therapies \$500,000 and Higher: Plan Sponsors Take Warning!

Speaker: **Ryan Siemers, CEBS**, Principal, Aegis Risk LLC, Alexandria, Virginia

With the removal of annual and lifetime dollar limits under ACA, life-preserving therapies for rare disease not previously treatable or financially viable can carry six- and seven-figure annual costs. Their rarity stymies purchasing programs, effective PPO discounts and wellness programs. The financial risks to health plan sponsors, particularly those that self-insure, are significant. If it is an ongoing annual therapy, an unreserved future liability can be several millions of dollars. Risk management in the form of stop-loss is being tested as never before and is increasingly applicable to plan sponsors of all sizes.

Takeaways

- Financial severity of these claimants, objectives driving prices and lack of effective PPO pricing
- Understanding risk management approaches, including medical stop-loss, even for plan sponsors traditionally not covered
- Potential pitfalls in securing stop-loss coverage

MONDAY, AUGUST 27 (CONT.)

1:30-2:30 p.m.

Concurrent Sessions (cont.)

R Operational Risk: Ensuring That the Achilles' Heel of Retirement Plans Is on Good Footing

Speaker: **Sean Mahon, CEBS**, Lead Senior Consultant, Administration Consulting, Sibson Consulting, Lawrenceville, New Jersey

Operational risk is defined as any of the specific risks associated with operating a retirement plan, such as vendor and/or staff errors, systems failures, criminal activities and/or fraud, as well as other disruptions of business processes. Plan sponsors, their staff and chosen service providers must maintain a framework to minimize the probability and severity of loss related to operational-risk events. Learn how a proper framework allows plan sponsors to reduce the probability of operational failures, as well as mitigate the severity of the impact of such failures if they do occur.

Takeaways

- Governance structure to assign risk management roles and reporting requirements
- Best practices for operational audits and risk assessments
- Develop key performance and risk measures across plan functions and examples of plan failures

G Predicting and Disrupting the Opioid Addiction Cycle

Speakers: **Ted Borgstadt**, CEO, TrestleTree, Fayetteville, Arkansas

Julia Nicholson, Principal, JN Consulting, Folsom, California

The session will provide the latest research data on the opioid crisis and on the multilayered impact of opioids on society; identify and discuss the main factors of the problem; identify the current “solutions” being used and the pros/cons of each; and present new strategies that disrupt the addiction cycle before it begins, leveraging a validated opioid risk prediction tool, an effective behavior change model and innovative partnerships with physicians and pharmacists leading to successful behavior change.

Takeaways

- Measurable results are achievable
- A holistic approach is necessary for change to be sustainable
- Be proactive and willing to disrupt the current status quo



H Health

R Retirement

G General

C Canadian

Symposium

MONDAY, AUGUST 27 (CONT.)

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

C Making DC Great Again

Speaker: **Joseph Nunes**, President, Actuarial Solutions Inc., Windsor, Ontario

DC plans have moved from single investment platforms to multi-manager multi-investment options, with decision making transferred to the individual plan members. Some plans provide members with advice, others only education. Unfortunately, DC plans are not having the success expected of them, and plan members are not achieving an adequate level of savings. Come away with what to do next with investments, fees, plan design and member engagement, and decumulation to ensure a bright future for DC plans.

Takeaways

- What isn't working in DC
- What our goals should be
- How we can get there

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

H Five Things to Ask Your Health Plan That You're Not Already

Speaker: **Ryan Olmstead**, Director of Member Services, Catalyst for Payment Reform, Berkeley, California

As rising health care costs continue to eat into bottom lines, employers can take an active role and expect their health plans to be progressive, accountable and transparent. Is your health plan reporting on the right measures when it comes to the performance of their ACOs? What measures should an employer request from a carrier to meaningfully assess mental health access and quality? What does an employer need to know about health plan's coverage policies on genetic testing and screening and the risks and opportunities associated with these benefits?

Takeaways

- How the employer's relationship as health plan customer is a potent asset
- Specific, critical topics to ask your health plan about trends today
- How to assess whether health plans are delivering the right reporting for those topics

MONDAY, AUGUST 27 (CONT.)

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

R Financial Wellness Leadership: A Tale of Ostriches, Warthogs and Giraffes

Speakers: **Kathy Krogmeier, CEBS**, Wellness Events Coordinator, Legacy Financial Group, Urbandale, Iowa

Joanne Kuster, Entrepreneur, Financial Educator, DynaMindsPublishing.com, Johnston, Iowa

Dozens of studies verify that financial stress is on the rise and that employees need help to build personal finance skills. Learn what it takes to create cost-efficient programming that really engages employees, helping them take control of their financial futures and lower their financial stress. Delve into the interplay between early financial wellness and retirement readiness to see where you can make the most of improvements to take employees to the next level. Get trending program ideas that work, no matter the size of your organization, and learn how others measure the success of their workplace initiatives.

Takeaways

- Increase the ROI of your employee benefits package
- Create effective financial wellness programming that employees want to attend—and will take home to their family
- Find tips and tools to reach employees in every age group in your workplace

G C The Blueprint for Successful Diabetes Management

Speaker: **Paul Mulhausen, M.D.**, Chief Medical Officer, Telligen, West Des Moines, Iowa

In this session we will explore the diabetes epidemic with research findings, statistics and future projections, focusing on diabetes management (DM) programs as well as early intervention programs for those in a prediabetic state.

Takeaways

- Intensive diabetes management is needed; how to prevent complications and ensure member adherence
- Addressing prediabetes with targeted programs; at-risk coaching and the Diabetes Prevention Program
- Programs in action; hear real stories of the impact of both diabetes management programs and early intervention programs

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

General Topics

- Benefits communication
- Data analytics
- Fiduciary responsibility
- Global benefits
- Health care costs and quality
- Medical marijuana
- Retiree benefits
- Telemedicine
- Vendor relationships
- Workforce and technology

U.S. Topics

- ACA reporting and compliance
- Retirement plan management
- HSAs and HRAs
- Paid family leave

Canada Topics

- CAP
- Disability management
- Pension design/governance
- Pharmacy/specialty drugs

Monday

MONDAY, AUGUST 27 (CONT.)

4:00-5:00 p.m.

Concurrent Sessions

H Your Future: Consolidated Analytics

Speaker: **Gerald Frye**, CEO, The Benefit Services Group, Inc., Pewaukee, Wisconsin

Do you have the tools to use data in a comprehensive, strategic way? Data analytics must expand to encompass not only siloed health plan data, but also workers' compensation, dental and disability data. Analyzing this data will yield an entirely new way of coordinating care and improving outcomes. Consolidated analytics creates a holistic, member-centric view across all insurance payers and all delivery of care. This presentation will delve into how to coordinate workers' compensation and ancillary benefits data with health plan analytics to present a vision of what your future can be.

Takeaways

- Consolidated analytics goes beyond current analytic tools
- A holistic approach to care requires consideration of all insurance and care providers
- How consolidated analytics can transform your risk management strategy

R Target-Date Funds: More Than Meets the Eye

Speaker: **Debra Rosenberg, CEBS**, Director of Retirement Plan Consulting, Stiles Financial Services, Inc., Edina, Minnesota

Target-date funds (TDFs) are now the most widely used defined contribution investment and by far the most common default investment. Hear the latest on best practices and fiduciary considerations for evaluating the range of available funds, advances in design, pricing differences, and litigation trends for TDFs and other default investments.

Takeaways

- How TDFs continue to grow and evolve
- Criteria for differentiating TDFs and documenting your evaluation
- DOL guidance on selecting and reviewing TDFs



MONDAY, AUGUST 27 (CONT.)

4:00-5:00 p.m.

Concurrent Sessions (cont.)

G Reaching Your Participants: Making the Case Against Technology

CASE STUDY

Speaker: **Carey Wooton, CEBS**, Director, IUE-CWA Pension Fund, Bloomington, Indiana

When a significant percentage of participants lack access to the technology so prevalent in our benefit plans (paperless systems, automation, etc.), they could be left behind, frustrated, angry, and less likely to understand and fully utilize their benefits. Learn how plan sponsors can work with their vendors to meet their disconnected participants where they are in terms of access, knowledge and skill in technology use, and study an example of how the plan sponsor worked with the 401(k) vendor/recordkeeper to make sure participants are cared for in a paper-full technology environment.

Takeaways

- Participants are more disconnected than we think given that "everyone" has a smartphone
- Ways you can work with vendors/recordkeepers to better reach your participants
- Ideas to work with C-suite, vendors, etc., to engage more participants in your plans

C The Medicalization of Unhappiness

Speaker: **Peter Gove**, Innovation Leader, Health Management, Green Shield Canada, Toronto, Ontario

This presentation examines the history of mental illness in Canada, how it has been treated and/or gone untreated, and how much the landscape has changed over the last few decades. It will zero in on the changing medical and social landscape that has led to the proliferation of mental health diagnoses and the widespread prescribing of antidepressants.

Takeaways

- Are there better strategies for care?
- Where do therapy and wellness professionals fit in?
- Other options and what the statistics say

6:00-7:30 p.m.

Welcome Reception

"Because I was new to the CEBS program, I was intrigued by this conference. Vital sessions packed with information—Most of it is very useful and immediately practical."

Kelsey Peterson, GBA
Human Resources Specialist
American Seafoods Company
Seattle, Washington

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

Symposium

TUESDAY, AUGUST 28

7:45-8:30 a.m.

Hall of Fame Award and President's Report

8:30-9:30 a.m.

Concurrent Sessions

U.S. Legal Update

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

This session covers significant court cases affecting employee benefit plans. You'll gain valuable insights, tips and perspectives on what the decisions mean to you and what you need to know going forward to mitigate legal risk.

Ⓢ Benefits Benchmarking Statistics, Insights and Strategies



Speaker: **Leslie Lemenager, CEBS**, Regional President, International, Arthur J. Gallagher & Co., Rolling Meadows, Illinois

A key element of maintaining competitiveness as an employer in talent markets, and effectively managing human capital investment, is knowing what other employers are doing with their total rewards programs. Get insight and analysis from Gallagher's recent survey data regarding group benefits and compensation programs offered by nearly 400 Canadian employers. You'll gain the latest benchmarking information going beyond data to discuss strategic insights; total compensation strategies; tactics for cost control, communication and employee engagement; and much more.

Takeaways

- Compare your organization's benefits offerings to other employers'
- Apply survey findings to your organization to improve benefits and reward decision making
- Information to provide human resources and rewards leadership within your organization

10:00-11:00 a.m.

Concurrent Sessions

Ⓢ Go All the Way With HSA!

Speakers: **Brian Gilmore**, Lead Benefits Counsel, ABD Insurance & Financial Services, San Mateo, California

Elizabeth Loh, Director, Trucker Huss, APC, San Francisco, California

This session will cover the advanced tax and legal structure and will take an in-depth look at the special issues of HSAs. Topics will include the last-month rule; special catch-up rules for spouses; the "save it forward" rule that permits tax-free HSA distributions into perpetuity; the HSA establishment rule for qualifying expenses; an overview of HSA reporting rules for employers, banks and employees; what happens when you reach the age of 65; HSAs and telemedicine; new HSA rules that may be pending at conference time; and much more.

Takeaways

- How the HSA triple-tax-advantaged structure can be used to maximize savings
- A road map for the common questions that arise from complex HSA rules
- Where HSAs are headed, including proposed and likely enhancements in future legislation

TUESDAY, AUGUST 28 (CONT.)

10:00-11:00 a.m.

Concurrent Sessions (cont.)

Ⓢ IRS Outlook for Retirement Plans

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

The IRS is changing how it provides guidance to retirement plan sponsors. In addition to Notices and Revenue Rulings, the service is also providing information in more informal ways, such as internal memorandums that it discloses to the public and "issue snapshots" on their website summarizing their position on a number of retirement plan issues. The session will cover the pros and cons of this approach, the substance of the guidance that has been issued in this way, and what retirement plan administrators must do to comply, including changes the IRS has made to the structure of preapproved plan documents.

Takeaways

- How the IRS is communicating new guidance on issues to retirement plan sponsors and administrators
- Recent retirement plan guidance issued and what could be coming in the future
- Tips to navigate the wealth of information on the IRS website

Ⓢ Helping Your Working Seniors Navigate Medicare—What Benefit Pros Need to Know

Speaker: **Mary Kesel, CEBS**, President, Benefit Advocates Inc., Winston Salem, North Carolina

More employees are working after the age of 65, and more employees are enrolled in HSA plans. These two trends can lead to confusion and to employees enrolling in Medicare Part A and B when they shouldn't. These working seniors will look to you for answers. Will you be prepared? Learn about when employees should not enroll in any part of Medicare, how Medicare coordinates with employer plans and how Medicare enrollment affects HSA eligibility.

Takeaways

- What is Medicare, and what does it pay for?
- When are employees required to enroll in Medicare, and when should they wait?
- Ten tips to help working seniors navigate Medicare

"The Symposium allowed me to meet some great people with the same professional interests. It was great to be able to bounce ideas off of and gain knowledge from others. I met people that I will continue to keep in touch with."

Melissa Davey

Corporate Benefits Analyst
Trex Company Inc.
Winchester, Virginia

Tuesday

TUESDAY, AUGUST 28 (CONT.)

10:00-11:00 a.m.

Concurrent Sessions (cont.)

C Disability Management Audit

Speaker: **Cherri Burdeyny, CEBS**, Associate Vice President, Health & Benefits, Aon Hewitt, Edmonton, Alberta

CASE STUDY

After experiencing a good deal of dissatisfaction with how disability claims were being managed, the plan sponsor decided to undertake a thorough audit of the insurer's processes. This session will provide insights for plan sponsors into where they may want to focus efforts or explore potential best practices to improve (or validate) their disability case management. Discussion points will include background, methodology and audit findings, as well as recommendations for role and responsibilities, process best practices and service level expectations.

Takeaways

- Communication is key for successful delivery
- Review manual processes to improve service delivery and automated processes for efficiency and effectiveness
- Good governance and best practices are important to achieve positive, sustainable results

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

Concurrent Sessions

H HRAs: The Most Pliable Pretax Program

Speaker: **Sandra Wood, CEBS**, Chief Benefits Consultant, The Benefits Academy, Auburn, Washington

Many benefits professionals see health reimbursement arrangements as one-dimensional, using them in conjunction with high-deductible health plans that are not HSA-qualified. But HRAs are more flexible than an FSA or HSA. Want to offer extra benefits to compete with larger employers? Provide better rollover provisions than an FSA? Establish a retiree benefit program that won't break the bank? Have more control over employer funding alongside an HSA-qualified medical plan? This session will cover HRA options and how to use them as a single pretax arrangement and in conjunction with FSA and HSA pretax programs.

Takeaways

- Understanding the power of the HRA
- What to consider when analyzing HRA options
- Questions to ask and answer when setting HRA plan design



TUESDAY, AUGUST 28 (CONT.)

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

Concurrent Sessions (cont.)

R Operating Your Plan in Compliance With Your Plan Document

Speaker: **Brian Fox**, Partner, Murphy Hesse Toomey & Lehane, Quincy, Massachusetts

The session will focus on the importance of operating your plan in accordance with your plan documents. Deficiencies found in plan audits are most often operational failures. This session will discuss the most common operational errors and how plan administrators can detect and correct such errors. Learn what to do when there is a compliance issue with the language of the plan document, how to make sure the plan document remains in compliance with changes in the law and how to be prepared in case of an audit.

Takeaways

- Most common operation errors for retirement plans
- How to detect and correct operational errors
- How to correct compliance issues in plan documents and maintain compliance with your documents

G Paid Family Leave—Navigating a Complicated (and Changing) Landscape

Speakers: **Kristi Doyle, CEBS**, Senior Sales Consultant, Lincoln Financial Group, Chicago, Illinois

Lais Washington, Director of Risk Compliance, Lincoln Financial Group, Boston, Massachusetts

This session will clarify the various laws regulating paid family leave, which continue to expand. For employers, this has created a web of legal and regulatory requirements impacting the administration of employee leave benefits (disability, statutory plans, FMLA, etc.). Come away with a better understanding of paid family leave obligation that varies by federal, state and local leaves and how to best remain compliant and align these ever-changing laws with internal leave policies.

Takeaways

- An overview of various leaves that an employee can experience
- Employer's responsibilities and best practices
- Solutions and resources for multistate employers to manage these various leaves

"It's a great way to meet people from across the United States and Canada."

Jared Schmillen, CEBS

Benefits Consultant
Hays Companies
Minneapolis, Minneapolis

H Health

R Retirement

G General

C Canadian

Symposium

TUESDAY, AUGUST 28 (CONT.)

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

© The Legalization of Marijuana and Its Effect on Health and Welfare Plans

Speaker: **Michael McCreary**, Partner, Watson Jacobs McCreary, Toronto, Ontario

In 2018 the possession and use of marijuana will be legal in Canada. In response to this federal initiative, the provinces have been scrambling to find appropriate distribution methods. Plan sponsors are deciding whether to treat a prescription (notice) for medical marijuana like other drugs covered by a drug plan. This issue will continue and become more prevalent with legalization. Get an update of the legalities of marijuana possession and the unique legal issues that will arise in 2018 and how those issues intersect with privacy and human rights concerns of the beneficiaries.

Takeaways

- The law as it relates to medical marijuana
- Plan sponsor's obligations to beneficiaries who have a notice
- Privacy and human rights law as it relates to addiction to marijuana

12:15-1:30 p.m.

Lunch and Fellowship Recognition (All attendees welcome)



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

Ⓜ Beyond Wellness: A New Paradigm in Engagement Tied to Business Results

Speaker: **Gary Gustafson**, CEBS, Divisional Vice President, Limeade, Merrimack, New Hampshire

Wellness programs have failed to bend the health care cost curve despite significant investment. Employers are missing the mark with antiquated approaches to complex problems that require more than jogging and broccoli promotion. Successful programs provide an entire ecosystem that supports emotional, physical and financial well-being. Empirical research points to many positive benefits for employers and employees when an organization authentically invests in the well-being of its employees.

Takeaways

- How increasing employee engagement and well-being drives revenue, turnover and productivity
- The eight primary drivers of employee well-being and how to activate them
- How to empirically tie well-being to business results

TUESDAY, AUGUST 28 (CONT.)

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

Ⓡ Sustainable, Responsible and Impact Investing

Speaker: **Gregory Wait**, CEBS, President, Falcons Rock Investment Counsel LLC, Germantown, Wisconsin

Sustainable, responsible and impact (SRI) investing—incorporating environmental, social and governance (ESG) criteria—is a rapidly growing field, with nearly \$9 trillion of professional assets under management and a wide body of research indicating that ESG strategies deliver returns in line with mainstream investments while mitigating certain risks. Learn more about the history of SRI, current methodology, risk/return analysis and the implementation of ESG strategies in qualified retirement plans.

Takeaways

- SRI investing is a large and rapidly growing field
- DOL has opened the doors to qualified plan sponsors to include ESG investment strategies
- Investors do not sacrifice returns by investing in ESG strategies

Ⓞ The Forgotten “T” in LGBT Benefits: Legal and Practical Issues to Consider in Expanding Benefits Coverage to Transgender Employees

Speaker: **Todd Solomon**, Employee Benefits Practice Group Leader, McDermott Will & Emery, Chicago, Illinois

Recent developments have brought the unique challenges faced by transgender employees into the national spotlight and have demonstrated the need for deliberate effort to create a truly inclusive workplace. This session will discuss whether employers are required to offer benefits to transgender employees, the best practices for doing so, and the legal, tax and administrative implications of offering health care benefits to transgender employees, including vendor selection. We will also discuss the impact on global employers who may have transgender employees working in jurisdictions where such status is not legally protected.

Takeaways

- Overview of legal requirements, including discrimination laws and ACA Section 1557
- Tax and administrative implications of offering fully inclusive health coverage, including “cosmetic” procedures
- Impact of “bathroom laws” and what types of laws and challenges may be coming

“The benefits community has the best people! There is valuable information shared, ideas generated and solutions found through traditional learning sessions and conversations with a variety of colleagues.”

Meghan J. Vallis, CEBS

Senior Consultant
Morneau Shepell
Vancouver, British Columbia

Tuesday

TUESDAY, AUGUST 28 (CONT.)

1:30-2:30 p.m.

Concurrent Sessions (cont.)

C Trends in Medication Management

Speaker: **Suzanne Lepage**, Private Health Plan Strategist, Suzanne Lepage Consulting, Kitchener, Ontario

Get the latest on some of the major industry hot topics and how they may impact health benefit plans. Topics will include pharmacare, Patented Medicines Price Review Board (PMPRB) Reform, Pan Canadian Pharmaceutical Alliance (pCPA), bio-similars, medical marijuana and genetic testing. You'll also hear about the growing trend of patient support programs and how they can improve health outcomes.

Takeaways

- Updates on major issues
- Current impact on benefit plans
- Future impact on benefit plans

2:45-3:45 p.m.

Concurrent Sessions

H J-Codes: Your Plan's Biggest Enemy

Speaker: **Scott Mayer**, Director of Data Analytics, AssuredPartners, Hunt Valley, Maryland

Learn how some of the highest cost specialty medications are bypassing the pharmacy benefit entirely and are instead being acquired by hospitals and doctors through the medical benefit, bypassing your PBM, coded under the HCPCS subset of CPT codes and beginning with the letter "J"; hence, "J-Codes." Learn how these different reimbursement models lead to significant cost differentials.

Takeaways

- What J-Codes are, how they differ from pharmacy claims and how plans bill for them
- How providers negotiate reimbursements through the medical benefit and how it differs from the pharmacy benefit
- The role of channel management, site of care, rebates, manufacturer assistance programs and others

R Nonqualified Executive Compensation Plans: Overview and Best Practices

Speaker: **Kelsey Mayo**, Attorney, Employee Benefits, Poyner Spruill LLP, Charlotte, North Carolina

Learn about the critical role of different types of nonqualified and deferred compensation arrangements for select key employees and how these plans can dovetail with qualified plan arrangements. Get the latest on the unique administration considerations and special tax rules to be aware of and how to avoid common errors that lead to significant tax penalties.

Takeaways

- Determine when nonqualified arrangements are useful
- Design features of the most common types of nonqualified plans
- Trends and best practices

TUESDAY, AUGUST 28 (CONT.)

2:45-3:45 p.m.

Concurrent Sessions (cont.)

G Cybersecurity and Employee Benefits: Beyond Checking the Box

Speaker: **Petula Workman, CEBS**, Division Vice President, Compliance Counsel, Arthur J. Gallagher & Co., Houston, Texas

As the number of cyberattacks increases, sensitive employee data becomes a greater target. Employers must actively engage in cybersecurity risk management to protect that data. Join this session to learn more about potential fiduciary obligations to protect employee benefits data, creating a cybersecurity framework for that data and evaluating third-party vendors handling employee benefits data on your behalf.

Takeaways

- Establish a cybersecurity framework to better protect your data
- Understand your potential fiduciary responsibilities to protect benefits data
- Engage your vendors in an in-depth assessment of their cybersecurity protections

C Capital Accumulation Plans: The Past, Present and Future

Speaker: **Robert Tangney, CEBS**, Consultant, Mississauga, Ontario

The session will cover the design of capital accumulation plans in Canada (RRSP, DC pension plans, deferred profit-sharing plans and PRPPs). It will provide an overview of legislative requirements and administrative items as they evolved over time, the design of the system and what each program was intended to or could offer, with examples from a small and midsize plan sponsor. As the capital accumulation world grows due to a reduction in the DB pension world for private sector employees, decumulation options will be a growing need/gap to fill.

Takeaways

- An understanding of the legislation impacting capital accumulation plans
- The growth in the area of these programs and the impact of the newer PRPP/VRSP
- The opportunity not only to improve the outcome for employees but to reduce sponsor costs and fiduciary duties

"The Symposium has a broad source of information. The speakers are excellent, and they cover many different areas of the benefits field. The content is leading edge."

Deborah Clutts, CEBS

Account Executive
Associated Administrators LLC
Sparks, Maryland

H Health

R Retirement

G General

C Canadian

Symposium

TUESDAY, AUGUST 28 (CONT.)

4:00-5:00 p.m.

Concurrent Sessions

H The Ins and Outs of Providing Medical Coverage to a Globally Mobile Workforce

Speaker: **Lisa Burkard, CEBS**, Managing Director, Spectrum Group Consulting Services, Atlanta, Georgia

As companies continue to expand globally, more employees are working and living outside their home country on extended business travel or short- or long-term international assignments. This can create the need for a specialized solution to providing medical and travel assistance services. It may differ based on the assignment type, length and location. This session will examine health care differences outside the U.S. and trends and best practices in the management of global medical benefits.

Takeaways

- Coordinating global medical benefits with other travel programs to avoid coverage gaps and overlaps
- Unique features of global medical plans
- Plan design and financing strategies to control costs

R **G** Ethical Challenges in Health Care, Medical Plans and Retirement Plans

Speaker: **Rick Storms, CEBS**, Assistant Vice President, LifeTrac, Shoreview, Minnesota

This session outlines the key definitions and examples of ethics from medical care, health and welfare plan, and retirement plan perspectives through the use of case studies, interactive quizzes and group discussion. Come away with a reinforced understanding of the complexities of ethical decision making in benefits.

Takeaways

- Ethical actions are good for business
- Ethical situations arise on a regular basis, and our choices of actions can change depending on the situation
- Ethical actions are more than just intuitive and can be learned and developed

G U.S. Legal Update Followup and Discussion

Speaker: **Katherine Hesse, CEBS**

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.

4:00-5:00 p.m.

Concurrent Sessions (cont.)

"Let's Talk" Discussion Forums

These forums are an opportunity to discuss the benefit issues most relevant to you. Whether it's questions or challenges you brought with you, or thoughts or ideas sparked from an earlier session, you are invited to bring your insights, solutions, best practices and tips and prepare for a lively discussion!

H Let's Talk Health Care Benefits

Discussion Leader: **Donna Pierson, CEBS**, Manager, Payroll and Benefits, Milwaukee Center for Independence, Milwaukee, Wisconsin

R Let's Talk Retirement Benefits

Discussion Leader: **Sean Mahon, CEBS**

G Let's Talk Multiemployer Benefits

Discussion Leader: To Be Announced

G Let's Talk Benefit Challenges (for plan sponsors)

Discussion Leader: To Be Announced

C Let's Talk Canadian Benefits

Discussion Leader: **Kandrice Cantwell, CEBS**, Managing Partner, Montridge Financial Group Ltd., Vancouver, British Columbia

Continuing education credit is not available for the "Let's Talk" sessions.



"The Society provides much more guidance and education on benefits than other professional groups. This wasn't just a conference, it truly was an inspirational educational event."

Catherine Oeltjen

Head of Benefits Compliance Process and Communication
BBA Aviation
Orlando, Florida

Wednesday

WEDNESDAY, AUGUST 29

8:00-9:00 a.m.

Keynote: Pharmacogenetics and the Value of Personalized Medication Management

Speakers: **Veronika Litinski**, CEO, GeneYouIn Inc., Toronto, Ontario
Wayne Murphy, CEBS, Senior Manager, Corporate Services, Prudent Benefits Administration Services, Toronto, Ontario

Pharmacogenetics is the study of how genes affect a person's response to many oral drugs. The results of the testing can be shared with health care practitioners to identify the most precise prescription possible—both the right medication and dose—reducing costly medication waste while improving the efficacy of treatment and reducing the risk of adverse effects. This session will discuss the research and ROI behind pharmacogenetics and the impact it can have on costs and improved health outcomes.

9:30-10:30 a.m.

Concurrent Sessions

H Why Workplace Health Is as Important as PE, Recess and School Lunch

Speaker: **Kristy Clark**, Wellness Account Executive, Parker Smith & Feek, Bellevue, Washington

Take a look at what schools and worksites have in common in regard to contributing to public health. Compare the various external influencers of health, from policy to individual choice, and where the workplace fits in this paradigm. Employers can provide components of awareness, opportunity, skills and motivation toward better health. Learn which of these areas has the most influence and examples of how to bring it to your workplace. See where even some small employers have gained traction in health promotion.

Takeaways

- Implications of providing health literacy and a culture of health at work
- Understanding the landscape of workplaces in targeting behavior and accessing health care
- Learn some practical places to start

WEDNESDAY, AUGUST 29 (CONT.)

9:30-10:30 a.m.

Concurrent Sessions (cont.)

R Understanding the Retirement Planning Needs of Boomer Women and Hourly Wage Earners

Speaker: **Jillian Verspyck**, Director, Consumer Experience, Voya Financial, Braintree, Massachusetts

When considering retirement planning needs in today's workforce, hourly wage earners and Boomer women have distinct perspectives. Hourly wage earners—representing 56% of the workforce—are a diverse group, ranging from minimum wage earners to higher earners in health care, IT, higher education and other areas. Of the 10,000 Baby Boomers reaching the age of 65 each day, 52% are women, and many of those women are part of that hourly wage group. Gain insight into the value of the workplace retirement plan and how positioning, plan design, education and communication can meet the needs of these distinct groups.

Takeaways

- The demographic makeup and unique needs of Boomer women
- What makes an hourly workforce unique
- How employers and service providers can best support the retirement planning and transition process

G C How to Uncover Symptoms of Sexual Harassment in Your Organization

SURVEY RESULTS

Speaker: **Pam Jeffords**, Partner, Mercer, Denver, Colorado

With the surge in sexual harassment claims across industries, many companies are undoubtedly evaluating their current culture to uncover any symptoms of sexual misconduct. An unintended positive consequence is that people are talking about this decades-old issue openly. Leaders have a role to play in establishing that the momentum for gender parity continues and to take action to identify and remediate cultural symptoms of sexual misconduct that might be within the organization. Learn about recent survey findings and best practices for clear actions that companies can take to ensure that all employees thrive.

Takeaways

- Education on the full spectrum of sexual harassment
- Best practices from leading companies to mitigate risk
- Assessment tools to uncover symptoms of sexual harassment in your organization

H Health

R Retirement

G General

C Canadian

Symposium

WEDNESDAY, AUGUST 29 (CONT.)

10:45-11:45 a.m.

Concurrent Sessions

H Fraud in Employee Benefit Plans and Health Care Exchanges

Speaker: **James Bushnell, CEBS**, Founder and Managing Principal, Bushnell & Company, Austin, Texas

The issue of fraud in employee benefit plans is an expensive one for employers, insurers, employees and society but is not talked about frequently. Whether you're an early career professional or have years of experience, this eye-opening session will provide an overview of the fraud issues and red flags you need to know.

Takeaways

- Where fraud occurs in benefit plans and exchanges
- Financial impact of fraud
- How to spot fraud, and remedies when fraud is discovered

R Best Practices in Reviewing Annual Retirement Plan Financial Statements and Forms 5500

Speaker: **Crystal Coleman, CEBS**, Audit Principal, Employee Benefit Plans, CliftonLarsonAllen LLP, Roseville, California

In April 2017, the Auditing Standards Board released the proposed Statement on Auditing Standards Forming an Opinion and Reporting on Financial Statements of Employee Benefit Plans Subject to ERISA for public comment. This could change the Auditor's Report and may require certain items to be included in a separate paragraph of the report. The DOL also has a 777-page proposal to rewrite Form 5500 and change nearly every element of the form. This session will provide insight into both of these potential changes and how plan sponsors can prepare.

Takeaways

- Review financial statements for accuracy and completeness using reporting packages and a disclosure checklist
- Understand the complexities of investment arrangements and unique financial reporting requirements for each
- Understand upcoming changes to the auditor's report and proposed revisions to Form 5500



WEDNESDAY, AUGUST 29 (CONT.)

10:45-11:45 a.m.

Concurrent Sessions (cont.)

G Disaster Preparedness for Benefits and HR

Speaker: **Jay Kirschbaum**, Vice President, Lockton Companies, St. Louis, Missouri

Natural or other disasters can strike employers at any time, with significant impact. Moreover, steps employers take with respect to their employees and their benefit plans to ease concerns are subject to rules and regulations. The federal agencies have provided some leeway for those affected by the recent widespread disasters, but there is no guarantee that they will always do so and, typically, there is much less flexibility for disasters on a smaller scale or affecting fewer employers. This session will cover the ins and outs of disaster preparedness and employer plan compliance requirements.

Takeaways

- An overview of disaster preparedness
- Compliance with ERISA, the IRC and others during and after a disaster
- Use employer plans effectively to assist employees after a disaster and in the return to work

C Sustainability Doesn't Equal Adequacy

Speaker: **Blair Richards, CEBS**, CEO, Halifax Port ILA-HEA, Halifax, Nova Scotia

Recently, changes to pensions have centered mainly on sustainability, with a focus on limiting both contributions and liabilities and less emphasis on the adequacy of the retirees' benefits. This session bridges the sustainability of the pension plan and the adequacy of the retirement benefit. The new plan designs implemented to replace traditional DB plans will be examined briefly, demonstrating what problems have been solved and what problems still exist. Examine the role of a workplace pension in a comprehensive retirement plan. Sponsors will be challenged to make definitive decisions on their organizations' objectives with respect to their pension plans.

Takeaways

- Sustainability does not necessarily mean adequacy
- Plan sponsors should decide whether their assistance is limited to the accumulation phase or will extend to decumulation
- All employees face retirement income adequacy questions and require a comprehensive plan

Wednesday

WEDNESDAY, AUGUST 29 (CONT.)

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

Concurrent Sessions

H Six-Year Journey Reaps Decline in Medical Spend

CASE STUDY

Speakers: **Lisa J. Allen, CEBS**, Senior Director, Total Rewards, Goodwill of Central & Southern Indiana, Indianapolis, Indiana

Mary Delaney, Director, Vital Incite, Indianapolis, Indiana

What if your CFO wants you to control the cost of medical spend, but your company is hiring people with poor health literacy? Goodwill has found an approach to providing medical benefits that are appropriate for its population and that provide cost-efficient and effective access to medical care. The six-year process includes formation of leadership engagement, messaging efforts, plan design including utilization of best options from several vendor partners, and use of data to drive objective decisions.

Takeaways

- Use medical risk data analytics to improve design, employee health and health care spend management
- How to provide qualitative and quantitative data to illustrate program goals to the C-Suite
- How to perform a cost-benefit analysis on wellness projects using claim and biometric risk data

R A Plan Fiduciary's Best Practices to Avoid 401(k) and 403(b) Lawsuits

Speaker: **Mary Komornicka, CEBS**, Attorney, Larkin Hoffman Daley & Lindgren Ltd., Minneapolis, Minnesota

Plan lawsuits alleging breach of fiduciary duty can lead to multimillion-dollar settlements, significant legal costs and bad publicity. Plan sponsors should be educated on legal risks and best practices to protect the plan and its fiduciaries from such challenges. This session will cover such strategies, including reducing or eliminating revenue-sharing agreements, getting the most favorable share class for plan investments, engaging qualified outside advisors, and conducting regular and diligent reviews of the plan and its investment and fee structure.

Takeaways

- Best practices for managing a savings plan investment committee
- Commonalities of recent lawsuits and how committees can insulate themselves
- Unique challenges of managing a plan that includes company stock

WEDNESDAY, AUGUST 29 (CONT.)

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

Concurrent Sessions (cont.)

G Designing and Implementing a Student Loan Assistance Benefit

CASE STUDY

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

If you are considering offering a student loan assistance benefit, learn what questions you should ask, how to find the right vendor partner, the compliance issues to be aware of and the potential effect on employee engagement and retention.

Takeaways

- How effective programs can be structured
- The key components of an effective implementation
- How to dovetail it with existing financial wellness programs

C So What? Translating Data and Jargon Into Action

Speaker: **Lizann Reitmeier, CEBS**, Canadian Health Practice Leader, Conduent Human Resource Services, Toronto, Ontario

The massive amount of underlying data in a benefit plan can quickly lead to analysis paralysis. If insurers are predicting a 10% increase in health plan costs or a new drug is coming to market with a \$1 million price tag, what does that mean and what can a plan sponsor do about it? Delve into some of the interesting data that is hidden in your plan and what it could mean to future plan costs or employee engagement and retention.

Takeaways

- Identifying important information in benefit plan data
- How to share data with other decision makers in the organization
- Considerations for determining strategic actions based on plan data



Symposium

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

Continuing Education

Attendees needing continuing professional education credit for their CEBS designation, licensing or other reasons can satisfy their requirements through Symposium attendance.

In addition to providing CEBS continuing professional education (CPE) credit, the Society is a recognized sponsor of continuing education programs for insurance professionals in both the United States and Canada, 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. (The forms do not apply for CEBS CPE credit.) 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 \$25 service charge, as indicated on the registration form, should be paid in advance of the program taking place (if applicable).

CEBS CPE Credit

CEBS graduates can use Symposium sessions to earn CEBS CPE credit. Each 50-minute hour of education qualifies for 1 CPE credit. The \$25 service fee to report credit for other professions does not apply. The 2018 Symposium qualifies for up to 19 CPE 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 individual credit, 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 e-mail 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. The Symposium will be submitted to Quebec for approval upon request following the program.

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 2017 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.learningmarket.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. Credit topic recommendations will be available on site and at www.iscebs.org/symposiumce.

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 2017 Symposium was 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, 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 number of activities to complement the robust education agenda. Read on to learn how they can enrich your Symposium experience.

SATURDAY	SUNDAY	MONDAY	TUESDAY	WEDNESDAY
Symposium Step Challenge				
Sightseeing Tours	Sightseeing Tours	Morning Power Walk Chair Yoga	Morning Power Walk Chair Yoga	Morning Power Walk Chair Yoga
	Golf Outing	Hospitality Room for Spouses/Guests		
	First-Time Attendee Luncheon	Lunch and Roundtable Discussions Consulting Practice Owners Luncheon	Fellowship Recognition and Luncheon	Conference ends at 1:00 p.m.
	Consulting Practice Owners Workshop			
	CEBS Conferment and Reception	Welcome Reception		
	Sign and Dine		Sign and Dine	
		Shipping Service		
	Benefits Bookstore and Information Specialists			

NETWORKING

SUNDAY, AUGUST 26, 2018

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

First-Time Attendee Luncheon

Are you a first-time Symposium attendee? Then you belong here! Start your Symposium experience with a networking event that will connect you with other new attendees and ISCEBS volunteers from across the U.S. and Canada. Meet a fantastic and engaged group of peers and discuss what awaits 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.

2:30-4:30 p.m.

Consulting Practice Owners Workshop

The Consulting Practice Owners Workshop is for those running a consulting business to discuss the issues and strategies necessary to deliver client value. This is a great opportunity to share your challenges, benchmarks and best practices and learn from attendees' vast expanse of knowledge and expertise—Who knows what you will come away with? There's no additional fee; simply use the registration form to indicate your interest in participating.

SUNDAY, AUGUST 26, 2018

5:00-6:00 p.m.

CEBS Conferment Ceremony



If you're a new CEBS graduate, this is the moment you've been waiting for, when all your hard work is recognized. The conferment ceremony honors new graduates of the U.S. and Canadian CEBS program, as well as those who have earned the GBA, RPA and CMS designations, and those earning ISCEBS Fellowship status for the first time. Don't miss this opportunity to extend your congratulations to the new graduates, designees and fellows and help welcome them into the community of benefits professionals!

6:00-7:00 p.m.

CEBS Conferment Reception

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

MONDAY, AUGUST 27, 2018

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

Lunch and Roundtable Discussions

Maximize networking and the exchange of information by joining 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 7.

Symposium

Special Events and Activities

NETWORKING

MONDAY, AUGUST 27, 2018

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

Consulting Practice Owners Luncheon Workshop

This valuable networking opportunity is designed to give consulting practice owners a chance to learn new ideas from fellow business owners on issues critical to running a practice. Attendees are asked to share experiences.

6:00-7:30 p.m.

Welcome Reception

Continue the networking and enjoy appetizers and 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. Bring your business cards!

TUESDAY, AUGUST 28, 2018

12:15-1:30 p.m.

Fellowship Recognition and Luncheon



The Society is pleased to recognize and honor those who hold the exclusive Fellowship status and their academic achievements. ISCEBS Fellows will be

honored at this luncheon. All Symposium attendees and speakers are invited to attend.

SOCIAL

SATURDAY, AUGUST 25 | SUNDAY, AUGUST 26

Times vary

Boston Sightseeing Tours

Come early and explore one of the most iconic and historic cities in North America. The Greater Boston chapter is pleased to offer several tour options on Saturday and Sunday. Visit www.iscebs.org/symposiumtours for details. Register early, because spots on tours fill quickly!



MONDAY, AUGUST 27, 2018

8:30-10:30 a.m.

Hospitality Room—Spouses/Guests

Get help and insight from a local expert for 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 Boston area.

SUNDAY, AUGUST 26 | TUESDAY, AUGUST 28

Times vary

Sign and Dine

Join a group of fellow Symposium attendees for dinner on Sunday and Tuesday evenings at some of Boston'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

SUNDAY, AUGUST 26

7:30 a.m.-3:00 p.m.

25th Annual Symposium Golf Outing

Get ready for another memorable round of Sunday morning golf. Hit the links—golf cart and lunch—for \$105 per player. Details are available at www.iscebs.org/symposiumgolf—Mark the registration form to indicate your interest. Only 24 spaces available.



MONDAY, AUGUST 27-WEDNESDAY, AUGUST 29

6:00-6:30 a.m.

Morning Power Walk

Meet in the lobby for a power walk to get your day started. Runners and walkers, you belong here! Details and the route will be available at the Symposium registration desk.

Sponsored by
Transamerica



Chair Yoga

Experience this unique style of yoga where a chair becomes your yoga mat. No special attire is required.



SATURDAY, AUGUST 25-WEDNESDAY, AUGUST 29

Symposium Step Challenge

Challenge yourself to reach your daily steps goals! Use your personal fitness tracker and post your daily total on Twitter using the #SympStepChallenge hashtag. Set your own goals, or get a friendly competition going with other attendees.

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 and give demos of the International Foundation and International Society online resources, including ACA University.



Shipping Service (Monday-Wednesday)

You'll get a wealth of material at the Symposium—Ship it back to your home or office free of charge! Pick up a shipping box from the registration desk anytime during the Symposium, fill it with your materials, return it to the shipping desk and we'll take care of the rest.

Welcome to Boston

Boston: Where Hip Meets Historic

A fixture on many published and personal best-of and must-visit lists, Boston offers a unique culture brimming with historic landmarks, vibrant neighborhoods, world-class cuisine, recreation and iconic scenery, blended with stylish sophistication and New England charm.

A History Buff's Delight

Founded in 1630, Boston is among the oldest cities in North America. Its role in American history is tangible with tours of the *USS Constitution*, Paul Revere's house, Faneuil Hall and Boston Common. Follow the footsteps of historical figures and events with walking tours, including the Freedom Trail, Back Bay, Black Heritage Trail, Irish Heritage Trail and Walk to the Sea, each offering a unique and distinctive look at the history, landscape and character of this amazing city.

Exploring by Land or by Sea

Often called "America's Walking City," Boston is filled with diverse and colorful neighborhoods that take you past ornate, Victorian townhouses; narrow, 17th-century streets; historic mansions; specialty stores and boutiques; and incredible harbor views. Climbing the 294 steps at Bunker Hill will reward you with a spectacular city panorama. If your feet need a rest, numerous other tours are available by bus, ferry or the famous Boston Ducks. Some of the best views of the Boston skyline can be seen from a boat on the Charles River, or you can take a lunch or dinner cruise around Boston Harbor. Go further adrift to explore Harbor Islands National and State Park, or take part in a whale-watching tour. Glide across the Public Garden lagoon on the famous swan boats, a Boston fixture dating back to 1877.

If shopping is part of your exploration, Boston has a scene that is tough to beat. Find the hottest trends on the famous Newbury Street or Copley Place, or visit the historical shopping district of Downtown Crossing with its mix of street vendors, department stores and souvenir shops. Browse the pedestrian-only Faneuil Hall Marketplace, a historic landmark with shops and street musicians, or the 120 stores, boutiques and specialty shops at CambridgeSide Galleria.

A Dining Scene to Savor

From high-end cuisine to comfort food, new restaurants and old favorites cater to every whim, taste and budget. Local favorites are well-represented—After all, what's Boston without clam chowder, lobster rolls and Boston cream pie? Award-winning chefs continue to outdo themselves with signature specialties made from fresh, local ingredients. Contemporary and traditional New England fare with a twist and an eclectic mix of international and ethnic dishes make for an unforgettable dining experience.

Entertainment Options Abound

Museum lovers will have a tough time choosing which museums to get lost in. The Museum of Fine Arts, the Institute of Contemporary Art, the Harvard Art Museums and the Isabella Stewart Gardner Museum display some of the finest art collections anywhere. The Harvard Museum of Natural History, the Museum of Science & Culture and the New England Aquarium offer science and discovery exhibits for all senses and ages. Sports enthusiasts can choose from a number of activities, including bicycle, canoe or kayak rentals, or visit the home of one of the major league sports teams, including the Boston Red Sox.

Getting Here and Getting Around

Most major airlines have daily service to Boston Logan International Airport (BOS). Once you're here, navigating the city is a breeze with options like the T subway, bus, trolley car or boat service that can get you to just about anywhere.

Learn more about this iconic city at www.bostonusa.com.



General Information

How to Register

Fill out the registration form on page 22 or at www.iscebs.org/symposium. The Symposium registration fee must accompany the registration form. Registration fees can be paid by check or credit card. 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, IL 60695-2092 USA.

Questions?

Call the Society office at (262) 786-8771
or e-mail iscebs@iscebs.org.

Registration Fees

	Rate before July 13, 2018	Rate after July 13, 2018
ISCEBS Member Rates	\$1,155	\$1,255
International Foundation Corporate Member Rates	\$1,155	\$1,255
Special Guest Rates	\$ 955	\$1,055
Nonmember Rates		
CEBS, CMS, GBA or RPA designees	\$1,340**	\$1,440**
Corporate nonmembers	\$1,340†	\$1,440†
CEBS student (completed at least one CEBS course by August 1, 2018)	\$1,340**	\$1,440**
New CEBS, CMS, GBA or RPA Graduates*	Special Registration Fee	
Graduate member	\$ 955	
Graduate nonmember	\$1,140**	

*Earned designation between September 1, 2017 and August 1, 2018. (If you earned your designation after September 1, 2017 and elected to go to the Conferment and Symposium in Denver, you must pay the regular registration fee for Boston.)

**Includes 2018 ISCEBS membership

†Includes 2018 International Foundation membership for new members only

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 CPE credit.

Cancellation Policy

A \$60 administrative charge is imposed on all cancellations. Refund deadline is two weeks prior to the meeting.

\$955 Guest Registration Fee (\$200 Savings)

Society members and International Foundation corporate members can bring a guest to this year's Symposium for the special registration rate of \$955. This is an excellent time 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 Westin Copley Place.

\$300 Unemployed Registration Fee for ISCEBS Members

Society members who are currently unemployed are eligible for this special registration fee of \$300. The Society has kept this fee for 2018 and recognizes 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 the discount, indicate "unemployed" on the top of the form and submit the \$300.

Hotel Information

The Westin Copley Place, Boston
Single/double occupancy—\$279
Riverview deluxe—\$319

Please use a major credit card to secure your hotel deposit. Be certain that you indicate your arrival and departure dates. Children aged 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.

Travel/Transportation Arrangements

Travel to Boston is the responsibility of each individual. Most major airlines fly daily into Boston Logan International (BOS). 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

Future Symposium Sites

September 8-11, 2019
Hyatt Regency New Orleans
New Orleans, Louisiana

August 23-26, 2020
Hilton San Diego Bayfront
San Diego, California

September 19-22, 2021
Hilton Minneapolis
Minneapolis, Minnesota

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

REGISTRATION/2018 ISCEBS Employee Benefits Symposium (18SYMP)

August 26-29, 2018 | The Westin Copley Place | Boston, Massachusetts



International Society
of Certified Employee Benefit Specialists

CUSTOMER INFORMATION (Please print clearly) Source code ISBR2

Individual ID# or CEBS® ID# _____
 Full first name _____ M.I. _____ Last name _____
 Employer _____
 Title _____
 Address _____ Business Home
 City _____ State/Province _____ Country _____ ZIP/Postal code _____
 Phone _____ Fax _____
 E-mail _____ Last 4/3 digits of SSN/SIN _____ Date of birth (mm/dd/yyyy) _____
 Mobile phone _____ Emergency contact _____ Contact phone _____

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

REGISTRATION INFORMATION

REGISTER NOW!

	Before July 13, 2018	After July 13, 2018
ISCEBS Member Rates	<input type="checkbox"/> US\$1,155	<input type="checkbox"/> US\$1,255
International Foundation Corporate Member Rates	<input type="checkbox"/> US\$1,155	<input type="checkbox"/> US\$1,255
Special Guest Rates	<input type="checkbox"/> US\$ 955	<input type="checkbox"/> US\$1,055
Nonmember Rates		
CEBS, CMS, GBA or RPA designees	<input type="checkbox"/> US\$1,340**	<input type="checkbox"/> US\$1,440**
Corporate nonmembers	<input type="checkbox"/> US\$1,340*	<input type="checkbox"/> US\$1,440*
CEBS student (completed at least one CEBS course by September 1, 2018)	<input type="checkbox"/> US\$1,340**	<input type="checkbox"/> US\$1,440**
New CEBS, CMS, GBA or RPA Graduates*		
Graduate member	<input type="checkbox"/> US\$ 955	
Graduate nonmember	<input type="checkbox"/> US\$1,140**	

*Earned designation between September 1, 2017 and August 1, 2018. (If you earned your designation after September 1, 2017 and elected to go to the Conferment and Symposium in Denver, you must pay the regular registration fee for Boston.)

**Includes 2018 ISCEBS membership.

*Includes a 2018 International Foundation membership for new members only.

Payment

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

HOTEL

US\$279 single/double occupancy US\$319 Riverview deluxe No hotel required
 Arrival date _____ Departure date _____ Number of persons _____ Special requests/Dietary requests _____

A hotel deposit of one night's room rate is required.

Please use a credit card to secure your hotel deposit. The hotel accepts:

VISA MasterCard Discover American Express

Credit card # _____ Exp. date _____

Special assistance?
 Yes No

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* PHR/SPHR/GPHR

SHRM-CP/SHRM-SCP 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 e-mail continuinged@ifebp.org.

CEBS CPE (NO FEE)
 Visit www.cebscpe.org
 for additional information.

PAYMENT INFORMATION

Make check payable to International Society.

Check # _____ US\$ _____

Credit card # _____ Exp. date _____

Cardholder's name (print) _____

REGISTRATION/ORDER SUMMARY

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



Speakers

The International Society expresses its appreciation to the following speakers and discussion leaders whose dedication and donation of time and expertise make this program possible.

Lisa C. Allen, Vice President Regulatory Affairs, Relph Benefit Advisors, Fairport, New York ([page 5](#))

Lisa J. Allen, CEBS, Senior Director, Total Rewards, Goodwill of Central & Southern Indiana, Indianapolis, Indiana ([page 16](#))

Rocke Blair, CEBS, President, Fiduciary Analytics, West Chester, Ohio ([page 5](#))

Ted Borgstadt, CEO, TrestleTree, Fayetteville, Arkansas ([page 6](#))

Cherri Burdeyny, CEBS, Associate Vice President, Health & Benefits, Aon Hewitt, Edmonton, Alberta ([page 10](#))

Lisa Burkard, CEBS, Managing Director, Spectrum Group Consulting Services, Atlanta, Georgia ([page 13](#))

James Bushnell, CEBS, Founder and Managing Principal, Bushnell & Company, Austin, Texas ([page 15](#))

Kandrice Cantwell, CEBS, Managing Partner, Montridge Financial Group Ltd., Vancouver, British Columbia ([page 13](#))

Lisa Chamzuk, Partner, Lawson Lundell, Vancouver, British Columbia ([page 5](#))

Kristy Clark, Wellness Account Executive, Parker Smith & Feek, Bellevue, Washington ([page 14](#))

Crystal Coleman, CEBS, Audit Principal, Employee Benefit Plans, CliftonLarsonAllen LLP, Roseville, California ([page 15](#))

Mary Delaney, Director, Vital Incite, Indianapolis, Indiana ([page 16](#))

Kristi Doyle, CEBS, Senior Sales Consultant, Lincoln Financial Group, Chicago, Illinois ([page 10](#))

Alan Ellenby, Executive Director, Tax Services, EY, Chicago, Illinois ([page 5](#))

John Eshleman, CEBS, Director, Benefits, Memorial Hermann Health System, Houston, Texas ([page 16](#))

Brian Fox, Partner, Murphy Hesse Toomey & Lehane, Quincy, Massachusetts ([page 10](#))

Gerald Frye, CEO, The Benefit Services Group, Inc., Pewaukee, Wisconsin ([page 8](#))

Brian Gilmore, Lead Benefits Counsel, ABD Insurance & Financial Services, San Mateo, California ([page 9](#))

Peter Gove, Innovation Leader, Health Management, Green Shield Canada, Toronto, Ontario ([page 8](#))

Steven Grieb, CEBS, Director of Regulatory Services, Empower Retirement, Milwaukee, Wisconsin ([page 9](#))

Gary Gustafson, CEBS, Divisional Vice President, Limeade, Merrimack, New Hampshire ([page 11](#))

Katherine Hesse, CEBS, Partner, Murphy Hesse Toomey & Lehane, Boston, Massachusetts ([pages 9, 13](#))

Pam Jeffords, Partner, Mercer, Denver, Colorado ([page 14](#))

Mary Kesel, CEBS, President, Benefit Advocates Inc., Winston Salem, North Carolina ([page 9](#))

Jay Kirschbaum, Vice President, Lockton Companies, St. Louis, Missouri ([page 15](#))

James Klein, President, American Benefits Council, Washington, D.C. ([page 5](#))

Mary Komornicka, CEBS, Attorney, Larkin Hoffman Daley & Lindgren Ltd., Minneapolis, Minnesota ([page 16](#))

Kathy Krogmeier, CEBS, Wellness Events Coordinator, Legacy Financial Group, Urbandale, Iowa ([page 7](#))

Ron Krupa, CEBS, Senior Manager, Indirect Tax, EY, Bradenton, Florida ([page 5](#))

Joanne Kuster, Entrepreneur, Financial Educator, DynaMindsPublishing.com, Johnston, Iowa ([page 7](#))

Leslie Lemenager, CEBS, Regional President, International, Arthur J. Gallagher & Co., Rolling Meadows, Illinois ([page 9](#))

Suzanne Lepage, Private Health Plan Strategist, Suzanne Lepage Consulting, Kitchener, Ontario ([page 12](#))

Brian Lindenberg, Senior Partner, Mercer, Calgary, Alberta ([page 6](#))

Veronika Litinski, CEO, GeneYouIn Inc., Toronto, Ontario ([page 14](#))

Elizabeth Loh, Director, Trucker Huss, APC, San Francisco, California ([page 9](#))

Sean Mahon, CEBS, Lead Senior Consultant, Administration Consulting, Sibson Consulting, Lawrenceville, New Jersey ([pages 6, 13](#))

Scott Mayer, Director of Data Analytics, AssuredPartners, Hunt Valley, Maryland ([page 12](#))

Kelsey Mayo, Attorney, Employee Benefits, Poyner Spruill LLP, Charlotte, North Carolina ([page 12](#))

Michael McCreary, Partner, Watson Jacobs McCreary, Toronto, Ontario ([page 11](#))

Peter L. Miller, President and CEO, The Institutes, Malvern, Pennsylvania ([page 5](#))

Paul Mulhausen, M.D., Chief Medical Officer, Telligen, West Des Moines, Iowa ([page 7](#))

Wayne Murphy, CEBS, Senior Manager, Corporate Services, Prudent Benefits Administration Services, Toronto, Ontario ([page 14](#))

Julia Nicholson, Principal, JN Consulting, Folsom, California ([page 6](#))

Joseph Nunes, President, Actuarial Solutions Inc., Windsor, Ontario ([page 7](#))

Ryan Olmstead, Director of Member Services, Catalyst for Payment Reform, Berkeley, California ([page 7](#))

Donna Pierson, CEBS, Manager, Payroll and Benefits, Milwaukee Center for Independence, Milwaukee, Wisconsin ([page 13](#))

Lizann Reitmeier, CEBS, Canadian Health Practice Leader, Conduent Human Resource Services, Toronto, Ontario ([page 16](#))

Blair Richards, CEBS, CEO, Halifax Port ILA HEA, Halifax, Nova Scotia ([page 15](#))

Debra Rosenberg, CEBS, Director of Retirement Plan Consulting, Stiles Financial Services, Inc., Edina, Minnesota ([page 8](#))

Ryan Siemers, CEBS, Principal, Aegis Risk LLC, Alexandria, Virginia ([page 6](#))

Todd Solomon, Employee Benefits Practice Group Leader, McDermott Will & Emery, Chicago, Illinois ([page 11](#))

Rick Storms, CEBS, Assistant Vice President, LifeTrac, Shoreview, Minnesota ([page 13](#))

Robert Tangney, CEBS, Consultant, Mississauga, Ontario ([page 12](#))

Jillian Verspyck, Director, Consumer Experience, Voya Financial, Braintree, Massachusetts ([page 14](#))

Gregory Wait, CEBS, President, Falcons Rock Investment Counsel LLC, Germantown, Wisconsin ([page 11](#))

Lais Washington, Director of Risk Compliance, Lincoln Financial Group, Boston, Massachusetts ([page 10](#))

Sandra Wood, CEBS, Chief Benefits Consultant, The Benefits Academy, Auburn, Washington ([page 10](#))

Carey Wooton, CEBS, Director, IUE-CWA Pension Fund, Bloomington, Indiana ([page 8](#))

Petula Workman, CEBS, Division Vice President, Compliance Counsel, Arthur J. Gallagher & Co., Houston, Texas ([page 12](#))



International Society
of Certified Employee Benefit Specialists

18700 W. Bluemound Rd. • P.O. Box 209 • Brookfield, WI 53008-0209
(262) 786-8771 • Fax (262) 786-8670 • E-mail: iscebs@iscebs.org

Nonprofit Org.
U.S. POSTAGE
PAID
MILWAUKEE, WI
PERMIT NO.1633

S0180634

2018 Symposium Sponsors

The Society gratefully acknowledges its 2018 sponsors and their many contributions that enable the Symposium to provide the highest level of educational content and meeting amenities for attendees.

PLATINUM

Mercer

Wi-Fi Service and Program at a Glance
(www.mercer.com)

GOLD

Cigna Global Employee Benefits
Program Binders
(www.cignaglobalhealth.com)

EPIC Hearing Healthcare
Pens
(www.epichearing.com)

The Prudential Insurance Company of America
Attendee Tote Bags
(www.prudential.com)

Voya Financial
Name Badge Lanyards
(www.voya.com)

SILVER

Aegis Risk LLC
(www.aegisrisk.com)

Businessolver
Highlighters
(www.businessolver.com)

Gallagher
Notepads
(www.ajg.com)

Telligen Health and Well-Being
(www.telligen.com)

Benefit Advocates, Inc.
(www.benefitadvocates.net)

ConnectYourCare
(www.connectyourcare.com)

Inspira Health
Post-it Notes
(www.insperahealth.com)

Transamerica
Morning Power Walk
(www.transamerica.com)

BRONZE

AudioNET America, Inc.
(www.audionetamerica.com)

BenefitsLink.com
(www.BenefitsLink.com)

Blue Cross Blue Shield of Massachusetts
(www.bcbsma.com)

(As of May 1, 2018)

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