

Group & Worksite Benefits Conference

September 11 - 13, 2018

Mohegan Sun, Uncasville, CT

Conference 2018



Shaping the New
Benefits Landscape

Discover what factors are creating change in the benefits landscape and how to best respond

Hear about key issues directly from executives in the benefits space within our industry

Learn strategies for competing in BenTech, connecting with employees, and incorporating non-traditional benefits into business



General Session Highlights

What To Do When Machines Do Everything. Competing in the Age of AI



MALCOLM FRANK
*Executive Vice President,
Strategy & Marketing
Cognizant*

Amazon beating Borders, Netflix beating Blockbuster, Apple beating Kodak, and the rise of companies like Google, LinkedIn, and Pandora are not isolated or random events. Today's outliers in revenue growth and value creation are winning with a new set of rules. They are dominating by managing the information that surrounds people, organizations, processes, and products — what author Malcolm Frank calls Code Halos. This is far beyond “Big Data” and analytics. Code Halos spark new commercial models that can dramatically flip market dominance from industry stalwarts to challengers. Frank will show leaders how digital innovators and traditional companies can build Code Halo solutions to drive success.

A Roulette of Passion, Desire, and Misconception: How to Hit the Jackpot With the Next Generation Workforce

MATTHEW BARNETT, CFA
*Director, Investor Relations
Unum*

Generation Z is facing a tight labor market and a surplus of job opportunities. Technology is creating the need for highly skilled labor. Infrastructure projects are demanding additional labor force. The supply of workers is becoming more diverse and more educated. Yet, there are some indications that the next generation feels like the deck is stacked against them. Resumes lack relevant work experience, and student loan debt continues to rise. Join this session to hear how Generation Z views themselves, how they are different from previous generations, and how companies can attract and retain workers in this complex environment.

The Group & Worksite Benefits Industry; What Role Will You Play in the Future?



MARIA FERRANTE-SCHEPIS
*President
Maddock Douglas, Inc.*

It's no surprise to those in insurance that the industry is rapidly changing in many ways, particularly in the benefits space. Common themes include the changing landscape of business, technology, cyber security, regulation and the economy. However the bigger questions are:

- What's at play that perhaps is not so obvious?
- How are those factors going to impact our business? And most importantly,
- What can we do to shape our role in that future versus having it shaped for us?

Maria Ferrante-Schepis will offer her perspective on how to answer those questions for the industry and more specifically for your company. Her intention is to help you find your unique and ownable corner of the industry among an abundance of opportunities to innovate, grow, and serve current and new customers.

Conference

A View From the Top



CHRISTOPHER A. FAZZINI
President and CEO of Group Benefits
Reliance Standard Life Insurance Company



JOHN (JAMIE) KALAMARIDES
President
Prudential Group Insurance



MICHAEL Q. SIMONDS
President and Chief Executive Officer
Unum US



THOMAS WIFFLER
Chief Executive Officer
United Healthcare Specialty Benefits



GENE F. LANZONI, Moderator
Assistant Vice President, Market Intelligence
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 our role in shaping the new benefits landscape.

Program

TUESDAY, SEPTEMBER 11

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. Through **Circle of Care's** signature program, **Bags of Love**, LIMRA attendees will assemble gift packets for newly diagnosed children. Lunch will be provided to all volunteers.

MEET AND GREET — 1:30 to 2:00 p.m.

Join us as the conference begins to meet and greet peers while you share ideas and common experiences. Enjoy a beverage as you renew old friendships and make new acquaintances.

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 3:15 p.m.

What To Do When Machines Do Everything. Competing in the Age of AI

MALCOLM FRANK

Executive Vice President, Strategy & Marketing
Cognizant

NETWORKING BREAK — 3:15 to 3:45 p.m.

CONCURRENT SESSIONS — 3:45 to 4:45 p.m.

1. Create Human Connections Through Financial Wellbeing

Employees are increasingly looking to their employers to play a more active role in helping them achieve financial security. At the same time, employers are underestimating just how much employees want to learn about financial wellness, with many employees suggesting that they do not feel in control of their finances or are not on track to meet their goals. This panel of benefit experts will look to highlight trends impacting the workforce today that focus on the cause and effects of financial wellbeing programs implemented at the worksite. Gain insights and perspectives from the lens of a carrier, employer, and broker.

KRYSTIE DASCOLI, CVBS, Director, Voluntary Benefits, Pacific Resources; **JENNIFER TOWNSEND**, Senior Benefits Consultant, Unum; **JEFF TULLOCH**, Vice President, PlanSmart, MetLife; **Moderator: VINCE BRANCHESI**, Director, Group Benefits Center of Excellence, MetLife

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2. Broker's Role in Insurance and Technology

Insurers are evolving their products to adopt technology that addresses employees' real-world problems, but brokers continue to affect how insurance is presented to employees. So what can insurers consider from a broker's perspective to ensure success? In this session, you will:

- Understand how brokers approach insurance and technology
- Learn different views and challenges of broker's roles in advising clients about insurance technology
- Discover new insurance products and technology tools that brokers are utilizing in the market

KEN PHILLIPS, Founder, Benefit Corporation of America; **KENNETH RALFF**, Vice President, Lockton Companies; **JOHN STARLING**, President/CEO, JTS Financial; **Moderator: JEFF CALDWELL, MBA, CEBS**, Vice President, Strategic Partnerships, Transamerica

WELCOME RECEPTION — 6:00 to 7:00 p.m.

(All registered attendees and guests are welcome.)

WEDNESDAY, SEPTEMBER 12

BREAKFAST — 7:30 to 8:15 a.m.

GENERAL SESSION 2 — 8:15 to 9:30 a.m.

A View From the Top

CHRISTOPHER A. FAZZINI

President and CEO of Group Benefits
Reliance Standard Life Insurance Company

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President
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Unum US

THOMAS WIFFLER

Chief Executive Officer
UnitedHealthcare Specialty Benefits

GENE F. LANZONI, Moderator

Assistant Vice President, Market Intelligence
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 Roundtable 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, Market Intelligence, Guardian Life Insurance Company of America

4. Delivering on the Promise of CDHPs by Leveraging the Intersection of Supplemental Health Benefits and Life Cycle Needs

Employers are trying to control medical costs by directing employees into CDHPs, but they also want to continue to provide the same level of protection for their employees. At the same time, employees expect their employers to understand their individual needs and provide the most effective combination of products and services in an easy to understand enrollment process. However, there are persistent employee fears related to higher out-of-pocket expenses that create barriers to enrollment in or withdrawal from CDHPs. There is the potential for HSAs and Supplemental Health Benefits to work together to intersect employees at different stages in their life cycle to provide more efficient and customized protection with the flexibility to adapt coverages over time and drive better outcomes for employees and employers. Come listen to an innovative approach to this complex issue and find ways to deliver on the promise of CDHPs.

ASHLEY MEHRER, Assistant Vice President, Product and Market Development, Unum; **Moderator: MATTHEW BARNETT**, Director, Enterprise Risk Management, Unum

5. Cracking the (Enrollment) Nut

Employers, brokers, and carriers recognize the value of voluntary benefits. However, getting employees to recognize that value can be challenging. This session will highlight challenges and resulting opportunities to help drive employee participation:

- Getting face-to-face results in a digital world
- The Millennial impact
- Multiple vendors, many platforms

CANNON ALLEN, President, Total Benefit Solutions;
Moderator: SHAWN AUSTIN, Senior Vice President, Global Retail Management, Liberty Mutual Insurance

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

Conference

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

6. Digital Innovation in Action: Maximizing Growth Through Design and Delivery

Two senior advertising executives will highlight the latest in engagement and usability trends, SEO tactics and the technology necessary to support today's breakout Web and mobile experiences. Whether user engagement, digital marketing or technology is your forte, you'll get the rundown on how to attract more visitors and keep them engaged, as well as the technology that will help you manage it all. Join our speakers as they demonstrate a proven workflow and actionable tips on maximizing growth.

MARTY ACCETTA, Account Director, o2kl Advertising; **JEFF GRILL**, Account Director, Jaybird Group; **Moderator: DAVE MAHDER**, Vice President, Chief Marketing Officer, Group and Worksite Markets, Guardian Life Insurance Company of America

7. Capital Tales: The Only Constant is Change

Hear from three government affairs leaders on the regulatory and legislative front lines. In this session, you will:

- Understand current and potential regulatory actions and how they could impact your business strategies and product initiatives
- Hear expert opinions on the prospects of additional changes to ACA
- Learn how to collaborate with your government affairs leader to prepare and plan for future changes

TOM BARTELL, Deputy General Counsel, Head of Government Affairs, The Hartford; **CHARLES PIACENTINI**, Vice President, Insurance Regulation & Associate General Counsel, American Council of Life Insurers; **JAMES SLOTNICK**, Assistant Vice President, Government Relations, Sun Life Financial; **Moderator: DAN KRAFT**, Vice President, Product and Innovation, Trustmark Insurance Company

LUNCHEON "HOT TOPICS" — 12:00 p.m. to 1:15 p.m.

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

8. Benefit Technology Partnering: Who, How, and How Much?

The benefit technology landscape is constantly changing with new providers entering the market regularly. Ancillary and voluntary carriers are challenged to accommodate client expectations, and manage business, financial, and technical alliances with the growing number of technology providers.

An HR technology expert will help interpret the complex benefit technology landscape for carriers, and share perspectives on how best to partner with providers and measure ROI. He will identify the dominant players in the market and review carrier best practices while providing insights on how to recognize viable up-and-coming firms so as not to miss new business opportunities.

BEN YOMTOOB, Consultant, Gruppo Marcucci; **Moderator: DAYNA KIRK**, Assistant Vice President, Voluntary Business Development, The Standard

9. Creating Impact Through Data Visualization

With the recent dramatic increases in data creation and accessibility there is a growing need for organizations to develop and improve their data visualization capabilities.

This session will explore:

- What high-impact data visualization looks like
- Guiding principles to ensure data visualization has impact
- Ways to develop effective data visualization capabilities

DOUG MCELHANEY, Associate Partner, McKinsey; **Moderator: DOUGLAS DIXON**, President and CEO, Texas Life Insurance

NETWORKING BREAK — 2:15 to 2:30 p.m.

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

10. There's Nothing Traditional About These Benefits

More and more, non-traditional benefits are being used by carriers to differentiate themselves from competitors. Gain a better understanding of what alternative benefits are in the market, and the role they are playing in the case decision-making process.

DAVID ARONSON, Chief Executive Officer, Peanut Butter; **JON HETHCOX**, Partner Relationship Manager, Aflac; **JEFF OLDHAM**, Senior Vice President, Global & Institutional Markets, Benefitfocus; **Moderator: HOLLY LEAN**, Senior Manager, Premier Broker & Growth Strategy, Aflac

11. Opioids and Depression in the Workplace: Do Employers Know How to Deal With This?

Drug use, overdose, and mental health illnesses are the leading causes of deaths in America. As many as 50,000 Americans may have died last year alone of opioid-related overdose, and with the use of prescription opioids to relieve pain at staggering levels, that number continues to increase. Similarly, 1 in 3 Americans have depression, which could become the biggest cause of absence in the workplace. Are employers ready to face this pervasive issue? Attend this session to explore this timely topic and learn what we can do to help.

ROBERT ANFIELD, MD, J.D., FAAFP, Chief Medical Officer, Cigna Group Insurance, Cigna; **HEATHER LEIGH BARONI, ESQ.**, Senior Counsel, Cigna; **Moderator: CRAIG IREDELL**, Assistant Vice President, Product Management, Cigna Voluntary Solutions, Cigna

NETWORKING BREAK — 3:30 to 3:45 p.m.

WORKSITE BENEFITS ADVISORY BOARD AWARDS

— 3:45 to 4:00 p.m.

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GENERAL SESSION 3 — 3:45 to 5:00 p.m.

A Roulette of Passion, Desire, and Misconception: How to Hit the Jackpot With the Next Generation Workforce

MATTHEW BARNETT, CFA

Director, Investor Relations
Unum

RECEPTION/DINNER — 6:00 to 8:30 p.m.

We encourage all registered attendees to join us at Margaritaville for dinner and continue networking.

THURSDAY, SEPTEMBER 13

CONTINENTAL BREAKFAST — 7:15 to 8:00 a.m.

GENERAL SESSION 4 — 8:00 to 9:15 a.m.

The Group & Worksite Benefits Industry: What Role Will You Play in the Future?

MARIA FERRANTE-SCHEPIS

President
Maddock Douglas, Inc.

EXHIBITOR DRAWING

NETWORKING BREAK — 9:15 to 9:30 a.m.

CONCURRENT SESSIONS — 9:30 to 10:30 a.m.

12. Double Down on Return to Work

Figuring out how to get people back to work should not be a gamble. We will show you how Prudential used real life data to design products and service offerings, and how we operationalized it to take the risk out of getting people back to work. Be prepared for an interactive, gamified, and entertaining hour that will help answer the greatest questions around the psychology of return to work.

JOSEPH INGREAM, Vice President, Chief Claims Officer, Prudential Group Insurance, Prudential; **KRISTIN TUGMAN, Ph.D., CRC, LPC**, Vice President, Health & Productivity Analytics and Consulting Practice, Prudential Group Insurance Prudential; **Moderator: JEN PARMELEE WITT, FLMI, ACS**, Director, Custom Research, Prudential

13. Blockchain — What Is It?

Blockchain is currently used in Europe to facilitate better administration of insurance products and services. Understanding these concepts can help American carriers further advance their practices. This session will seek to explain the basics of blockchain and explore possible applications to insurance companies.

MARK NANCE, Chief Data Officer, American Fidelity; **KARTIK SAKTHIVEL**, Vice President & Chief Information Officer, LIMRA; **Moderator: JORDAN JORDANOV, FSA, MAAA**, Vice President, Group Products, American Fidelity

NETWORKING BREAK — 10:30 to 10:45 a.m.

CONCURRENT SESSIONS — 10:45 to 11:45 a.m.

14. Ties That Bind... Creating Connections to Your Employee Customers

Is your organization customer focused? Join us for this interactive workshop where we explore ways to connect to employee customers and how to avoid pitfalls when connecting with employees. Attendees will come away from this session with easy to use tools that can be leveraged to generate new ideas and solutions to business problems. This session is limited to the first 30 attendees to register in advance.

Co-Moderators: DAN KRAFT, Vice President, Product and Innovation, Trustmark Insurance; **ALYSSA ZABLOUDIL, FSA, MAAA**, Product Performance Director, Mutual of Omaha

15. LIMRA Research Update

LIMRA staff will share information on the workplace benefits industry and the latest research findings. We will discuss industry trends, share broker perspectives, and encourage audience participation.

INAH CHAMBERS, Member Relations and Sales Director – Workplace Benefits, LIMRA; **ANITA POTTER**, Assistant Vice President, Product Research – Workplace Benefits, LIMRA; **Moderator: DAYNA KIRK**, Assistant Vice President, Voluntary Business Development, The Standard

ADJOURNMENT — 11:45 a.m.

Conference

Workplace Benefits Advisory Board

LIMRA extends its heartfelt thank you to 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

KIRK COOPER, Reliance Standard

Conference Chair

HOLLY LEAN, Aflac

Past Chair

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

Members

SHAWN AUSTIN, Liberty

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JORDAN JORDANOV, American Fidelity

DANIEL KRAFT, Trustmark

DAYNA KIRK, The Standard

DANA MACKINNON, The Hartford

DAVID MAHDER, Guardian Life Insurance Company of America

CRISDEE PLAMBECK, Voya

LISA VOSBURGH, Lincoln Financial

JENNIFER PARMELEE WITT, Prudential

ALYSSA ZABLOUDIL, Mutual of Omaha

Conference Details

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 21, 2018:

LIMRA Member: \$1,250

LOMA Member Only \$1,875

Nonmember: \$2,500

Standard Rates: After August 21, 2018

LIMRA Member: \$1,450

LOMA Member Only \$2,175

Nonmember: \$2,900

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

Mohegan Sun

1 Mohegan Sun Boulevard
Uncasville, CT 06382

Group Code: LIMRA18

Make your room reservation by August 17, 2018 in order to receive the group rate of \$169 single/double (plus applicable sales taxes). Requests after August 17, 2018 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.

CONTINUING EDUCATION CREDITS

LIMRA, in conjunction with the Society of Financial Service Professionals, is pleased to inform you that attendance at any of the workshop sessions will qualify interested individuals for one PACE credit per session. A certification form will be available at the Conference Registration Desk.

EXHIBITORS ARE WELCOME

Exhibit space and other sponsorship opportunities are available. A reception, refreshment breaks and breakfasts will be held in the exhibit area for increased exhibitor visibility. Contact Kim Hull, 860.285.7752, khull@limra.com.

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