71st ANNUAL

Employee Benefits Conference

November 9-12, 2025

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VIRTUAL SESSIONS

International Foundation
OF EMPLOYEE BENEFIT PLANS

SUNDAY | 4:30-6:00 p.m.

A OPENING SESSION—Overcoming Adversity

Andrew Zimmern, TV Personality, Chef and Author

World-renowned chef and entrepreneur Andrew Zimmern shares his deeply personal journey with addiction and sobriety and how he found his calling to tell stories through food and travel adventures. Balancing personal and professional moments of adversity, Zimmern offers an inspiring story of hope, perseverance, and how to become a better leader through resilience. From navigating uncertainty to "co-regulating before operationalizing" to learning how to "act your way into right thinking," Zimmern's message is a blend of personal experience and his own prescription for resiliency and success.

MONDAY | 7:30-8:45 a.m.

B KEYNOTE SESSION—Get Big Things Done: The Power of Connectional Intelligence

Erica Dhawan, Collaboration Expert, Author and Entrepreneur

We typically associate success with speed and smarts. But in today's hypercompetitive world, even those gifts aren't enough. Collaboration expert Erica Dhawan argues that the game changer is a thoroughly modern skill called Connectional Intelligence (CxQ). As radical a concept as emotional intelligence was in the 90s, Connectional Intelligence is turning people into superconnectors who accelerate innovation, break down silos and foster breakthrough impact.

This dynamic, engaging, high-energy, fast-paced session will help participants understand the practice of using Connectional Intelligence as the key to purposeful collaboration, resilience and business success. Attendees will shift the notion of collaboration from more meetings and emails to productive engagement that improves speed and quality of service, increases subject matter expertise and specialist sharing across silos, reduces cross-team dysfunction and delay, and eliminates duplicative work. Attendees will learn new insights and tools to accelerate the connected power of teams, become more agile and innovative, and drive breakthrough ideas and outcomes.

Learning Outcomes:

- Discover new ways to lead, inspire, and communicate with diverse teams through uncertainty.
- Learn how to keep cross-team collaborations aligned, build trust and foster motivation.
- Gain specific actions to inspire teamwork, innovation, resilience, revitalization and results-driven progress.
- Learn behaviors to understand and build trust and connection, no matter the distance.

MONDAY | 9:15-10:15 a.m.

A01 Talent Wars: Where Do We Find Our Next Administrator?

Kevin Cope, CEBS, NECA-IBEW Pension and Welfare Trust Funds
Daniela Janceski, CEBS, Graham Healthcare Group
Karin A. Peters, National Employee Benefits Administrators, Inc.
Matt Triebwasser, PHR, American Federation of Musicians & Employers' Pension Fund

- Recruiting and onboarding
- Growing talent—Retention efforts
  - Career and professional development
  - Compensation and benefits
- Managing attrition

Administration	Fiduciary Responsibility
General Topics	Health and Welfare
Investments / Pensions	Public Plans

Program Content

All

Basic

Advanced

NT Recommended for New Trustees

P Recommended for Public Plans

MONDAY | 9:15-10:15 a.m.

F08 — Understanding and Monitoring Your Financial Statements

NT P

Jeffrey L. Goss, CPA, Miller Kaplan Arase LLP
Jesse Ward, CPA, Miller Kaplan Arase LLP

- How to read the plan's financial statements and tax returns
- Ratios and reserves
- Creating and following a budget for the plan/trust
- Internal financial statements vs. external statements

G06 — FEATURED SESSION—The Impact of Artificial Intelligence on Benefits

NT P

Michael Stoyanovich, Segal

This session aims to address the opportunities and challenges that artificial intelligence may bring to benefit fund administration, including how it is currently utilized and its potential impact on the workforce.

P02 — Understanding Withdrawal Liability

NT

Jay K. Egelberg, ASA, FCA, MAAA, EA, First Actuarial Consulting, Inc. (FACT)
James K. Estabrook, Esq., Lindabury, McCormick, Estabrook & Cooper, P.C.

- Overview of withdrawal liability
- Using separate assumptions for funding and withdrawal liability calculations
- Where and when does it apply? Are there exceptions?
- Approaches to managing withdrawal liability

MONDAY | 10:45-11:45 a.m.

F02 — Best Practices in Trustee Processes and Oversight

NT P

Craig A. Bitman, Morgan, Lewis & Bockius LLP

- Evolving fiduciary responsibilities
- Disclosures, conflicts of interest and parties in interest
- Areas vulnerable to breaches in fiduciary responsibility
- Oversight of professionals, investments and fees

G09 — Cybersecurity Benefits Update

NT P

Ashley Farrell, CIPP/US, Godfrey & Kahn, S.C.

- The importance of investing in cybersecurity
- Utilizing DOL and HHS guidance
- Best practices—What are your first steps after a breach?

H02 — Health Care Legal and Legislative Update

NT

Elena Lynett, J.D., Segal

Attend this session to learn about updates in the legislative and regulatory environment for health and welfare plans.

H25 — Planning for "What If?" Scenarios With Your Health Plan

P

Jeff Lockwood, NYSUT
Stephanie Patrick, FSA, MAAA, Horizon Actuarial Services, LLC

Health plans today are operating in a tumultuous legal and legislative environment and must be prepared to adapt to ongoing changes. To help prepare and protect your fund amid this uncertainty, this session will cover:

- Key policies and procedures that your fund should be adopting or refining
- Enhancing operational effectiveness and integrity
- Ensuring compliance with all applicable rules and regulations.

Administration | Fiduciary Responsibility | General Topics | Health and Welfare | Investments | Pensions | Public Plans

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MONDAY | 1:15-2:15 p.m.

F10 NT P

Cybersecurity—It's Okay to Spend Money to Protect Member Data

Diane R. McNally, Segal
Tim New, Onsite Logic/SecureUnions.com
Justin Patten, Ullico Casualty Group, LLC

- Funds need independent review of:
  - Email policies and usage (staff, trustees, employers)
  - Security (hardware, software, etc.)
  - Connections to other data sources (e.g., recordkeepers)
- How to review vendors for security audits and services
- No fund is too small for security improvements

H05 P

GLP-1 Drugs—Part I: Where Are We Now?

AJ Ally, M.B.A., RPh, Milliman, Inc.
Michael P. Brady, Laborers' Local 157 Benefit Funds

- Industry update
- Current state of coverage for diabetes and weight-loss care
- The role of prescription drug therapies as a part of a total health approach
- Utilization management
- Case study examples

I20 P

The Impact of Tariffs and Investment Restrictions on Your Portfolio

Benjamin M. Patzik, CFA®, CPA, Segal Marco Advisors

- Understanding tariffs
- How asset classes and sectors are affected
- Risk management strategies and portfolio rebalancing considerations
- Resources that trustees can use to monitor changes

P04 NT P

Actuarial Basics for the Nonactuary

Alice I. Alsberghe, ASA, EA, MAAA, Cheiron, Inc.
Michael J. Noble Jr., EA, FCA, FSA, MAAA, Cheiron, Inc.

- Understanding the valuation report
- Key assumptions and how they impact valuation and costs
- How changes in benefits affect long-term costs
- Understanding zone status
- What are present values, and how are they calculated?

Recordings of sessions will be available until Friday, December 12, 2025 for your learning convenience. Recordings are posted to the virtual environment within 24 hours.

Administration	Fiduciary Responsibility	
General Topics	Health and Welfare	
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MONDAY | 2:45-3:45 p.m.

F12 NT — Fiduciary Responsibilities in a Defined Contribution Plan

Jeffrey S. Endick, Esq., Slevin & Hart, P.C.

- Timely transfer of worker contributions (wage deferrals) and employer contributions to the recordkeeper
- Choosing and monitoring investment options
- Understanding the various share classes and fees
- Participant loans and hardships

G12 NT — Effective Board Meeting Strategies

Anthony S. Cacace, Esq., Proskauer LLP
James M. Heinzman, CFE, CPA, Schultheis & Panettieri, LLP
Richard A. Williamson, Bricklayers & Allied Craftworkers Local 3 NY

- What does an effective meeting look like?
- Pros and cons of virtual vs. in-person meetings
- Robert's Rules of Order
- What technology solutions can help with board meeting effectiveness?
- How do you deal with difficult and disputed decisions?

H06 P — GLP-1 Drugs—Part II: Coverage and What the Data Is Telling Us

Paul Fronstin, Ph.D., Employee Benefit Research Institute
Justin M. Held, CEBS, CEBS Compliant, International Foundation of Employee Benefit Plans

This panel discussion will provide an overview of:

- GLP–1-related survey data at the plan and industry level
- Compiling insights on cost
- Coverage for diabetes and weight loss
- Cost-control mechanisms
- What key insights can be gleaned to help guide plan actions

I19 — The Future of Fixed Income

Jeff Helsing, T. Rowe Price

- Interest rate environment
- Role of fixed income in a portfolio
- Exploring different avenues of fixed income
  - Investment grade
  - Treasury Inflation-Protected Securities (TIPS)
  - High-yield bonds
  - Core and core plus

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TUESDAY | 7:30-8:45 a.m.

C

KEYNOTE SESSION—Economic Update

Marci Rossell, Expert Economic Forecaster, Former CNBC Chief Economist and Co-Host of SQUAWK BOX

Marci Rossell is a world-renowned economist and financial expert who electrifies audiences nationwide, speaking candidly on the nexus of economics, politics, culture and the media. She honed her animated style serving as the popular, lively chief economist for CNBC, where she became a household name and a must-watch source of financial news. The former co-host of the well-known "pre-market" morning news and talk show Squawk Box, Rossell is revered for taking complex economic issues, often dull in the button-down business press, and making them relevant to people's lives, families and careers.

TUESDAY | 9:15-10:15 a.m.

A03

Policies and Plan Documents

Marcy J. Dunlap, Esq., Cohen, Weiss and Simon LLP

Mary Karsten, CEBS, RHU, Wilson-McShane Corporation

Attend this session for a quick review of the many policies and documents to consider for plan administration, such as:

- Education policies
- Delinquent and collection policies
- AI policies (staff, trustees, etc.)
- Fiduciary, cyber, business and other insurance policies
- Trustee expense and reimbursement policies
- Plan document, summary plan description, SMM, SBC.

F05 NT

Trustee Expenses

David P. Dorsey, CPA, Withum

Andrew E. Staab, U.S. Bank National Association

- Plan-related expenses vs. other expenses
- Areas of potential concern
- Documentation and policies
- How good people can make poor choices
- Training your new trustees
- Areas drawing DOL attention

G01 P

U.S. Legislative Update

James A. Klein, American Benefits Council

This session provides an informative and comprehensive analysis of recent, pending or upcoming legislation activities that will continue to shape your plan decisions.

G13 P

FEATURED SESSION—Advancements in Worker Well-Being

Chase Sterling, M.A., CWP, Wellbeing Think Tank, HHP Cultures

- How funds can enhance their workplace culture
- Identifying the seven benchmarks inherent in a results-oriented well-being program
- Mental health initiatives
- Inclusion considerations
- Financial wellness

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TUESDAY | 10:45-11:45 a.m.

F04 (NT) Wearing the Right Hat at the Right Time—The Two-Hat Dilemma

Kevin J. McCaffrey, CEBS, Teamsters Local 707
Pamela H. Nissen, Reinhart Boerner Van Deuren s.c.

This session will examine real-life scenarios that demonstrate the fine line between outside interests and the interests of the participants.

- Difficult and uncomfortable decisions
- Understanding your co-fiduciary responsibility
- Tools and processes for effective decision making
- Appropriate documentation and due diligence

H20 (P) Addressing Chronic Conditions in Your Plan Population

Vanessa S. Flynn, R.N., Segal
Sarah Gunderson, M.S.H.I., R.N., NI-BC, Segal

- Targeting your plan's most common conditions: Diabetes, hypertension, obesity, depression and more
- The impact of preventive care
- New strategies for success
- Case study examples

H22 (P) Stop-Loss Coverage Considerations

Becky J. Drews, United Actuarial Services, Inc.
Hans F. Kraabel, CEBS, REBC, CPC, CFP, FLMI, United Actuarial Services, Inc.

- Defining stop-loss coverage
- Selecting appropriate coverage levels
- How to utilize stop-loss effectively
- Understanding coverage lasers

I17 (P) How Artificial Intelligence Is Disrupting Markets and Reshaping the Investment Industry

Bradford Neuman, CFA, Fred Alger Management, LLC

- The impact of artificial intelligence (AI) on markets
- Where is AI being used in investments today?
- Investing in AI-driven companies and technologies

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TUESDAY | 1:15-2:15 p.m.

A02 Work-Life Balance—Keeping Grounded in Times of Uncertainty

P

Chase Sterling, M.A., CWP, Wellbeing Think Tank, HHP Cultures

- Setting boundaries
- Prioritizing tasks and delegating
- Time management
- Utilizing flexible work options
- Managing stress and self-care practices

G08 Communicating With Plan Participants—Case Study Examples of Success

P

Karen Scattergood, Spitfire Communications

Laurie Sievert, NBC-HWC, Mid-America Carpenters Regional Benefits Services, Inc.

- Tailoring messaging to specific generations
- Bridging language barriers
- Driving utilization of existing offerings
- Being creative while fulfilling legal obligations
- Case study examples

P11 My Pension Plan Is Well-Funded—Now What? Part II: Considering Your Options

Benjamin P. Ablin, ASA, EA, MAAA, Horizon Actuarial Services, LLC

David Pazamickas, Horizon Actuarial Services, LLC

Once you've assessed your plan's risk, it's time to consider the options. From investment strategies to benefit design to funding policies, a well-funded position opens the door to important—and sometimes difficult—decisions.

- Investment strategies tailored to plan maturity and cash flow needs
- Plan design features for long-term sustainability
- Considerations around benefit improvements
- The importance of stress testing and stochastic modeling

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TUESDAY | 2:45-3:45 p.m.

H04 Prescription Drug Pipeline Update

NT P

Paul Lacombe, M.B.A, RPh, Express Scripts

- What's coming down the pipeline?
- Specialty drug update
- Biosimilars, formularies, utilization management and other cost-containment strategies
- Gene therapy/genetic testing update
- The role of advocacy groups
- Legal and legislative implications

H11 New Horizons in Mental Health Treatment—Psychedelics

P

Bob Swoap, Ph.D., Warren Wilson College
Jessica Tracy, Enthea
Barbara J. Zabawa, J.D., M.P.H., Center of Health & Wellness Law, LLC

- High-level industry check-in
- Coverage, funding, legal considerations
- Defining the market: Ketamine, LSD, MDMA, psilocybin and more
- Common pitfalls and best practices

I14 Interpreting Interest Rates

NT P

Ted G. Benedict, CAIA, CFA, Meketa Investment Group, Inc.

- What drives interest rates?
- What the Fed news really means
- Understanding the charts

P08 Effectively Communicating Your Pension/Retirement Plans

NT P

Bethany R. Marshall, CEBS, National Football League Players Association (NFLPA)
Heidi E. tenBroek, Milliman, Inc.

- How do you talk about your plan to stakeholders?
- Building a model of education
  - Goals of the retirement plan
  - Planning for the future
  - Delivery methods
- Appropriate messages for participants, employers, trustees and administrators

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WEDNESDAY | 7:30-8:30 a.m.

F06 Best Practices in Selecting Fund Professionals

Jeff Applegate, Equity-League Benefit Funds
Mark E. Belland, Esq., O'Brien, Belland & Bushinsky, LLC
Daneen Boyce, GBA, United Food and Commercial Workers (UFCW) Local 1776 Keystone State

- Performance metrics and standards (including performance penalties)
- Fees and reporting, including §408(b)2(B)
- RFPs and RFIs
- Vendor cybersecurity best practices and questionnaire responses
- Reviewing service provider succession plans
- Understanding the trustee's fiduciary responsibility of selecting the fund professionals

G14 Improving Workplace Awareness

Calvin (Cal) Beyer, CWP, NAC, SAFE Workplaces, SAFE Project
John S. Gaal, Ed.D., CPS, CWP, CHW-C, LAP-C, Missouri AFL-CIO

- Preventing workplace violence
- First aid, CPR, AED, naloxone/Narcan, mental health first aid and more
- Importance of active shooter training
- Crisis intervention strategies

P12 Understanding Alternative Plan Designs

Kelly S. Coffing, EA, FSA, MAAA, Milliman, Inc.

- New trends in plan design
- Risk and return
- Options that are attractive to employers and participants
- Pros and cons of variable benefit plans

Administration | Fiduciary Responsibility | General Topics | Health and Welfare | Investments | Pensions | Public Plans

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WEDNESDAY | 9:00-10:00 a.m.

F07 NT

Important Tools for Monitoring Compliance

Glenn M. Eyrich, CPA, Calibre CPA Group, PLLC
Earl Mathurin, M.S., Local 338 RWDSU/UFCW
Owen M. Rumelt, Esq., Cary Kane PLLC

- Big data and data analytics
- What your vendors bring to the table
- Audits—Dependents, death, cyber and compliance
- Policies and procedures
- Contract language

I03 NT

Investing for Health and Welfare and Apprenticeship Plans

John Teramana, CAIA, Verus Investments

- Investing through the lens of a plan type
- Investment horizon
- Risk tolerance
- Reserves and cash flows

P07

Department of Labor (DOL) Retirement Plan Audit Trends

Samuel A. Henson, J.D., CEBS, CEBS Compliant, ASPPA-APM, Creative Planning

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.

WEDNESDAY | 10:30-11:30 a.m.

D

FINALE SESSION—Red Shoes Living, Igniting Human Potential

Lonnie Mayne, Founder, CEO and Author, Red Shoes Living, Inc.

Red Shoes Living—standing out for embracing the positive at work and in your life—is the most relevant and life-changing business message for our time. As an internationally recognized speaker, Lonnie Mayne shares the simple framework of Red Shoes Living with audiences around the world. The foundation of his success is the Red Shoes Living concept that centers on getting the best version out of employees by focusing on five key Red Shoes pillars. These pillars encourage employees to stand out in the work they do and in the life they live. Whether it's business or personal Red Shoes Living is a way of life. In a world that is increasingly noisy and negative, the Red Shoes philosophy has become a symbol for making a positive impact in the world of business.

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