45TH ANNUAL

ISCEBS Employee Benefits Symposium

August 23-26, 2026

Arizona Biltmore | Phoenix, Arizona

CEBS COMPLIANCE APPROVED

PARTNERS IN EDUCATIONAL EXCELLENCE

International Society of Certified Employee Benefit Specialists

International Foundation of Employee Benefit Plans

What Can You Expect at the Symposium?

Here's what other attendees have said . . .

This is a great conference. I've been to other conferences and get the most out of this one.

I learned so much from knowledgeable and engaging speakers. The topics were practical, relevant and inspiring.

I have a list of takeaways that I will begin implementing as soon as I return.

Who Attends:

Benefits and total rewards professionals from the United States and Canada looking for timely content and actionable takeaways. Attendees represent corporations, health care organizations, financial services, consulting firms, insurance companies, administration firms, jointly trusteed and public employee benefit plans, law firms, and other organizations and roles in the employee benefits space.

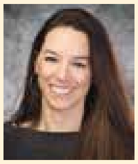
If you work in employee benefits in the U.S. or Canada, this is your conference!

The agenda is jointly curated by the International Society and the International Foundation's Corporate Board.

Brad Mandacina, CEBS
ISCEBS President
SVP, National Specialty Practices Leader
Alera Group
Lees Summit, Missouri

Shalom Wilburn, CEBS
Chair, Symposium Education Committee: U.S.
Director, Benefits
Thrivent
San Antonio, Texas

Preet Pall, CEBS
Chair, Symposium Education Committee: Canada
Associate
Westland Benefits
Vancouver, British Columbia



Kristine Karnath
Chair, International Foundation Corporate Board
Group Vice President, Global Total Reward
Moog
Elma, New York

Debbie Green, CEBS
Vice Chair, International Foundation Corporate Board
Director of Benefits
National Academy of Sciences
Washington, D.C.

Colleen Baker
Chair, International Foundation Canadian Corporate Board
Partner, VP, National Enterprise Group Solutions
People Corporation
Caledonia, Ontario

The Symposium Is What's Now, and What's Next in Benefits

In an industry defined by constant evolution, staying ahead means investing in your professional development. The Symposium brings together benefits professionals who understand that when uncertainty is the only constant, the quality of your knowledge and network is a vital asset.

Join us for 2½ days of digging into the latest and most critical information in group health care benefits, retirement readiness and plan compliance, along with strategies and insights to deliver the competitive edge for your organization and your career.

Your participants depend on you to help them navigate the benefits decisions that impact their families' well-being. Meeting that mission requires you to be at your sharpest, most informed and best connected. This conference isn't just professional development—It's an immersive learning experience to sharpen your skills to meet your commitment to participants who count on your expertise.

Register Now!

Special Guest Registration ($150 savings) and unemployed rates are available—See page 21 for details.

Use the form on page 22.

Online at www.iscebs.org

Call (262) 786-8771 with questions.

CEBS Compliance Approved

This program qualifies for up to 19 CEBS Compliance credits. Visit www.cebs.org/compliance for more information.

It's the conference where everyone gets what you do!

MONDAY, AUGUST 24

	Ⓗ HEALTH CARE	Ⓡ RETIREMENT	Ⓖ GENERAL	Ⓒ CANADIAN
8:00-9:15 a.m.	**Welcome and Keynote: Demystifying and Navigating AI's Potential and Improving the Employee Benefit Experience**			
9:30-10:30 a.m.	**U.S. Legislative Update**			**Canada Legal and Legislative Update**
11:00 a.m.-12:00 noon	**From Aisles to Outcomes: How AI Uncovered Millions in Avoidable Claims** • Traditional, siloed reporting obscured the role of MSK injuries in cost escalation. • The largest savings came from prevention, not benefit reductions. • Health benefits became a measurable workforce performance strategy.	**Statutory and Regulatory Outlook for Retirement Plans** • Considerations relating to "alternative investments" in retirement plans • Impact of changes under the IRS correction program (EPCRS) • Tips for complying with the new paper statement requirement	**Aligning With the CFO on Benefits Strategy** • How emotional load, mindset patterns and cultural stressors directly influence health care utilization, claims, absenteeism and performance • Financial and operational impact of disengaged health behaviors on benefits ROI, productivity and retention • Strategic frameworks to improve benefits engagement, workforce well-being and organizational resilience	
12:00 noon-1:30 p.m.	**Luncheon Roundtable Discussions**			
1:30-2:30 p.m.	**The Hidden Cost of Disengaged Health: How Mindset, Emotional Load and Cultural Stress Are Driving Claims, Turnover and Underperformance** • How emotional load, mindset patterns and cultural stressors directly influence health care utilization, claims, absenteeism and performance • Financial and operational impact of disengaged health behaviors on benefits ROI, productivity and retention • Strategic frameworks to improve benefits engagement, workforce well-being and organizational resilience	**Workplace Emergency Savings and Retirement Outcomes: What the Data Shows and How Design Matters** • The research regarding financial well-being, retention and retirement contribution behavior • How ESA design influences participant outcomes • Assessment of emergency savings within a retirement-focused strategy	**AI and Benefits: Compliance Tool or Trap?** • Current and anticipated uses of AI across the industry • Advantages and risks of AI • Fiduciary obligations related to the use of AI	**Smooth Transitions: Workplace Accommodations and Rights** • How to support an employee returning to work from an injury or absence • How accommodations and disability management programs can be implemented • How to collaborate to streamline the process leading to more positive outcomes
2:45-3:45 p.m.	**From Fragmented to Focused: Prioritizing Cancer Types for Better Outcomes and Cost Control** • Cancer types that drive the greatest clinical complexity and cost in employee populations • How care needs and benefit strategies differ across high-incidence, aggressive and rare cancers • Targeted interventions that align care and improve outcomes for specific cancer types	**How NOT to Operate Your Retirement Plan—A Listing of the Don'ts** • How quickly common operational errors add up to large employer-funded corrective contributions • Proper levels of oversight by the Retirement Plan Committee and what questions to ask • Best practices to implement to prevent or quickly detect operational errors	**Transaction Readiness: Acquisitions, Divestitures, Compliance and Integration** • The core distinctions among transaction types and where the most significant financial and compliance risks exist • Documents that should be readily accessible for divestitures or requested from potential targets • Understand the rationale for requesting specific documents	**Private Infrastructure Asset Class Fundamentals and How to Navigate the Current Environment** • Asset class fundamentals driving fundraising and performance momentum • The growing private infrastructure opportunity set for essential services and skilled labor • Building resilient portfolios to provide diversification and mitigate geopolitical uncertainty
4:00-5:00 p.m.	**From Commercials to Claims: How Drug Advertising and Rebates Are Driving Employer Pharmacy Costs** • The real impact of drug advertising on utilization and cost • Look beyond rebates to evaluate true pharmacy value • Practical strategies to balance cost control and member experience	**From Error to Resolution: Building a Plan-Specific Retirement Plan Fix-It Guide** • Where self-correction may be appropriate within existing regulatory correction frameworks • How to incorporate plan document provisions, operational realities and escalation thresholds • How documented correction processes support fiduciary governance, reduce reactive corrections and promote consistency	**Virtual Care Solutions: Promoting Well-Being From Hire to Retirement** • Growing hearing, vision and dental problems across generations is driving demand for more accessible and affordable care • How virtual care options complement existing ancillary benefits while improving employee engagement, productivity and satisfaction • Create a modern, consumer-focused, high-value, low-cost ancillary benefit strategy	**Burnout and Quiet Quitting: A Journey to Rediscover Balance** • Recognizing the early warning signs of burnout to help yourself and your employees • How to overcome quiet quitting by setting limits before things become overwhelming, improving engagement and productivity • Creating sustainable habits and balance for your employees and yourself

TUESDAY, AUGUST 25

	Ⓗ HEALTH CARE	Ⓡ RETIREMENT	Ⓖ GENERAL	Ⓒ CANADIAN
8:00-8:30 a.m.	**President's Report**			
8:30-9:30 a.m.	**U.S. Legal Update**			**AI Governance** • The current Canadian legislative landscape on AI in relation to other countries • How to start an AI governance program • Learn how to establish trustworthy AI in your organization
10:00-11:00 a.m.	**Beyond Parity: A Comprehensive, Integrated Approach to Medical and Behavioral Health** • Fresh insights into responding to MHPAEA regulatory enforcement and lawsuits • "One Body, One Heart"—Addressing the behavioral health crisis affecting the whole person and whole family • How to evaluate and advocate for behavioral health programs to the C-suite	**In Search of Prudence: How to Create and Operate a Fiduciary Committee** • Identify the key factors in creating and staffing fiduciary committees • Learn best practices for the operation of committee meetings • Understand what makes actions "prudent" within the meaning of ERISA	**Beyond Trend Reports: Designing Benefits That Address Root Causes, Not Just Symptoms** • Differentiate symptoms and root causes using data and employee feedback • Transfer findings to health, time off, income protection, financial security and mental health access benefits • Evaluate and partner with vendors in a way that avoids "care washing" for real impact on employee well-being and engagement	**Women's Health as a Plan-Wide Issue, Why Benefits Miss the Mark Across Life Stages** • How early, integrated and navigated support can improve outcomes and control downstream costs • Key drivers behind rising ADHD drug claims among women, including delayed diagnosis and menopause-related cognitive symptoms • Why fragmented, siloed benefit designs without continuity or coordination increase utilization, delay care and drive higher costs
11:15 a.m.-12:15 p.m.	**The Roadmap to an Improved Specialty Care Benefit** • How to measure true quality to ensure that employees are receiving the highest quality specialty care • The vital process of coordinating comprehensive care • Actionable steps to build a modern specialty care benefit that improves access, outcomes and costs	**How Combined DB and DC Programs Are Used to Attract, Retain and Efficiently Manage Talent** • Advantages and limitations of DB, DC and hybrid plans in supporting organizational objectives and employee needs • How a holistic retirement program is a strategic tool for talent attraction and retention • Practical insights and actionable steps for your organization's retirement program to improve employee satisfaction and efficiency	**Leave Laws and Benefits** • How to administer health benefits during an employee's leave • The interrelationship between various leave laws • Practical tips for compliance	**Mindful Derisking: The Annuity Purchase as a Member Education Opportunity** • Timing is (almost) everything: Understanding the importance of a strong communication plan. • Preparing for unexpected questions, drafting an FAQ and being available to respond • Plan members value their plan highly, but not exactly in the way you might expect
12:15-1:30 p.m.	**Professional Recognition Luncheon**			
1:30-2:30 p.m.	**The Evolving PBM Landscape: Transparency, Innovation and Cost Containment Without Tripping Compliance Wires** • Implement simple guardrails in contracts and oversight and avoid common pitfalls that erode value • Identify the primary pharmacy cost drivers and map which PBM levers realistically bend each driver • Navigate state regulatory trends affecting PBM contracts and employer plans	**From Binders to Better Outcomes: Financial Education Workshops That Actually Work** • Creating engaging financial education programs tailored to different employee needs, without selling or giving advice • Choosing a delivery method and using pre-work and e-materials to boost engagement • Using surveys, participant actions and plan data to measure success	**Closing the Gap: How Employee Benefits Move Hourly Workers Toward a Living Wage** • How specific benefits translate into equivalent hourly wage value for frontline workers • Which benefit gaps most significantly impact hourly workers' ability to meet living wage thresholds in their regions • Evaluating and communicating the ROI of enhanced hourly worker benefits to organizational stakeholders	**From Binders to Better Outcomes: Financial Education Workshops That Actually Work** • Creating engaging financial education programs tailored to different employee needs, without selling or giving advice • Choosing a delivery method and using pre-work and e-materials to boost engagement • Using surveys, participant actions and plan data to measure success
2:45-3:45 p.m.	**Benefit Captives: Innovative Self-Insured Risk Financing for Organizations of All Sizes** • The process of evaluating captive feasibility and establishing and managing effective operation • Captive mechanics including structure and operations as well as potential for control, savings and customization • The strategic value of benefit captives and how they are likely to evolve	**Leaving a Legacy: ESOPs as a Succession Solution** • The role of ESOPs in business succession • The steps, stakeholders and expertise required to successfully transition to employee ownership • Recognize the financial, tax and community benefits of ESOPs	**Designing Caregiver Programs at Work: Lessons From the Field** • Practical steps to reduce isolation, prevent burnout and sustain employee engagement • Recognizing diverse caregiver journeys • How to measure success and demonstrate program ROI to stakeholders	**The Next Frontier of Employee Assistance: Integrating Spiritual Wellness Into Benefits Strategy** • Evidence-based correlations between spiritual well-being, engagement and health care outcomes • How trauma-informed, spiritually inclusive practices can enhance EAPs and total wellness strategies • Integrate spiritual wellness metrics and interventions while maintaining compliance and inclusivity.
4:00-5:00 p.m.	**Best Practices in Health Care: Navigating Cost Pressures and Innovation in 2026** • Understand the most pressing cost and strategy challenges employers face in 2026 • Actionable approaches to optimize plan design, vendor relationships and pharmacy benefits • Prepare for emerging technologies and integrate them into health care strategies	**Department of Labor Retirement Plan Audit Trends and Best Practices** • DOL enforcement results, targeting trends and future initiatives • Understand the investigation process and best practices to prepare your plan • The most common violations and how to correct them **Let's Talk SECURE 2.0 and Other Retirement Topics**	**U.S. Legal Update Follow-Up**	**Let's Talk Canadian Benefits**

WEDNESDAY, AUGUST 26

	Ⓗ HEALTH CARE	Ⓡ RETIREMENT	Ⓖ GENERAL	Ⓒ CANADIAN
8:00-9:00 a.m.	**Keynote: Workplace Health as a Strategic Imperative for Organizations**			
9:30-10:30 a.m.	**CDHP Strategy in the Modern World and What's Next** • What cost savings (or costs) are there for employers and consumers? • How do we adapt these to the changing generational landscape and workforce diversity? • How do we utilize technology to enhance adoption and engagement?	**Selecting Target Date Funds: Factors Beyond Performance** • Understand the TDF's assumptions • Know the TDF's rolldown philosophy • Compare average deferral rate and other metrics to determine plan compatibility	**From Invisible to Impactful: The Real Cost of Employee Absences** • Identify, calculate and track the real cost of absences across teams and departments • Use absence data to maximize ROI on employer-sponsored benefits • Actionable strategies to reduce expenses and improve employee productivity	**Hot Topics in Drug Plan Management** • What issues are impacting Canadian drug plans • How these issues are impacting Canadian drug plans • Plan sponsor tactics and strategies to respond to these issues
10:45-11:45 a.m.	**Growing Pains: The Employer's Role in Pediatric Mental Health** • The pediatric mental health crisis and why it matters to employers • The cost of inaction—The risks and potential impact of ignoring pediatric mental health needs • Practical strategies you can implement immediately to better support pediatric mental health for your employees and their families	**When Financial Stress Becomes a Business Risk** • Understanding the business cost of financial stress • Addressing stress across generations and compensation levels • Embedding solutions into total well-being and DEI strategies	**The Shifting Legal Landscape for Health Plans Providing Gender-Affirming Care** • Extent to which group health plans are required to provide gender-affirming care benefits • Circumstances in which it may be prohibited • Providing benefits to travel to a state where it's permissible	**Retirement Outcomes by Design: Boardroom Decisions That Shape Women's Retirement Readiness** • Understand the behavioural drivers behind gender gaps in retirement outcomes • Identify how plan design and governance decisions shape member behaviour and outcomes • Practical, measurable strategies to improve retirement readiness and demonstrate ROI
12:00 noon-1:00 p.m.	**Weigh Your Options: How Can Employers Support the Management of Obesity Within Their Organizations?** • The impact of living with obesity on employees at work • Understand the underlying physiology of obesity • Opportunities to help employees in their weight-loss journey	**Infrastructure Investing in the Age of Tariffs** • Tariff impacts across infrastructure sectors and asset types • Evaluating which regions and infrastructure sectors are most vulnerable • Approaches to reduce geopolitical risk while maintaining diversification and long-term return objectives	**Natural Disasters: Employee Benefit Policies to Support Employees and Their Families** • The threat and risk of weather-related disasters to employees' physical, mental and financial wellness • Why and how benefits leaders should be involved before, during and after a weather disaster • Steps to take to develop an action plan specific for your company	

Monday

MONDAY, AUGUST 24

8:00-9:15 a.m.

Welcome and Keynote: Demystifying and Navigating AI's Potential and Improving the Employee Benefit Experience

Speaker: **Michael Stoyanovich**, Vice President and Senior Consultant, Administration and Technology Consulting, Segal, San Francisco, California

The promise of AI in group health, retirement and other benefits is alluring—faster, more efficient processes with fewer errors and lower costs, leading to improved employee engagement. Get an insightful and in-depth look at AI's utility in areas such as benefits design, administration and communication, and emerging trends. Learn how plan sponsors and service providers can assess chatbots, predictive analytics, large language models and other AI tools while forming actionable strategies to safeguard data and maintain fiduciary oversight in this rapidly evolving landscape.

9:30-10:30 a.m.

U.S. Legislative Update

Speaker: **James Klein**, Senior Advisor, Managing Director, American Benefits Council, Washington, D.C.

Get essential insights on federal legislation impacting health and retirement plans. This session discusses recently enacted laws, pending proposals and regulatory guidance affecting plan sponsors and providers. Learn which changes require immediate action, what's on the horizon and how to stay compliant while these developments unfold.

Ⓒ Canada Legal and Legislative Update

Speaker: **Mark Firman**, Partner, Blake Cassels & Graydon LLP, Toronto, Ontario

Navigate the latest federal and provincial legislative changes affecting group benefits and pension plans. This session covers new regulations, pending proposals and compliance requirements impacting Canadian plan sponsors and providers, as well as what you need to know to be prepared and compliant.

Ⓗ Health Ⓡ Retirement Ⓖ General Ⓒ Canadian

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

Ⓗ From Aisles to Outcomes: How AI Uncovered Millions in Avoidable Claims

Speakers: **Nikki Petrazzuolo Whitaker**, Vice President Employee Benefits Mid-Atlantic, Brown & Brown, Manassas, Virginia

Steve Butterworth, Practice Leader Mid-Atlantic, Brown & Brown, Columbia, Maryland

A national retailer with 3,000+ employees faced escalating health care costs driven by musculoskeletal injuries, disability claims, workers' compensation losses and absenteeism. Traditional, siloed reporting missed identifying critical patterns across medical, pharmacy, disability and absence data. AI-driven analytics integrated these sources using de-identified, HIPAA-compliant data, revealing MSK injuries as the driver of $8 million in projected annual costs. Instead of cutting benefits, the employer implemented prevention strategies: athletic trainers familiar with physically demanding retail roles, redesigning equipment and workflows, and improving early intervention pathways. Over 24 months, the organization avoided $6-7 million in claims, reduced workers' compensation incidents, shortened disability durations, and decreased surgeries and opioid use.

Takeaways

- Traditional, siloed reporting obscured the role of MSK injuries in cost escalation.
- The largest savings came from prevention, not benefit reductions.
- Health benefits became a measurable workforce performance strategy.

Ⓡ Statutory and Regulatory Outlook for Retirement Plans

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

Get an overview of recent IRS and DOL guidance, including that on alternative investments in retirement plans, proposed regulations on the SECURE 2.0 requirement that participants be given paper benefit statements, and the update to the IRS's Employee Plans Compliance Resolution System (EPCRS), along with other relevant SECURE 2.0 guidance and other retirement plan developments.

Takeaways

- Considerations relating to "alternative investments" in retirement plans
- Impact of changes under the IRS correction program (EPCRS)
- Tips for complying with the new paper statement requirement

Ⓒ Ⓖ Aligning With the CFO on Benefits Strategy

Speaker: **Dean Jargo**, CEO, Fair Market Health, Wichita, Kansas

This presentation will focus on practical ways to connect benefits strategy with financial performance, risk management and long-term value creation. Learn how to speak the language of finance, build data-driven business cases and create ongoing governance rhythms that keep the CFO actively involved in designing and monitoring health plans. This session will highlight collaboration practices that align HR, finance and executive leadership around shared goals for cost, competitiveness and employee experience.

Takeaways

- What the CFO cares about
- How the CFO can contribute to improved benefit outcomes
- How (and when) to get the CFO's attention

Monday

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

Luncheon Roundtable Discussions

(See page 7 for details.)

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

Ⓗ The Hidden Cost of Disengaged Health: How Mindset, Emotional Load and Cultural Stress Are Driving Claims, Turnover and Underperformance

Speaker: **Michelle Greene**, Founder, New Era Media, Color of Wellness, Tampa, Florida

This session explores what truly drives health care costs—not just prices, but overutilization and disengagement rooted in behavioral factors. Rather than viewing benefits as mere coverage, it examines how mindset, emotions and workplace culture shape health decisions. Designed for benefits and HR professionals, this session reveals how stress, decision fatigue, caregiving demands and cultural mistrust influence workers' health care choices—leading to delayed care, absenteeism and turnover. It reframes poor health engagement as a performance indicator affecting outcomes and retention. Learn why preventive services remain underused and why costs climb despite generous plans. Leave with practical approaches to transform benefits from reactive cost management into proactive workforce performance investments.

Takeaways

- How emotional load, mindset patterns and cultural stressors directly influence health care utilization, claims, absenteeism and performance
- Financial and operational impact of disengaged health behaviors on benefits ROI, productivity and retention
- Strategic frameworks to improve benefits engagement, workforce well-being and organizational resilience

Ⓡ Workplace Emergency Savings and Retirement Outcomes: What the Data Shows and How Design Matters

Speaker: **Devin Miller**, President, SecureSave, Kirkland, Washington

Workplace emergency savings accounts (ESAs) are gaining attention as complements to retirement plans, yet many benefits professionals lack data to evaluate their strategic role and whether ESA participation reduces retirement plan participation. This session presents data-driven research, analyzing employee surveys and administrative data, and examines the relationships between emergency savings balances, financial well-being, employee satisfaction, retention and retirement savings behavior. Findings indicate that ESA participation is not associated with reduced retirement savings, often coinciding with stable or increased contributions. This session addresses research scope, limitations, sample size considerations and appropriate interpretation to avoid overstating conclusions. It also explores implementation approaches and drivers of employer adoption.

Takeaways

- The research regarding financial well-being, retention and retirement contribution behavior
- How ESA design influences participant outcomes
- Assessment of emergency savings within a retirement-focused strategy

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

Ⓖ AI and Benefits: Compliance Tool or Trap?

Speakers: **Allison Bans**, Counsel, Snell & Wilmer, Phoenix, Arizona

Sara Van Houten, Partner, Snell & Wilmer, Phoenix, Arizona

Does AI help fiduciaries meet ERISA obligations, or does it create new compliance risks? This session examines real-world AI applications across benefits administration, then explores the fiduciary implications. Learn how AI tools intersect with duties of loyalty, prudence, diversification and plan compliance.

Takeaways

- Current and anticipated uses of AI across the industry
- Advantages and risks of AI
- Fiduciary obligations related to the use of AI

Ⓒ Smooth Transitions: Workplace Accommodations and Rights

Speaker: **Melisa Joyal**, Rehabilitation Consultant, Reclaim Rehabilitation Consulting Ltd, Vernon, British Columbia

It can be difficult to successfully support an individual in returning to work following injury, illness or mental health leave. This session aims to make the transitions easier for all parties involved. From employers to employees to insurers, everyone plays a part in helping someone return to work in a safe and sustainable manner, thus reducing the cost and impact of an absence. With a little clarity and understanding of the process and requirements, including from the legal perspective, we can have an inclusive workplace with reduced costs of absenteeism.

Takeaways

- How to support an employee returning to work from an injury or absence
- How accommodations and disability management programs can be implemented
- How to collaborate to streamline the process leading to more positive outcomes

Symposium

Ⓗ Health Ⓡ Retirement Ⓖ General Ⓒ Canadian

Monday

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

Ⓗ From Fragmented to Focused: Prioritizing Cancer Types for Better Outcomes and Cost Control

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

Brent Westra, Director, Complex Care Program, Mayo Clinic, Rochester, Minnesota

Cancer care is one of the most complex and costly areas of health care spending, yet not all cancers carry the same clinical, financial or care coordination challenges. Explore how distinct types of cancers—such as high-incidence cancers, aggressive late-stage diagnoses, and rare or complex cancers—drive vastly different care needs and cost patterns. Learn how to move from a fragmented, one-size-fits-all approach to a more focused cancer strategy, aligning benefits, care pathways and vendor solutions to the specific cancer types that matter most in your population. Whether you're designing a new cancer benefit or refining an existing strategy, get practical guidance to improve outcomes, enhance the employee experience and better manage rising cancer-related costs.

Takeaways

- Cancer types that drive the greatest clinical complexity and cost in employee populations
- How care needs and benefit strategies differ across high-incidence, aggressive and rare cancers
- Targeted interventions that align care and improve outcomes for specific cancer types

Ⓡ How NOT to Operate Your Retirement Plan—A Listing of the Don'ts

Speaker: **Crystal Coleman, CEBS**, Principal, Employee Benefit Plans, Clifton-LarsonAllen LLP, Roseville, California

Rather than discuss best practices and operational checklists for your retirement plan, how about an interesting twist on a classic topic? This session will cover the Top Ten "Don'ts" for operating a successful retirement plan. Through a series of the worst of the worst audit findings, we'll help you to remember what NOT to do so that you can keep your plan operations on the straight and narrow path.

Takeaways

- How quickly common operational errors add up to large employer-funded corrective contributions
- Proper levels of oversight by the retirement plan committee and what questions to ask
- Best practices to implement to prevent or quickly detect operational errors

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

Ⓖ Transaction Readiness: Acquisitions, Divestitures, Compliance and Integration

Speakers: **Laura Cross**, Vice President, Private Equity Practice, Brown & Brown, Burlingame, California

Jacque Scanlon, Senior Vice President, Private Equity Practice Group, Brown & Brown, Shawnee, Kansas

Elizabeth Sennett, CEBS, Managing Director, Team Lead, Private Equity Practice, Brown & Brown, Burlingame, California

This session outlines the key documentation required to support both acquisitions and potential divestitures. Learn what materials to request from acquisition targets, as well as which documents should be maintained internally to ensure divestiture readiness at the division level. The discussion will also highlight critical compliance considerations—explaining why certain documents must be requested, developed and properly retained—and explore the high-level considerations for effectively integrating acquired businesses into the broader organization.

Takeaways

- The core distinctions among transaction types and where the most significant financial and compliance risks exist
- Documents that should be readily accessible for divestitures or requested from potential targets
- Understand the rationale for requesting specific documents

Ⓒ Private Infrastructure Asset Class Fundamentals and How to Navigate the Current Environment

Speaker: **Michael Hatzopoulos, CFA**, Infrastructure Investments Group, J.P. Morgan Asset Management, New York, New York

In today's rapidly developing investment environment and geopolitical landscape, resilience has become a defining advantage. Private infrastructure asset class fundamentals are fueling strong momentum in fundraising and performance, while a growing opportunity set—including a capex supercycle behind increased energy demand, energy security and energy transition—is reshaping where and how capital is invested. In this dynamic context, scale, access to capital, and a proven capital deployment and asset management framework are foundations to take advantage of the opportunity.

Takeaways

- Asset class fundamentals driving fundraising and performance momentum
- The growing private infrastructure opportunity set for essential services and skilled labor
- Building resilient portfolios to provide diversification and mitigate geopolitical uncertainty

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

- AI and other emerging tech
- Decumulation
- Disability benefits
- Employee assistance programs (EAPs)
- Global benefits
- Health care consumerism
- Mental health and burnout
- Remote and hybrid work
- Retiree medical benefits
- Retirement readiness
- Specialty care
- Stop loss
- Women's health
- Workplace wellness

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

Ⓗ From Commercials to Claims: How Drug Advertising and Rebates Are Driving Employer Pharmacy Costs

Speaker: **John Drakulich**, President of PBM Business Group, ProCare Rx, Gainesville, Georgia

Direct-to-consumer (DTC) drug advertising drives employees to request brand-name medications without understanding costs or alternatives, while rebate-driven formularies influence pricing and perceived savings. For employers, these forces collide, impacting pharmacy spend, member experience and plan sustainability. Explore how drug marketing shapes utilization patterns and how rebate structures can contribute to higher list prices and out-of-pocket costs. Get a practical understanding of total plan cost dynamics, member disruption and administrative burden. Rather than debating merits of DTC, you'll get actionable strategies to align pharmacy strategy with financial and workforce goals.

Takeaways

- The real impact of drug advertising on utilization and cost
- Look beyond rebates to evaluate true pharmacy value
- Practical strategies to balance cost control and member experience

Ⓡ From Error to Resolution: Building a Plan-Specific Retirement Plan Fix-It Guide

Speakers: **Alex Fettig**, Benefits Analyst, Everus Construction Group, Jamestown, North Dakota

Many retirement plan sponsors rely on ad hoc processes when operational or compliance errors are identified. As plan complexity increases, the absence of documented, plan specific correction processes can lead to inconsistent outcomes, delays and increased risk. A plan specific "fix it guide" supports the timely identification, evaluation and correction of common errors. Learn how to align internal correction procedures with existing regulatory frameworks, integrate plan document provisions into operational guidance, and determine which issues can be self corrected and which require escalation. The discussion will focus on practical considerations, governance benefits and lessons learned from creating a fix it guide intended to be used as a living operational tool rather than a static compliance reference.

Takeaways

- Where self-correction may be appropriate within existing regulatory correction frameworks
- How to incorporate plan document provisions, operational realities and escalation thresholds
- How documented correction processes support fiduciary governance, reduce reactive corrections and promote consistency

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

Ⓖ Virtual Care Solutions: Promoting Well-Being From Hire to Retirement

Speakers: **Michael Reha, CEBS**, Vice President Strategic Partnerships and Payor Growth, LXE Hearing, Redondo Beach, California

Dale Paustian, Regional Vice President, United Vision Plan, San Antonio, Texas

Jie Feng, Co-Founder and CEO, KELLS, New York, New York

As the U.S. continues to face increasing deficits in areas like hearing, vision and dental care, virtual ancillary services are becoming critical tools for improving access and affordability. Explore how virtual care solutions can help you deliver comprehensive ancillary benefits in a cost-effective, scalable way. We will also examine the value of over-the-counter (OTC) services versus in-person visits and how virtual platforms can complement both. Learn how to deliver a seamless experience that meets evolving expectations for health care access while enhancing employee and retiree satisfaction and support.

Takeaways

- Growing hearing, vision and dental problems across generations is driving demand for more accessible and affordable care
- How virtual care options complement existing ancillary benefits while improving employee engagement, productivity and satisfaction
- Create a modern, consumer-focused, high-value, low-cost ancillary benefit strategy

Ⓒ Burnout and Quiet Quitting: A Journey to Rediscover Balance

Speaker: **Josh Periard, CEBS**, Senior Account Executive, Canada Life, Toronto, Ontario

Burnout is often invisible until it becomes overwhelming, starting with small things and building with constant pressure to perform, lack of boundaries, and drained energy and enthusiasm, which often leaves people tired, disconnected and struggling to cope. Employees stop going above and beyond, often referred to as "quiet quitting," not out of laziness but to protect their mental health. Through personal experience and other real-world examples, learn about the need for intentional change, setting boundaries, prioritizing self-care and redefining success, as well as how balance isn't a luxury—It's critical for long-term sustainability.

Takeaways

- Recognizing the early warning signs of burnout to help yourself and your employees
- How to overcome quiet quitting by setting limits before things become overwhelming, improving engagement and productivity
- Creating sustainable habits and balance for your employees and yourself

Tuesday

TUESDAY, AUGUST 25

8:00-8:30 a.m.

President's Report

8:30-9:30 a.m.

U.S. Legal Update

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

A guide to navigating the most important benefits-related legal decisions in the U.S., this session provides an overview of important developments, regulatory challenges and corporate governance, along with guiding principles and cases that illustrate their necessity.

Ⓒ AI Governance

Speaker: **Nick Hsu, CEBS**, President, V12 Intelligence, Surrey, British Columbia

AI adoption raises governance and ethical concerns. Establishing high-level principles can guide responsible use and minimize conflicts. Learn what it means to adopt AI governance and to build trustworthy AI in Canada with practical steps, considerations and tips to implement your own.

Takeaways

- The current Canadian legislative landscape on AI in relation to other countries
- How to start an AI governance program
- Learn how to establish trustworthy AI in your organization

10:00-11:00 a.m. Concurrent Sessions

Ⓗ Beyond Parity: A Comprehensive, Integrated Approach to Medical and Behavioral Health

Speakers: **Heidi Alessi**, Vice President of Benefits, Ascension Health, Tacoma, Washington

Maracie Wilson, Executive Director, Benefits Strategy and Well-being, Providence, Renton, Washington

Join a discussion of the evolving state of Mental Health Parity and Addiction Equity Act's (MHPAEA) enforcement and regulatory priorities. But, beyond the frustration of vague legal requirements is the fact that people cannot be divided into silos of medical and behavioral health needs. This session will focus on how large health care systems are building connections that support comprehensive, cost-effective and high-value solutions for a healthy workforce that can be used in any industry.

Takeaways

- Fresh insights into responding to MHPAEA regulatory enforcement and lawsuits
- "One Body, One Heart"—Addressing the behavioral health crisis affecting the whole person and whole family
- How to evaluate and advocate for behavioral health programs to the C-suite

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

Ⓡ In Search of Prudence: How to Create and Operate a Fiduciary Committee

Speaker: **Greg Ash**, Partner, Spencer Fane LLP, Overland Park, Kansas

The committee structure is now a standard governance practice for fiduciaries of both retirement and health plans. But what should the retirement committee look like, and how should it actually function? How does the committee know that its actions are "prudent," as required under ERISA? This session will explore best—and worst—practices in creating and operating your fiduciary committee.

Takeaways

- Identify the key factors in creating and staffing fiduciary committees
- Learn best practices for the operation of committee meetings
- Understand what makes actions "prudent" within the meaning of ERISA

Ⓖ Beyond Trend Reports: Designing Benefits That Address Root Causes, Not Just Symptoms

Speaker: **Dawn Ellery, CEBS**, Consultant, Dawn Ellery Consulting, Yardley, Pennsylvania

Benefits leaders are flooded with trend decks—mental health, flexible work environment, financial wellness, physical well-being—yet employee disengagement, burnout and mistrust persist. Too often, programs are designed to treat symptoms (stress, absenteeism, low engagement scores) without addressing the underlying drivers: financial precarity, caregiving strain, moral injury at work, unresolved trauma, and a lack of psychological safety and trust. Explore how to combine quantitative data with qualitative insight to identify what people are actually struggling with. Connect these insights to practical plan-design levers and gain tools to reframe conversations around what truly moves outcomes for your population.

Takeaways

- Differentiate symptoms and root causes using data and employee feedback
- Transfer findings to health, time off, income protection, financial security and mental health access benefits
- Evaluate and partner with vendors in a way that avoids "care washing" for real impact on employee well-being and engagement

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

Ⓒ Women's Health as a Plan-Wide Issue, Why Benefits Miss the Mark Across Life Stages

Speaker: **Angela Johnson**, CEO and Co-Founder, sanoLiving Inc., Richmond Hill, Ontario

Women interact with benefit plans more frequently and across more categories than any other population, yet women's health is rarely treated as a distinct plan-wide consideration. In addition, benefit plans are experiencing increased ADHD medication claims among female members, particularly in midlife. The result is that care is addressed in silos—mental health here, drugs there, disability later—leaving plans reactive rather than strategic. This session explores how women's health needs span multiple life stages and benefit categories, and why traditional benefit structures struggle to support continuity, early intervention and effective navigation.

Takeaways

- How early, integrated and navigated support can improve outcomes and control downstream costs
- Key drivers behind rising ADHD drug claims among women, including delayed diagnosis and menopause-related cognitive symptoms
- Why fragmented, siloed benefit designs without continuity or coordination increase utilization, delay care and drive higher costs

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

Ⓗ The Roadmap to an Improved Specialty Care Benefit

Speakers: **Zack Papalia**, Vice President of Solutions Consulting, Lantern, Port Matilda, Pennsylvania

Tabitha Pittman, Director of Compensation and Benefits, Integrity, Dallas, Texas

A passive approach to specialty care—including surgery, cancer care and infusions—is no longer sustainable, accounting for 50% of health care spend and skyrocketing premiums. Learn how one company partnered with an independent center of excellence to launch an innovative specialty care benefits program, steering employees to high-quality, no-cost care through strategic plan design. Hear real success stories demonstrating how surgery, cancer care and infusion programs serve as lifelines for members. Gain actionable strategies for providing personalized support, accelerating access to highest quality care, managing complex care coordination and containing costs—all while maintaining a member-centric approach that helps employees navigate their health care journeys.

Takeaways

- How to measure true quality to ensure that employees are receiving the highest quality specialty care
- The vital process of coordinating comprehensive care
- Actionable steps to build a modern specialty care benefit that improves access, outcomes and costs

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

Ⓡ How Combined DB and DC Programs Are Used to Attract, Retain and Efficiently Manage Talent

Speaker: **Jack Chmielewski**, Principal and Consulting Actuary, Milliman, Brookfield, Wisconsin

Explore how the integration of defined benefit (DB) and defined contribution (DC) programs can be leveraged to attract, retain and efficiently manage talent within organizations. By creating a holistic retirement program, employers can address the diverse needs of their workforce, enhancing overall satisfaction and loyalty. Examine the distinct purposes of DC and DB plans, highlighting how each contributes to employee financial security. Special attention will be given to hybrid plan types, which combine features of both DB and DC plans, and the reasons behind their growing popularity in today's market. Finally, gain key discussion points for organizations looking to design a comprehensive retirement strategy that supports long-term talent management goals.

Takeaways

- Advantages and limitations of DB, DC and hybrid plans in supporting organizational objectives and employee needs
- How a holistic retirement program is a strategic tool for talent attraction and retention
- Practical insights and actionable steps for your organization's retirement program to improve employee satisfaction and efficiency

Ⓖ Leave Laws and Benefits

Speaker: **Marilyn Monahan**, Owner, Monahan Law Firm, San Marcos, California

Benefit professionals must master the complexities of numerous overlapping leave laws. With timely new examples, this session focuses on how to administer health benefits during leaves, including leaves under FMLA and USERRA, and provides an overview of the key issues that arise. We will also discuss the interrelationship between federal and state leave laws. The program will address which benefits employers must offer, for how long and who must pay for them, and it will discuss how to administer cafeteria plan elections during leaves. Designed to answer common questions, this program will include examples, best practices and action items.

Takeaways

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

Tuesday

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

Ⓒ Mindful Derisking: The Annuity Purchase as a Member Education Opportunity

Speaker: **Brian Wemp, CEBS**, Pension & Benefits Specialist, UFA Co-operative Ltd, Calgary, Alberta

UFA completed an annuity buyout in 2023, reducing pension obligations by 50%. The transaction culminated years of preparatory work, including data cleanup, board discussions and budget planning. However, the most critical aspect was communicating the purchase to plan members. The plan included members whose combined employee-retiree connection exceeded 50 years. The team carefully planned communications, addressing practical matters like letter timing, accurate names and addresses. The central message: The annuity purchase served both plan sustainability and member benefit security. The communication journey revealed unexpected insights about how members valued their pension and viewed their employer relationship, with every step guided by keeping member questions, concerns and assumptions foremost.

Takeaways

- Timing is (almost) everything: Understanding the importance of a strong communication plan.
- Preparing for unexpected questions, drafting an FAQ and being available to respond
- That plan members value their plan highly, but not exactly in the way you might expect

12:15-1:30 p.m.

Professional Recognition Luncheon

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

Ⓗ The Evolving PBM Landscape: Transparency, Innovation and Cost Containment Without Tripping Compliance Wires

Speakers: **Nick Getz**, Employee Benefits Practice Leader, Insurance Office of America (IOA), Park City, Utah

Michael Dobson, Associate General Counsel II, Insurance Regulatory, The Baldwin Group, Tallahassee, Florida

Kristi Gauthier, National Director of Benefits Compliance, The Baldwin Group, Gilbert, Arizona

PBMs face unprecedented scrutiny as employers, brokers and regulators demand transparency around drug costs, spread pricing and rebate practices. This session demystifies next-generation PBM models—including pass-through, acquisition cost, direct-to-consumer, Cost Plus, direct-to-manufacturer pricing, 340B partnerships, PBM consortia and international mail order—exploring their function and savings. Learn to evaluate cost drivers, negotiate contracts eliminating hidden revenue and navigate essential compliance guardrails across ERISA fiduciary duties, DOL audit readiness, CAA disclosure obligations, HIPAA, HRSA (340B) rules, FDA/state importation regulations and emerging state laws. Discuss the current litigation environment around international mail order and governance practices that withstand regulatory review, with a practical framework for alternative pharmacy strategies.

Takeaways

- Implement simple guardrails in contracts and oversight and avoid common pitfalls that erode value
- Identify the primary pharmacy cost drivers and map which PBM levers realistically bend each driver
- Navigate state regulatory trends affecting PBM contracts and employer plans

Ⓡ Ⓒ From Binders to Better Outcomes: Financial Education Workshops That Actually Work

Speakers: **Karen Barnes, CEBS**, Senior Benefits Consultant, Farm Credit Foundations, St. Paul, Minnesota

Jim Miettunen, CEBS, Senior Retirement Consultant, Farm Credit Foundations, St. Paul, Minnesota

Hear a real-world approach to building and delivering financial education workshops that meet employees where they are in their careers and lead to meaningful action. Drawing on experience supporting a multi-employer group across the Farm Credit System, we'll walk through two long-running workshops for early-to-mid career as well as mid-to-late career employees. We'll cover how these workshops are designed, delivered and updated using participant feedback and outcome data, along with lessons learned after shifting from only in-person sessions using three-ring binders to both in-person and virtual delivery using e-materials. Gain practical ideas to apply right away for launching a new program or refreshing an existing one.

Takeaways

- Creating engaging financial education programs tailored to different employee needs, without selling or giving advice
- Choosing a delivery method and using pre-work and e-materials to boost engagement
- Using surveys, participant actions and plan data to measure success

Tuesday

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

Ⓖ Closing the Gap: How Employee Benefits Move Hourly Workers Toward a Living Wage

Speakers: **Sara Horowitz**, Co-Founder & CEO, Living Wage Institute Inc., Philadelphia, Pennsylvania

Kavya Vaghul, Co-Founder and CPO, Living Wage Institute Inc., Philadelphia, Pennsylvania

This session examines the often-overlooked role that employer-sponsored benefits play in hourly workers' total compensation and financial stability. We'll quantify how benefits like health insurance subsidies, transportation stipends, tuition reimbursement and internet service discount programs effectively increase hourly workers' real wages—and how gaps in these offerings can push workers further from financial stability. Leave with frameworks for evaluating benefits packages through a living wage lens and strategies for making the case to leadership for enhanced hourly worker benefits.

Takeaways

- How specific benefits translate into equivalent hourly wage value for frontline workers
- Which benefit gaps most significantly impact hourly workers' ability to meet living wage thresholds in their regions
- Evaluating and communicating the ROI of enhanced hourly worker benefits to organizational stakeholders

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

Ⓗ Benefit Captives: Innovative Self-Insured Risk Financing for Organizations of All Sizes

Speaker: **Prabal Lakhanpal**, National Practice Leader–Alternate Risk and Captives, Alera Group, Boston, Massachusetts

Exploring captives as a strategy for self-insured risk? This session examines how captives—a licensed insurance company owned and controlled by those it insures—can help businesses of all sizes achieve greater control, higher savings and customized program options. Topics will include sample structures, establishment and operation processes, feasibility evaluation, stop-loss trends, captive growth patterns and pitfalls, structural variations and how stop-loss captives may benefit your organization.

Takeaways

- The process of evaluating captive feasibility and establishing, managing and effective operation
- Captive mechanics including structure and operations as well as potential for control, savings and customization
- The strategic value of benefit captives and how they are likely to evolve

Ⓡ Leaving a Legacy: ESOPs as a Succession Solution

Speakers: **Dawn Hafner**, AVP Strategic Solutions, Voya Financial, Windsor, Connecticut

Gina Schaefer, Business Owner, A Few Cool Hardware Stores, Washington, D.C.

Business succession remains a critical challenge, yet many owners lack viable solutions that preserve company values and community impact. This session explores employee stock ownership plans (ESOPs) as an alternative to private equity, using a real-world case study of an owner approaching retirement who chose employee ownership to maintain legacy and culture. The session examines business continuity, leadership transition, employee engagement, retention, wealth-building opportunities and community benefits through local ownership and economic stability. Discuss ESOP structure, eligibility, mechanics, establishment process, contributions, vesting and employee benefits, tax advantages and how to initiate ESOP conversations without being an expert.

Takeaways

- The role of ESOPs in business succession
- The steps, stakeholders and expertise required to successfully transition to employee ownership
- Recognize the financial, tax and community benefits of ESOPs

Symposium

Ⓗ Health Ⓡ Retirement Ⓖ General Ⓒ Canadian

Tuesday

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

Ⓖ Designing Caregiver Programs at Work: Lessons From the Field

Speaker: **Tom Mudd**, Vice President, Employer Solutions, Trualta, Kansas City, Missouri

Today, nearly one in four employees provides unpaid care for a loved one, a dual role that can reduce productivity, increase stress and contribute to turnover when left unaddressed. Evidence-informed, scalable support programs not only improve caregiver skill and confidence at home but also strengthen workforce retention and culture in employer and community settings. This session will unpack nine strategies that define effective caregiver initiatives, and will share innovative models and examples, including employer-focused caregiver support programs that help reduce absenteeism, reclaim work hours and retain talent by blending empathy, accessibility and measurable outcomes.

Takeaways

- Practical steps to reduce isolation, prevent burnout and sustain employee engagement
- Recognizing diverse caregiver journeys
- How to measure success and demonstrate program ROI to stakeholders

Ⓒ The Next Frontier of Employee Assistance: Integrating Spiritual Wellness Into Benefits Strategy

Speaker: **Bobby Ansari**, Wellness Advisor, Spiritual Care and Wellness Professional, McGill University, Montréal, Québec

As mental health challenges drive costs and turnover, spiritual wellness—the pursuit of meaning, purpose and connection—is emerging as critical. Research confirms that spiritual well-being directly influences resilience, productivity and engagement. This session explores integrating spiritual wellness into benefits as measurable, trauma-informed, inclusive health—not religion. Drawing on case studies from the Employee Assistance Professionals Association and organizational neuroscience, it provides a roadmap for embedding meaning and purpose into EAP frameworks, leadership development and wellness offerings. Learn how addressing spiritual well-being reduces burnout, improves retention and delivers ROI within existing structures. Discover research-backed strategies to elevate benefits design from crisis management to purpose-driven engagement—without promoting any belief system.

Takeaways

- Evidence-based correlations between spiritual well-being, engagement and health care outcomes
- How trauma-informed, spiritually inclusive practices can enhance EAPs and total wellness strategies
- Integrate spiritual wellness metrics and interventions while maintaining compliance and inclusivity.

"Let's Talk" Discussion Groups

4:00-5:00 p.m.

These are facilitated, informal discussions, powered by you! Bring your questions, your best practices, your pro tips or a nugget from a previous session and get ready for a lively discussion.

CE credit is not available for these discussions.

CEBS Compliance credit is available.

Ⓡ Let's Talk SECURE 2.0 and Other Retirement Topics

Ⓒ Let's Talk Canadian Benefits

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

Ⓗ Best Practices in Health Care: Navigating Cost Pressures and Innovation in 2026

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

Health care costs continue to rise at a pace that challenges employers' budgets and employees' affordability. At the same time, rapid innovation—from AI-driven solutions to new pharmacy benefit models—is reshaping the benefits landscape. The *29th Annual Best Practices in Healthcare Survey* provides fresh insights into how leading employers are responding to these pressures and preparing for the future. Key insights include looking beyond cost shifting to broader cost-containment strategies, employer scrutiny of PBM relationships and coverage of GLP-1s, better use of targeted point solutions for specific conditions and growing optimism about AI's role in health benefits.

Takeaways

- Understand the most pressing cost and strategy challenges employers face in 2026
- Actionable approaches to optimize plan design, vendor relationships and pharmacy benefits
- Prepare for emerging technologies and integrate them into health care strategies

Ⓡ Department of Labor Retirement Plan Audit Trends and Best Practices

Speaker: **Sam Henson, CEBS**, Partner/Chief Legal Officer, Creative Planning, Overland Park, Kansas

Attend this session to learn about the Department of Labor's trends in retirement plan audits and investigations. Everything from current trends to future initiatives will be covered, as well as details on how to navigate an investigation successfully.

Takeaways

- DOL enforcement results, targeting trends and future initiatives
- Understand the investigation process and best practices to prepare your plan
- The most common violations and how to correct them

Ⓖ U.S. Legal Update Follow-Up

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

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

Wednesday

WEDNESDAY, AUGUST 26

8:00-9:00 a.m.

Keynote: Workplace Health as a Strategic Imperative for Organizations

Speaker: **Dr. Tyler Amell, PhD**, Chief Health and Strategy Officer, MediKeeper, Inc., Faculty and Registrar, Pacific Coast University for Workplace Health Sciences, Calgary, Alberta

Employers invest through comprehensive strategies including benefit plans, health services, wellness programming, absence and disability management, and financial wellness to help employees engage and meet organizational goals. These investments are typically reviewed to ensure optimal performance and business results. While some approaches like health and safety programming lack regular economic evaluation, others face constant scrutiny. Recent applied research on workplace wellness ROI has yielded compelling results for stakeholders. Review the latest research and data on ROI and value-on-investment (VOI) of workplace well-being benefits within comprehensive, integrated health and productivity strategies, providing evidence-based justification for health and financial wellness investments.

9:30-10:30 a.m. Concurrent Sessions

Ⓗ CDHP Strategy in the Modern World and What's Next

Speaker: **Amanda Zoeller Newman, CEBS**, Client Service Director, Gallagher, Long Island City, New York

CDHPs have been touted as a great way to empower consumers to take control of their health care, while saving employers money. Are they all they are hyped up to be? Have they delivered? What's next? This session examines the evidence behind consumer-directed health plans, exploring both their successes and unintended consequences. Attendees will review real-world data on cost shifting, utilization patterns and health outcomes to understand what's actually working.

Takeaways

- What cost savings (or costs) are there for employers and consumers?
- How do we adapt these to the changing generational landscape and workforce diversity?
- How do we utilize technology to enhance adoption and engagement?

Ⓡ Selecting Target Date Funds: Factors Beyond Performance

Speaker: **Brian J. Scott**, Senior Investment Strategist, Institutional Investor Group, The Vanguard Group, Scottsdale, Arizona

Plan sponsors typically select target date funds (TDFs) based on performance and fees alone. However, reviewing participant deferral rates, average account balances and retirement readiness scores might lead to different TDF choices. Additionally, plan sponsors often don't understand the savings rate assumptions underlying their fund company's projections—a critical gap that can result in misaligned expectations about participant retirement preparedness and whether the selected TDF actually meets their workforce's needs.

Takeaways

- Understand the TDF's assumptions
- Know the TDF's rolldown philosophy
- Compare average deferral rate and other metrics to determine plan compatibility

Ⓖ From Invisible to Impactful: The Real Cost of Employee Absences

Speaker: **Dan Jolivet, PhD**, Workplace Possibilities Practice Consultant, The Standard, Portland, Oregon

Employers know that absences hurt productivity—but the hidden costs are often ignored or buried in payroll. By accurately monitoring and tracking these expenses, you can uncover insights that reduce costs, boost productivity and strengthen financial performance. This session reveals the true impact of absenteeism with practical strategies to manage it, including the total cost of employee absences—and why it matters; how absence data can inform policies on sick leave, PTO, disability, workers' comp and family leave; ways to evaluate ROI for benefits like wellness programs, EAPs, and stay-at-work and return-to-work strategies; and methods to calculate, track and manage these hidden costs for better outcomes.

Takeaways

- Identify, calculate and track the real cost of absences across teams and departments
- Use absence data to maximize ROI on employer-sponsored benefits
- Actionable strategies to reduce expenses and improve employee productivity

Ⓒ Hot Topics in Drug Plan Management

Speaker: **Suzanne Lepage**, Private Health Plan Strategist, Suzanne Lepage Consulting, St. George, Ontario

Your drug plan is a key part of your benefits package and can help improve the health and well-being of your workforce, but it also comes with a significant cost. This session will provide an environmental scan and update on hot topics impacting Canadian private drug plans. You'll learn about emerging developments and trends, such as national pharmacare, the federal strategy for drugs for rare diseases, preferred pharmacy networks, obesity drugs, biosimilars and specialty generics.

Takeaways

- What issues are impacting Canadian drug plans
- How these issues are impacting Canadian drug plans
- Plan sponsor tactics and strategies to respond to these issues

Ⓗ Health Ⓡ Retirement Ⓖ General Ⓒ Canadian

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

Ⓗ Growing Pains: The Employer's Role in Pediatric Mental Health

Speaker: **Benjamin Isgur**, Vice President, Fidelity Health Thought Leadership, Fidelity Health, Westlake, Texas

Everyone benefits from a workplace in which the stigma of discussing mental health is fading. Many organizations have implemented sweeping changes and introduced new resources to support their employees' mental health—including new point solutions, expanded employee assistance program (EAP) counseling, manager training and additional communication efforts. Research suggests that one key audience may be getting left behind in the effort to improve mental health: the children and young adults in the household. This session will provide insight into the current pediatric mental health landscape and tactical recommendations to help you act now—supporting your current workforce and investing in the workforce of the future.

Takeaways

- The pediatric mental health crisis and why it matters to employers
- The cost of inaction, as well as the risks and potential impact of ignoring pediatric mental health needs
- Practical strategies you can implement immediately to better support pediatric mental health for your employees and their families

Ⓡ When Financial Stress Becomes a Business Risk

Speaker: **Greg Ward**, Director, Financial Wellness Think Tank, Financial Finesse, El Segundo, California

With financial stress impacting a significant number of employees, the consequences extend far beyond personal finances. For employers, financial stress shows up as lost productivity, higher health care costs, disengagement and increased turnover. It is no longer a silent issue; it is a material business risk. Learn how large, complex organizations are responding to widespread financial stress with scalable, high-impact financial well-being strategies, and how they quantify the true business cost of financial stress and use that data to build the case for action across HR, benefits and executive leadership.

Takeaways

- Understanding the business cost of financial stress
- Addressing stress across generations and compensation levels
- Embedding solutions into total well-being and DEI strategies

10:45-11:45 a.m. Concurrent Sessions *(continued)*

Ⓖ The Shifting Legal Landscape for Health Plans Providing Gender-Affirming Care

Speaker: **Robert J. Lowe**, Partner, Mitchell Silberberg & Knupp, Los Angeles, California

Several regulatory changes and court decisions have recently addressed the obligation of group health plans to provide benefits for gender-affirming care. In addition, some statutes and court decisions prohibit gender-affirming care in certain circumstances. This session will help group health plan sponsors navigate this changing legal landscape, examine legal and regulatory requirements, clarify fiduciary responsibilities, utilize practical guidance on plan design and documentation, and learn how to communicate with stakeholders.

Takeaways

- Extent to which group health plans are required to provide gender-affirming care benefits
- Circumstances in which it may be prohibited
- Providing benefits to travel to a state where it's permissible

Ⓒ Retirement Outcomes by Design: Boardroom Decisions That Shape Women's Retirement Readiness

Speaker: **Danielle Ferrone, RPA**, Director, Group Retirement Solutions, People Corporation, Toronto, Ontario

Despite steady improvements in workplace retirement plan participation, meaningful gender gaps in savings outcomes persist. Move beyond awareness and financial literacy to examine the structural, behavioural and governance decisions that materially influence women's retirement readiness. Drawing on current research and plan-level data, this session explores why confidence, more than knowledge alone, drives savings behaviour, and how boardroom decisions related to plan design, defaults and engagement strategies can either reinforce or reduce long-term retirement gaps. Using interactive discussion and simulations, the session focuses on what works, offering evidence-based strategies and measurable approaches that plan sponsors and advisors can implement immediately.

Takeaways

- Understand the behavioural drivers behind gender gaps in retirement outcomes
- Identify how plan design and governance decisions shape member behaviour and outcomes
- Practical, measurable strategies to improve retirement readiness and demonstrate ROI

Wednesday

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

Ⓗ Weigh Your Options: How Can Employers Support the Management of Obesity Within Their Organizations?

Speaker: **Dr. Angela Fitch, MD**, President, Co-Founder, Knownwell, Needham, Massachusetts

Explore the workplace impacts of living with obesity—such as lessened productivity, higher absenteeism and disability struggles—along with annual health spending outcomes and ways employers can support obesity management within their organizations. Learn from an obesity specialist regarding the unmet needs created by obesity as well as the treatment opportunities for employees living with obesity.

Takeaways

- The impact of living with obesity on employees at work
- Understand the underlying physiology of obesity
- Opportunities to help employees in their weight-loss journey

Ⓡ Ⓒ Infrastructure Investing in the Age of Tariffs

Speaker: **Luke D'Alves**, Managing Director, Product Specialist, Infrastructure, Northleaf Capital Partners, Toronto, Ontario

Escalating tariff threats and trade policy uncertainty are reshaping global infrastructure markets. This session examines how protectionist policies impact infrastructure valuations, supply chains and cross-border capital flows. Gain a practical framework for evaluating geographic and sector exposure in today's volatile environment as well as strategies for building resilient portfolios that weather geopolitical headwinds while delivering long-term returns.

Takeaways

- Tariff impacts across infrastructure sectors and asset types
- Evaluating which regions and infrastructure sectors are most vulnerable
- Approaches to reduce geopolitical risk while maintaining diversification and long-term return objectives

12:00 noon-1:00 p.m. Concurrent Sessions (continued)

Ⓖ Ⓒ Natural Disasters: Employee Benefit Policies to Support Employees and Their Families

Speaker: **Tracy Watts**, Senior Partner, Mercer, Washington, D.C.

Damage from natural disasters costs billions of dollars annually with no geographic area immune, affecting about one in three employees. During natural disasters or weather-related emergencies, employees may face physical dangers, emotional stress or logistical challenges such as displacement, transportation, or access to child care or health care. As these disasters grow in frequency and intensity, it's crucial for employers to proactively develop comprehensive plans and secure resources to help employees navigate these crises. This session will cover actionable recommendations to better position employees to navigate crises successfully, ensuring their safety and well-being when they need it most.

Takeaways

- The threat and risk of weather-related disasters to employees' physical, mental and financial wellness
- Why and how benefits leaders should be involved before, during and after a weather disaster
- Steps to take to develop an action plan specific for your company

Future Symposium Sites

September 19-22, 2027
Manchester Grand Hyatt San Diego
San Diego, California

September 10-13, 2028
Austin Marriott Downtown
Austin, Texas

August 19-22, 2029
The Westin Copley Place, Boston
Boston, Massachusetts

Ⓗ Health Ⓡ Retirement Ⓖ General Ⓒ Canadian

Continuing Education

Attendees needing continuing education (CE) credit for their licensing or other reasons can obtain credits toward their requirements through Symposium attendance. The Society is a recognized sponsor of CE programs for insurance professionals in both the United States and Canada as well as for CPAs, CFPs and attorneys. If you are interested in CE credit, make sure you mark the Symposium registration form. Since the policies and procedures for granting credit can vary by profession and location, it is often necessary for the Society to seek advance approval of the Symposium program. Early registration is recommended. For most professions, CE attendance forms must be used to document credit hours. Personalized forms will be given to you at the meeting site if you requested credit in advance. Contact the Society Continuing Education Department for confirmation of credit to be earned. A US$50 service charge, as indicated on the registration form, should be paid in advance of the program taking place (if applicable).

CEBS Compliance Credit

CEBS graduates can use Symposium sessions to earn CEBS Compliance credit. Each 50-minute hour of education qualifies for 1 credit. The US$50 service fee to report credit for other professions does not apply. The 2026 Symposium qualifies for up to 19 CEBS Compliance credits.

CEBS COMPLIANCE APPROVED

U.S. Insurance Professionals

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

- **Requests for Approval**—All states require receipt of a program approval request 60 days in advance of the program taking place. Register early in order to ensure program approval will be sought in your state.
- **List of Sessions Approved**—Only insurance-related topics will qualify, and specific sessions need to be attended in order to earn credit. You will receive confirmation of which sessions must be attended to earn credit when you pick up your CE attendance forms onsite. Please read all communications carefully.

Canadian Insurance Professionals

Life insurance agents can earn credit in Alberta, British Columbia, Manitoba, Ontario and Saskatchewan. Credit is NOT available in Québec. You will receive confirmation of which sessions must be attended to earn credit when you pick up your CE attendance forms onsite. Please read all communications carefully.

Human Resources Professionals

SHRM-CP/SHRM-SCP

The Symposium has been submitted to the Society for Human Resource Management for CE approval. The 2025 Symposium qualified for a maximum of 16.0 PDCs.

HRCI

The Symposium has been submitted to the HR Certification Institute (HRCI) for CE approval. The 2025 Symposium qualified for a maximum of 16.0 general credits.

Attorneys

Each state must review and approve the program for CLE credit. For the three days of the 2025 Symposium, 960 minutes of CLE instruction were recommended. To qualify for credit, sessions must be legal in nature and have substantial handouts.

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. Please indicate this request on the registration form.

Contact Continuing Education

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

(262) 786-6710, option 2
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www.iscebs.org/symposiumce

Special Events and Activities

Beyond its robust education agenda, the Symposium brings you an enriching, immersive experience where you can network, make new and renewed connections, and recognize and celebrate professional accomplishments.

SATURDAY	SUNDAY	MONDAY	TUESDAY	WEDNESDAY
Sightseeing Tours	Sightseeing Tours			
	First-Time Attendee Meet and Greet	Luncheon Roundtable Discussions	Professional Recognition Luncheon	**Conference ends at 1:00 p.m.**
	CEBS Conferment and Reception	Welcome Reception	Career Path Conversations for University Students	
			Chapter Networking Receptions	
	Sign and Dine		Sign and Dine	
	Attendee Resources			

NETWORKING EVENTS

SUNDAY, AUGUST 23

2:00-3:00 p.m.

First-Time Attendee Meet and Greet

First-time attendees, start your Symposium experience with a networking event that will connect you with other new attendees from across the U.S. and Canada and with ISCEBS leadership. Meet a fantastic and engaged group of peers and get an overview of the events and resources that await you at the Symposium. There is no additional fee to attend.

SUNDAY, AUGUST 23 (continued)

5:00-6:00 p.m.

CEBS Conferment Ceremony

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

The conferment ceremony honors new graduates and designees of the U.S. and Canadian CEBS programs. If you completed any of the designations since September 2025, that includes you! No matter where you are in your CEBS journey, don't miss this opportunity to extend your congratulations to the honorees and help welcome them into the community of benefits professionals!

6:00-7:00 p.m.

CEBS Conferment Reception

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

Symposium Sidekick

Sunday through Wednesday

Are you a first-time attendee who wants to meet new people? Are you a returning attendee who would like to be a friendly face and show a new attendee all the great resources and networking the Symposium offers? Be a Symposium Sidekick! Participation is optional and unstructured. If interested, the Society will match a first-time attendee with a returning attendee. They will be introduced by email before the Symposium and will decide when and how to meet on site. Sign-up information will be available in July. Contact iscebs@iscebs.org to find out more.

CONFERENCE NETWORKING EVENTS

MONDAY, AUGUST 24

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

Luncheon Roundtable Discussions

Join a topic-driven roundtable discussion at the Monday lunch, open to all attendees. Discussions are informal and designed to connect attendees around a shared professional interest, challenge or goal. No advance sign-up is needed to participate—Just find an open seat and get ready for a lively discussion. To volunteer as a roundtable facilitator, contact iscebs@iscebs.org for details. Table topics are listed on page 7.

5:00-6:00 p.m.

Welcome Reception

Continue the networking and enjoy appetizers, refreshments and prize drawings. Catch up with colleagues and friends, make new contacts and share highlights of the first day of sessions. Symposium registrants, speakers and their guests are invited to attend.

TUESDAY, AUGUST 25

12:15-1:30 p.m.

Professional Recognition Luncheon

This luncheon recognizes and honors the ISCEBS Hall of Fame Class of 2026, as well as attendees who are CEBS Compliant. All Symposium attendees and speakers are invited to attend.

4:00-5:00 p.m.

Career Path Conversations for University Students

(Invitation only)

A special opportunity is available to the university student attendees to learn more about the range of career paths and opportunities in employee benefits and total rewards. Hear from experienced professionals in the health, retirement and total rewards areas of benefits, along with time for small group conversations and getting your questions answered!

NETWORKING AND SOCIAL ACTIVITIES

SATURDAY, AUGUST 22 | SUNDAY, AUGUST 23

Times vary

Sightseeing Tours

Start your networking by joining a tour with other attendees! Several sightseeing tour options are available on Saturday and Sunday, showcasing the area's top attractions! To best plan your travel arrival dates, check www.iscebs.org/symposium/hotel-travel-explore for tour details, or contact iscebs@iscebs.org with questions.

SUNDAY, AUGUST 23 | TUESDAY, AUGUST 25

Times vary

Sign and Dine

No need to eat alone or scroll your phone for nearby options. Join a group of Symposium attendees for dinner on Sunday and Tuesday evenings at some of the area's exciting and unique restaurants. Restaurant details and sign-up will be available on site in the Symposium registration area. Each attendee pays for their own meal.

ATTENDEE RESOURCES

Information Resources at Your Fingertips

Whether you're a current or potential member, staff is available to answer questions about the benefits of Society and Foundation membership. Get information about the International Society and International Foundation's online resources, including ISCEBSLink, digital badges, research data, the CEBS program and more.

Welcome to Phoenix!

The Symposium is hosted at the historic Arizona Biltmore, set against an iconic desert landscape. Between sessions, you'll find world-class dining, shopping and entertainment to fill your downtime. What else is there to know about the city known as Arizona's Urban Heart?

- Greater Phoenix is located in the Sonoran Desert, one of the wettest and greenest deserts in North America, thanks to between three and 15 inches of annual rainfall.
- There are six lakes within a 75-minute drive of downtown Phoenix.
- Phoenix is home to one of the largest municipal parks in North America. South Mountain Park and Preserve covers more than 16,000 acres and has more than 50 miles of hiking, biking and equestrian trails.
- Greater Phoenix is home to more than 160 golf clubs that offer more than 185 different golf courses.
- Phoenix has museums to suit nearly every taste, including the Heard Museum, Desert Botanical Garden, Taliesin West (UNESCO World Heritage Site), the Phoenix Art Museum, the Arizona Science Center, S'edav Va'aki Museum and the Musical Instrument Museum.
- Phoenix has several major professional sports teams and 15 MLB Cactus League franchises.
- The historic Arizona Biltmore hosted every U.S. president from Herbert Hoover to George W. Bush. Irving Berlin wrote "White Christmas" while lounging next to one of the resort's pools.
- Phoenix chefs have been nominated and awarded James Beard Awards from 1992 to 2023.

(Source: www.visitphoenix.com)

General Information

How to Register

Fill out the registration form on page 22 or at www.iscebs.org/symposium. The Symposium registration fee must accompany the registration form. Registration fees can be paid by check or credit card. To pay in Canadian funds, please use the equivalent Canadian rate in effect at the time you submit the registration fee.

Online: www.iscebs.org/symposium

By check: Make one check payable to the International Society and mail to ISCEBS, P.O. Box 681092 Chicago, Illinois 60695-2092 USA.

Questions?

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

	Through July 21, 2026	After July 21, 2026
Member Rates		
ISCEBS member	US$1,550	US$1,650
International Foundation corporate member	US$1,550	US$1,650
Special guest	US$1,400	US$1,500
Nonmember Rates		
CEBS, GBA, RPA or CMS designees	US$1,815	US$1,915
Corporate nonmembers	US$1,815	US$1,915
CEBS Student	US$1,815	US$1,915
New CEBS, GBA or RPA Graduates* Special Registration Fee		
Graduate member	US$1,350	
Graduate nonmember	US$1,510	

US$1,400 Guest Registration Fee (US$150 savings)

Society members and International Foundation corporate members can bring a guest to this year's Symposium for the special registration rate of US$1,400. This is an excellent way to showcase the Symposium to your boss, colleague or client. The guest registration fee also applies to members in the same office location. Members and guests using this registration fee must book their hotel accommodations at the host hotel.

US$995 Unemployed Registration Fee for ISCEBS Members

Society members who are currently unemployed are eligible for this special registration fee of US$995. The Society offers this fee in recognition of the need for members to make connections with their peers while continuing their professional development activities at the Symposium. If you obtain employment prior to the Symposium, please forward the difference in the fee to the Society. To take advantage of this special rate, indicate "unemployed" on the top of the form and submit the US$995 or contact the Society at iscebs@iscebs.org or (262) 786-8771.

Hotel Information

Arizona Biltmore
Single/Double Occupancy—US$179

Each attendee is responsible for making their individual hotel reservations. Hotel room availability is not guaranteed outside of scheduled conference dates.

IMPORTANT: ISCEBS has not authorized any third-party housing services or companies to represent the event and sell hotel rooms on our behalf. For a reservation in the Symposium room block with the group rate, you must reserve your hotel room using the link provided by ISCEBS.

Travel/Transportation Arrangements

Travel to Phoenix is the responsibility of each individual. Most major airlines fly daily into Phoenix Sky Harbor International Airport (PHX). Rental cars, taxis, rideshare and public transportation options are available to get to the hotel and other attractions.

Suggested Conference Attire

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

REGISTRATION/2026

ISCEBS Employee Benefits Symposium

August 23-26, 2026 | Arizona Biltmore | Phoenix, Arizona

International Society
of Certified Employee Benefit Specialists

Source code ISBR1 A

ATTENDEE INFORMATION (Please print clearly)

Full first name ______ M.I. ______ Last name ______

Employer ______

Title ______

Address ______ ☐ Business ☐ Home

City ______ State/Province ______ Country ______ ZIP/Postal code ______

Phone ______

Email ______ Emergency contact ______

Mobile phone ______ Emergency contact phone ______

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

REGISTRATION INFORMATION

REGISTER NOW!

	Price guaranteed through July 21, 2026	Price after July 21, 2026
ISCEBS Member Rate	☐ US$1,550	☐ US$1,650
International Foundation Corporate Member Rate	☐ US$1,550	☐ US$1,650
Special Guest Rate	☐ US$1,400	☐ US$1,500
Nonmember Rates		
CEBS, GBA or RPA designees	☐ US$1,815**	☐ US$1,915**
Corporate nonmembers	☐ US$1,815†	☐ US$1,915†
CEBS student	☐ US$1,815**	☐ US$1,915**

New CEBS, GBA or RPA Designees*	**Special Registration Fee**
Graduate member	☐ US$1,350
Graduate nonmember	☐ US$1,510**

*Earned designation between September 15, 2025 and August 15, 2026
**Includes a 2026 ISCEBS membership
†Includes a 2026 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.

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

☐ **This is my first Symposium.**

CEBS Conferment (Sunday, August 23, 5:00 p.m.)
☐ Yes, I plan to attend the ceremony and reception.
Guests'/children's name(s) ______

I am a new ☐ CEBS ☐ GBA ☐ RPA

Special Guest Registration
☐ I am registering as a "guest" and have been invited by the following Society member or International Foundation corporate member.

Member name ______
Note: Your guest registration will not be processed until the member named has registered for the Symposium.

Symposium Sidekick Program
I am interested in more information about the Symposium Sidekick Program.
I am a ☐ First-time attendee ☐ Returning Symposium attendee

Cancellation Policy
Ten percent (10%) of the Symposium fee is imposed on all cancellations. Refund deadline is two weeks prior to the meeting. For more information regarding administrative policies such as complaint and refund, please call the Society office at (262) 786-8771.

CONTINUING EDUCATION CREDIT

US$50 continuing education (CE) service charge is due at time of registration (if applicable).
The International Society will apply for CE credit based on requests. You must indicate the profession for which credit is requested.

☐ **Actuary** ☐ **Attorney/Lawyer** ☐ **CFP** ☐ **CIMA** ☐ **CPA** ☐ **Insurance Producer/Agent*** ☐ **HRCI**
☐ **SHRM** ☐ **Other, specify** ______

☐ **CEBS Compliance**—Visit www.cebs.org/compliance for additional information.

Licensed in the state/province of ______ License/NPN/BAR/CPA # ______

*Preapproval of programs/seminars is required in ALL insurance states. This process can take up to 90 days. Late requests could preclude insurance producers/agents from earning credit.
NOTE: Requests made for CE credit on this form do not guarantee administration of credit.

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

HOTEL

Arizona Biltmore (US$179 single/double occupancy). **Reservation deadline is July 21, 2026.**
Hotel booking information will be emailed to you once your registration is received.

PAYMENT INFORMATION

Make check payable to International Society.

☐ Check # ______

Credit card # ______ Exp. date ______

Cardholder's name (print) ______

REGISTRATION/ORDER SUMMARY

Symposium fee US$ ______

Continuing education service fee (US$50) US$ ______

Total (U.S. funds) US$ ______

www.iscebs.org

International Society
P.O. Box 681092, Chicago, IL 60695-2095

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

10M-1225

Speakers

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

Heidi Alessi, Vice President of Benefits, Ascension Health, Tacoma, Washington

Dr. Tyler Amell, PhD, Chief Health and Strategy Officer, MediKeeper, Inc., Faculty and Registrar, Pacific Coast University for Workplace Health Sciences, Calgary, Alberta

Bobby Ansari, Wellness Advisor, Spiritual Care and Wellness Professional, McGill University, Montréal, Québec

Greg Ash, Partner, Spencer Fane LLP, Overland Park, Kansas

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

Allison Bans, Counsel, Snell & Wilmer, Phoenix, Arizona

Karen Barnes, CEBS, Senior Benefits Consultant, Farm Credit Foundations, St. Paul, Minnesota

Steve Butterworth, Practice Leader Mid-Atlantic, Brown & Brown, Columbia, Maryland

Jack Chmielewski, Principal and Consulting Actuary, Milliman, Brookfield, Wisconsin

Crystal Coleman, CEBS, Principal, Employee Benefit Plans, CliftonLarsonAllen LLP, Roseville, California

Laura Cross, Vice President, Private Equity Practice, Brown & Brown, Burlingame, California

Luke D'Alves, Managing Director, Product Specialist, Infrastructure, Northleaf Capital Partners, Toronto, Ontario

Michael Dobson, Associate General Counsel II, Insurance Regulatory, The Baldwin Group, Tallahassee, Florida

John Drakulich, President of PBM Business Group, ProCare Rx, Gainesville, Georgia

Dawn Ellery, CEBS, Consultant, Dawn Ellery Consulting, Yardley, Pennsylvania

Jie Feng, Co-Founder and CEO, KELLS, New York, New York

Danielle Ferrone, RPA, Director, Group Retirement Solutions, People Corporation, Toronto, Ontario

Alex Fettig, Benefits Analyst, Everus Construction Group, Jamestown, North Dakota

Mark Firman, Partner, Blake Cassels & Graydon LLP, Toronto, Ontario

Dr. Angela Fitch, MD, President, Co-Founder, Knownwell, Needham, Massachusetts

Kristi Gauthier, National Director of Benefits Compliance, The Baldwin Group, Gilbert, Arizona

Nick Getz, Employee Benefits Practice Leader, Insurance Office of America (IOA), Park City, Utah

Michelle Greene, Founder, New Era Media, Color of Wellness, Tampa, Florida

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

Dawn Hafner, AVP Strategic Solutions, Voya Financial, Windsor, Connecticut

Michael Hatzopoulos, CFA, Infrastructure Investments Group, J.P. Morgan Asset Management, New York, New York

Sam Henson, CEBS, Partner/Chief Legal Officer, Creative Planning, Overland Park, Kansas

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

Sara Horowitz, Co-Founder & CEO, Living Wage Institute Inc., Philadelphia, Pennsylvania

Nick Hsu, CEBS, President, V12 Intelligence, Surrey, British Columbia

Benjamin Isgur, Vice President, Fidelity Health Thought Leadership, Fidelity Health, Westlake, Texas

Dean Jargo, CEO, Fair Market Health, Wichita, Kansas

Angela Johnson, CEO and Co-Founder, sanoLiving Inc., Richmond Hill, Ontario

Dan Jolivet, PhD, Workplace Possibilities Practice Consultant, The Standard, Portland, Oregon

Melisa Joyal, Rehabilitation Consultant, Reclaim Rehabilitation Consulting Ltd, Vernon, British Columbia

James Klein, Senior Advisor, Managing Director, American Benefits Council, Washington, D.C.

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

Prabal Lakhanpal, National Practice Leader–Alternate Risk and Captives, Alera Group, Boston, Massachusetts

Suzanne Lepage, Private Health Plan Strategist, Suzanne Lepage Consulting, St. George, Ontario

Robert J. Lowe, Partner, Mitchell Silberberg & Knupp, Los Angeles, California

Jim Miettunen, CEBS, Senior Retirement Consultant, Farm Credit Foundations, St. Paul, Minnesota

Devin Miller, President, SecureSave, Kirkland, Washington

Marilyn Monahan, Owner, Monahan Law Firm, San Marcos, California

Tom Mudd, Vice President, Employer Solutions, Trualta, Kansas City, Missouri

Amanda Zoeller Newman, CEBS, Client Service Director, Gallagher, Long Island City, New York

Zack Papalia, Vice President of Solutions Consulting, Lantern, Port Matilda, Pennsylvania

Dale Paustian, Regional Vice President, United Vision Plan, San Antonio, Texas

Josh Periard, CEBS, Senior Account Executive, Canada Life, Toronto, Ontario

Tabitha Pittman, Director of Compensation and Benefits, Integrity, Dallas, Texas

Michael Reha, CEBS, Vice President Strategic Partnerships and Payor Growth, LXE Hearing, Redondo Beach, California

Jacque Scanlon, Senior Vice President, Private Equity Practice Group, Brown & Brown, Shawnee, Kansas

Gina Schaefer, Business Owner, A Few Cool Hardware Stores, Washington, D.C.

Brian J. Scott, Senior Investment Strategist, Institutional Investor Group, The Vanguard Group, Scottsdale, Arizona

Elizabeth Sennett, CEBS, Managing Director, Team Lead, Private Equity Practice, Brown & Brown, Burlingame, California

Michael Stoyanovich, Vice President and Senior Consultant, Administration and Technology Consulting, Segal, San Francisco, California

Kavya Vaghul, Co-Founder and CPO, Living Wage Institute Inc., Philadelphia, Pennsylvania

Sara Van Houten, Partner, Snell & Wilmer, Phoenix, Arizona

Greg Ward, Director, Financial Wellness Think Tank, Financial Finesse, El Segundo, California

Tracy Watts, Senior Partner, Mercer, Washington, D.C.

Brian Wemp, CEBS, Pension & Benefits Specialist, UFA Co-operative Ltd, Calgary, Alberta

Brent Westra, Director, Complex Care Program, Mayo Clinic, Rochester, Minnesota

Nikki Petrazzuolo Whitaker, Vice President Employee Benefits Mid-Atlantic, Brown & Brown, Manassas, Virginia

Maracie Wilson, Executive Director, Benefits Strategy and Well-being, Providence, Renton, Washington

International Society
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