Group & Worksite Benefits Conference

Solving the Puzzle for Strategic Growth

2017

September 12-14

Hyatt Regency San Antonio, San Antonio, TX

- Learn about the future of broker distribution, voluntary products, and technology trends
- Discover what market disruption means and how to respond
- Connect with peers to learn, network, and share innovative ideas

LIMRA®

www.limra.com

Conference Highlights

Today's Issues and Tomorrow's Ramifications

PAUL BEGALA
Political Analyst and Commentator
CNN

Paul Begala has seen it all — government united, government divided, gridlock, and clear sailing. He now draws on his extensive experience to give audiences an understanding of the impact of today's political landscape on such issues as the economy, budget deficit, health care, immigration, the future of Social Security and Medicare, U.S. foreign policy, the on-going war in Afghanistan, the unrest in the Middle East, and other critical issues facing the country here at home and around the world.

Solving the Disability Puzzle: Opportunity to Transform the Lives of People with Disabilities and Their Families

ROSEMARIE ROSSETTI, PH.D.
Rossetti Enterprises, Inc.

Rosemarie Rossetti, Ph.D., is an internationally recognized expert who speaks professionally about the value of disability insurance. Because of her personal experience of having a disability, she has also become a recognized expert on accessible and universal design housing. She provides poignantly personal insights and proven strategies for solving today's disability puzzle.

Hear Dr. Rossetti's insights to:

- Learn firsthand from a person with a disability- her reality, challenges, experiences, inadequate insurance benefits, surprises in generosity, and expenses relating to her disability.
- Better understand how a comprehensive disability insurance policy is critical in enhancing the quality of life by filling gaps in coverage that are desperately needed by families who incur disabilities.
- Become more proactive in supporting the needs of claimants.

A View From the Top

SCOTT AULT
Executive Vice President of Workplace Solutions
Mutual of Omaha

JAMES F. CASEY
President & Chief Executive Officer
Life & Specialty Ventures, LLC

TOM WIFFLER
Chief Executive Officer
UnitedHealthcare Specialty Benefits

GENE F. LANZONI, *Moderator*
Assistant Vice President, Thought Leadership – Group & Worksite Marketing
Guardian Life Insurance Company of America

Every year at our event, industry leaders share their thoughts about today's most important topics. This is your opportunity to hear what's on the minds of these executives as they focus on solving the puzzle for strategic growth.

The Cognitive Insurer

YOUSEF HASHIMI
Vice President & Partner, Financial Services
IBM

In the world of Information Technology, there is often talk of "the next big thing." Today, many of these conversations are broadening, as cognitive computing is touted as revolutionary for many industries and, indeed, society in general. For insurance, the timing for a game changer couldn't be better. The industry has been facing a broad range of disruptive forces, from economic to technological. Empowered consumers living in an increasingly digital world are demanding more from their insurance providers, yet the deeply conservative industry is slow in recognizing customers' needs and customizing their products and services to individual situations and emotional frameworks.

IBM Watson is a technology platform that uses natural language processing and machine learning to reveal insights from large amounts of unstructured data. Come see how Augmented Intelligence can enhance the customer experience.

◀ TUESDAY, SEPTEMBER 12 ▶

PRE-CONFERENCE EVENT — *10:30 a.m. to 12:30 p.m.*

Come network with the conference attendees while making a difference during Childhood Cancer Awareness Month. We will be assembling 1,000 activity packs for children undergoing treatment at St. Jude Children's Research Hospital. Lunch will be provided to all volunteers.

St. Jude Children's Research Hospital was founded in 1962 with a mission of helping children defeat cancer and other life-threatening diseases. St Jude currently treats 7,800 children annually.

MEET AND GREET — *1:30 to 2:00 p.m.*

WELCOME AND OPENING REMARKS — *2:00 to 2:30 p.m.*

SEAN F. O'DONNELL, LLIF
Vice President, Member Relations & Consulting
LIMRA

GENERAL SESSION 1 — *2:30 to 3:30 p.m.*

Today's Issues and Tomorrow's Ramifications

PAUL BEGALA
Political Analyst and Commentator
CNN

NETWORKING BREAK — *3:30 to 4:00 p.m.*

CONCURRENT SESSIONS — *4:00 to 5:00 p.m.*

1. Perspectives on the Future of Broker Distribution

What are the greatest challenges and opportunities facing broker distribution over the next 3 to 5 years? Gain new perspectives on:

- The impact of technology on the future broker model
- The impact of new entrants and disruptors
- What brokers need from carriers to ensure the success of their business and that of their clients

CARRIE BARTH, Solutions Consultant, HR Technology Outsourcing, Lockton Companies; **GREG COLDEWEY,** Senior Vice President, Brown & Brown Lone Star Insurance Services dba Alamo Insurance Group; **VERNON REEH, CBC,** President, South Tejas Insurance Agency; *Moderator:* **DAVE MAHDER,** Chief Marketing Officer of Group and Worksite, Guardian Life

2. Bring Life Back into Life Insurance

Although life insurance products have been around since ancient Rome, there is innovation happening. Learn how industry leaders are putting their ideas into practice to drive better engagement and overall client experience.

PAMELA L. JENKINS, Assistant Vice President, Colonial Life; **JAMES WIESELMAN SCHULMAN,** Product Marketing Manager, Senior Consultant, Cigna; **WADE SEWARD,** Head of Distribution Strategy, Haven Life; *Moderator:* **KAREN M. WHITE, MBA, FLMI, PMP,** AVP, Health Care and Exchange Solutions, Sun Life Financial

WELCOME RECEPTION — *6:00 to 7:00 p.m.*

(All registered attendees and guests are welcome.)

◀ WEDNESDAY, SEPTEMBER 13 ▶

BREAKFAST — *7:30 to 8:15 a.m.*

Sponsored by FINEOS

GENERAL SESSION 2 — *8:15 to 9:30 a.m.*

A View From the Top

SCOTT AULT
Senior Vice President of Benefit Solutions
Mutual of Omaha

JAMES F. CASEY
President & Chief Executive Officer
Life & Specialty Ventures, LLC

PHILIP KAUFMAN
President
UnitedHealthcare Specialty Benefits

GENE F. LANZONI, *Moderator*
Assistant Vice President, Thought Leadership – Group & Worksite Marketing
Guardian Life Insurance Company of America

NETWORKING BREAK — *9:30 to 9:45 a.m.*

CONCURRENT SESSIONS — *9:45 to 10:45 a.m.*

3. Executive Round Table Discussion

The "A View From the Top" general session is guaranteed to be thought-provoking. Join fellow executives in a moderated roundtable discussion with the panelists to further explore key issues, share perspectives, and hear fresh ideas on the issues impacting all of us.

Moderator: **GENE F. LANZONI,** Assistant Vice President, Thought Leadership – Group & Worksite Marketing, Guardian Life Insurance Company of America

4. Dynamics of the Changing Workforce

The make-up of the workforce is changing. The gig economy and the non-traditional jobs continue to grow. The younger workforce is quicker to leave an employer leading to higher turnover. The labor force continues to get older. What are the inherent risks associated with the changing workforce? Panel of reinsurance underwriters will address:

- How to appropriately manage the risks associated with the changing workforce
- Actions carriers need to take to manage the dynamics of the future workforce

MATTHEW CLARK, Senior Group LTD Underwriting Consultant, Group Reinsurance, Munich American Reassurance Company; **SEAN GILDAY,** VP, Strategic Partnerships, RGA International; **ANITA POTTER,** Assistant Vice President, LIMRA; **DIANA THULIN,** Manager Client Markets Group Life & LTD, Vice President, Americas, Swiss Re; *Moderator:* **SUZAN O. SWEENEY, CLU, FLMI,** AVP, External Partnerships Lead, The Hartford

5. The Changing Landscape of Ben Admin Technology — What Does the Future Hold?

Enrollment is a changing landscape as Ben Admin systems change and the technology evolves. This panel will discuss the current state of Ben Admins and the challenges and opportunities for the future.

- Learn about the types of integrations customers can experience.
- Hear about the capabilities carriers can offer for more efficient benefit administration.
- What are the characteristics of the ideal EDI implementation?
- What is the future of EOI integration?

WILLIAM (TINKER) KELLY, President, VEBA; **LYLE GRIFFIN,** President, Selerix; *Moderator:* **DAYNA KIRK,** AVP, Voluntary Business Development; The Standard

NETWORKING BREAK — *10:45 to 11:00 a.m.*

CONCURRENT SESSIONS — *11:00 a.m. to 12:00 p.m.*

6. The Rise of Paid Family Leave: What Does It Mean to You?

Increasing number of employers are offering various types of paid leave programs. Funding for paid family leave is not that simple and setting up the infrastructure to do it is even more complex and provides administrative challenges for the state, employers and the carriers. In addition, the regulatory environment is rapidly changing. Is your organization ready for these changes and able to support the growing paid family leave programs?

Attend this session to:

- Learn what the changes mean for employers and carriers.
- Better understand how to prepare for the changes.

KATIE DUNNINGTON, Vice President, Group Product Solutions, Lincoln Financial Group; **KAREN ENGLISH,** Partner, Spring Consulting Group; **JOHN GARNER,** Chief Compliance Officer, Bolton & Company; **ALYSSA A. ZABLOUDIL,** Product Performance Director, Mutual of Omaha; *Moderator:* **NAZNEEN VIMADALAL,** Vice President, Specialty Group Products, Cigna

7. Brand Your Distinction: Engage Customers, Prove Your ROI

The buyer's journey in the insurance distribution matrix has changed forever:

- Understand the importance of discovering and exploiting your Brand distinction.
- Gain insights into how to drive engagement throughout the Sales Funnel.
- Learn seven strategies to generate more leads and start proving your ROI using marketing technology.

JAMES FLYNN, CBS, President, CEO, Hult Marketing; *Moderator:* **JEFFREY CALDWELL,** VP, Strategic Partnerships, Transamerica

LUNCHEON — *12:00 to 1:15 p.m.*

"Hot Topics"

CONCURRENT SESSIONS — *1:15 to 2:15 p.m.*

8. Small Business Insights

What's on the mind of small businesses? In this session, you will:

- Gain a better understanding of the challenges small businesses face today
- Understand their needs and perspective around group benefits
- Learn about their priorities, preferences and needs

JEFF BALOGA, Regional Sales Manager, Principal Financial; *Moderator:* **RANDALL BACHMAN MBA, RPA,** Assistant Vice President, USIS Marketing, Principal Financial

9. Get Your Creative Marketing Juices Flowing!

Traditional voluntary benefits products are such a small piece of the overall benefits package that carriers must get creative on how we message and position these products with brokers, employers, and employees. Leave this session with a better understanding of:

- How some carriers are thinking outside the box and getting creative in communicating their message.
- How the correct positioning of voluntary benefits products can make or break an enrollment
- How to engage with agency experts on ways to be more creative.

PAUL D. RICHARDSON, Director and Head of Employer Group Marketing, Liberty Mutual Benefits; **ELIZABETH SHINE,** Manager, Broker Marketing, Aflac; *Moderator:* **HOLLY LEAN, MBA, ALMI,** Sr. Manager, Product Strategy & Strategic Partnerships, Aflac

NETWORKING BREAK — *2:15 to 2:30 p.m.*

CONCURRENT SESSIONS — *2:30 to 3:30 p.m.*

10. Predicting the Future of Your Business

- Review the latest consumers trends and what is driving the decision making process.
- Learn about the psychological and behavioral traits that help drive insights into the future consumer.
- Hear how to leverage techniques to development your own futurist model.

JILL JACQUES, Global Financial Services Lead, North Highlands; **RAE SHANAHAN,** Chief Strategy Officer, Businessolver; *Moderator:* **JA'NENE KANE,** VP, Enrollment Services, MassMutual

11. Integration of the Employee Benefits "Birds Nest"

Multi-product health insurers are designing, positioning, and integrating products. Learn how they:

- Design and position products that fit within health
- Integrate health information to support claim integration

GARY S. HARGER, Vice President, Supplemental Health Products, UnitedHealthcare; **STUART RUBINSTEIN,** SVP, Life and Disability, USAble Life; *Moderator:* **KEVIN KEARNEY, CEBS,** Director Service Operations, Aetna Inc.

NETWORKING BREAK — *3:30 to 3:45 p.m.*

GENERAL SESSION 3 — *3:45 to 5:00 p.m.*

Solving the Disability Puzzle with Innovative New Options

ROSEMARIE ROSSETTI, PH.D.
Rossetti Enterprises, Inc.

RECEPTION/DINNER — *6:00 to 8:30 p.m.*

We encourage all registered attendees to come to dinner and continue networking.

◀ THURSDAY, SEPTEMBER 14 ▶

BREAKFAST — *7:15 to 8:00 a.m.* ***Sponsored by Best Doctors***

CONCURRENT SESSIONS — *8:00 to 9:00 a.m.*

12. The InsurTech Insanity — New Trends and Investment Shifts

New industry players, new technology and new carriers all point to new investments in the insurance industry. It's never been more important to separate promise from reality. These industry leaders will demonstrate what insurance carriers need to know, keep up with what's going on in the market, and how best to be positioned to take advantage of these trends.

JASON ANDREW, CEO, Limelight Health; **DON CAHALAN,** CEO, Advice2Pay; *Moderator:* **JEFF CALDWELL, CVBS,** VP, Strategic Partnerships, Transamerica

13. Is the Voluntary Boom Busted?

As many traditional group carriers move into the worksite market, are we doing ourselves any favors? Carriers will represent different viewpoints on the future of voluntary/worksite product. They will address the change in the business over the past few years including new entrants, enrollment challenges, takeover versus virgin business, etc., and the impact that has had.

LEN CAVALLARO, Head of Voluntary Products Marketing, Reliance Standard Life; **DEBORAH VANDEVENTER,** Vice President Underwriting, Unum; *Moderator:* **STUART RUBINSTEIN,** SVP, Life and Disability, USAble Life

NETWORKING BREAK — *9:00 to 9:15 a.m.*

CONCURRENT SESSIONS — *9:15 to 10:15 a.m.*

14. The Thoughtful Marriage of Internal and External Data Sources

A panel of data scientists will provide a view on external data sources, common challenges and uses. The panel will discuss the pairing of both internal data sets and external information sources to derive insights that inform strategy, tactics and communications.

ANDREW CAMPBELL, Director, Analytics & Insights, Sun Life Financial; **PENG WANG,** Assistant Vice President, Head of Data Science Operations, MassMutual; *Moderator:* **CRISDEE PLAMBECK,** AVP, Product, Voya Financial

15. Market Disruption: Think Big. Think Ahead.

Stimulate your creative-problem solving skills through this fun, interactive workshop. Collaborate with other attendees and explore ways to address new insurance products entering the market.

- Learn a brain storming technique that you can use within your organization.
- Create a sample approach to respond to potential market disruptors.

Moderator: **DAN KRAFT,** Vice President, Product and Innovation, Trustmark Insurance Company

NETWORKING BREAK — *10:15 to 10:30 a.m.*

GENERAL SESSION 4 — *10:30 a.m. to 12:00 p.m.*

The Cognitive Insurer

YOUSEF HASHIMI
Vice President & Partner, Financial Services
IBM

VINCENT BRANCHESI, *Moderator*
Director, Product Center of Excellence
MetLife

CONFERENCE ADJOURNS — *12:00 p.m.*

WORKPLACE BENEFITS ADVISORY BOARD

LIMRA extends its heartfelt thank you to the members of the Workplace Benefits Advisory Board for their continued dedication to the industry, especially for their assistance in developing the content of this conference and identifying many of the presenters who will share their specialized knowledge.

ADVISORY BOARD CHAIR

KAREN WHITE, MBA, PMP, FLMI, Sun Life Financial

CONFERENCE CHAIR

KIRK COOPER, Reliance Standard

RESEARCH & EDUCATION CHAIR

JA'NENE KANE, MassMutual

PAST CHAIR

SUZAN SWEENEY, CLU, FLMI, The Hartford

STAFF REPRESENTATIVE

INAH CHAMBERS, LIMRA

MEMBERS

KIM ALLEN, Humana

SHAWN AUSTIN, Liberty

RANDALL BACHMAN, MBA, RPA, Principal Financial Group

VINCENT BRANCHESI, MetLife

STEPHEN BYGOTT, Colonial Life

JEFFREY CALDWELL, Transamerica

GARY HARGER, United Healthcare

JORDAN JORDANOV, American Fidelity

KEVIN KEARNEY, Aetna

DAYNA KIRK, The Standard

DANIEL KRAFT, Trustmark

HOLLY LEAN, Aflac

DAVID MAHDER, Guardian Life Insurance Company of America

CRIS DEE PLAMBECK, Voya

JAMIE RANICAR, Lincoln Financial

STUART RUBINSTEIN, USAble

NAZNEEN VIMADALAL, Cigna

JENNIFER PARMELEE WITT, Prudential

ALYSSA ZABLOUDIL, Mutual of Omaha

REGISTRATION INFORMATION

Register online at www.limra.com/gwbc

NOTE: Preregistration for the Executive Session is required. Please see registration form.

REGISTRATION FEES

Early Bird Rates: Before August 18, 2017:
LIMRA Member: $1,225
LOMA Member Only: $1,840
Nonmember: $2,450

Standard Rates: After August 18, 2017:
LIMRA Member: $1,425
LOMA Member Only: $2,140
Nonmember: $2,850

LIMRA requires prepayment of registration fees prior to all conferences and meetings. Please make checks payable to LIMRA in U.S. dollars drawn on a bank in the United States. For Vendor registration fees, call Event Registration at 800-235-4672 (U.S. and Canada) or 860-285-7789.

SPOUSES/GUESTS: A registration fee of $100 is available to spouses and guests of registered attendees. Individuals in an industry-related position, co-workers, or associates do not qualify. We invite spouses/guests to participate in the event's food and social functions and ask that they wear their badge to these events. Participation in the general sessions and workshops is limited to those who have paid the full registration fee to attend the conference.

MEETING ATTIRE NOTE: The attire for all functions of this conference is business casual.

HOTEL INFORMATION

HYATT REGENCY SAN ANTONIO
123 Losoya Street
San Antonio, TX 78205

If you are planning to come to the hotel BEFORE the conference or are staying AFTER, please call the hotel to make your reservation: 1-210-222-1234

Make your room reservation by August 25, 2017 in order to receive the group rate of $249 single/double (plus applicable sales taxes). Requests after August 25, 2017 will be accepted on the basis of rate and space availability. The group rate will be offered three days prior and three days after the meeting dates subject to availability of rooms at the time of your reservation. Reservations must be guaranteed with a major credit card.

Thank You to Our Advisory Board Sponsors

Platinum Sponsor

RELIANCE STANDARD
LIFE INSURANCE COMPANY
A MEMBER OF THE TOKIO MARINE GROUP

Gold Sponsors

Trustmark
Voluntary Benefit Solutions
PERSONAL. FLEXIBLE. TRUSTED.

THE HARTFORD

Silver Sponsors

Cigna®

MetLife

Sun Life Financial®

Thank You to Our Conference Sponsors and Exhibitors

Premier Sponsors

vitech

WYDE™
We make insurance effortless

Breakfast Sponsors

FINEOS

Best Doctors®

Exhibitors

Captricity
Global IQX
Greenwald & Associates
Group MarketShare
IBU Inc.
Majesco
NTT Data
Paylogix
Revolv
Sapiens
SPLICE Software
Xpressdocs

000377-0617 (50700-10-601-17006)

LIMRA®