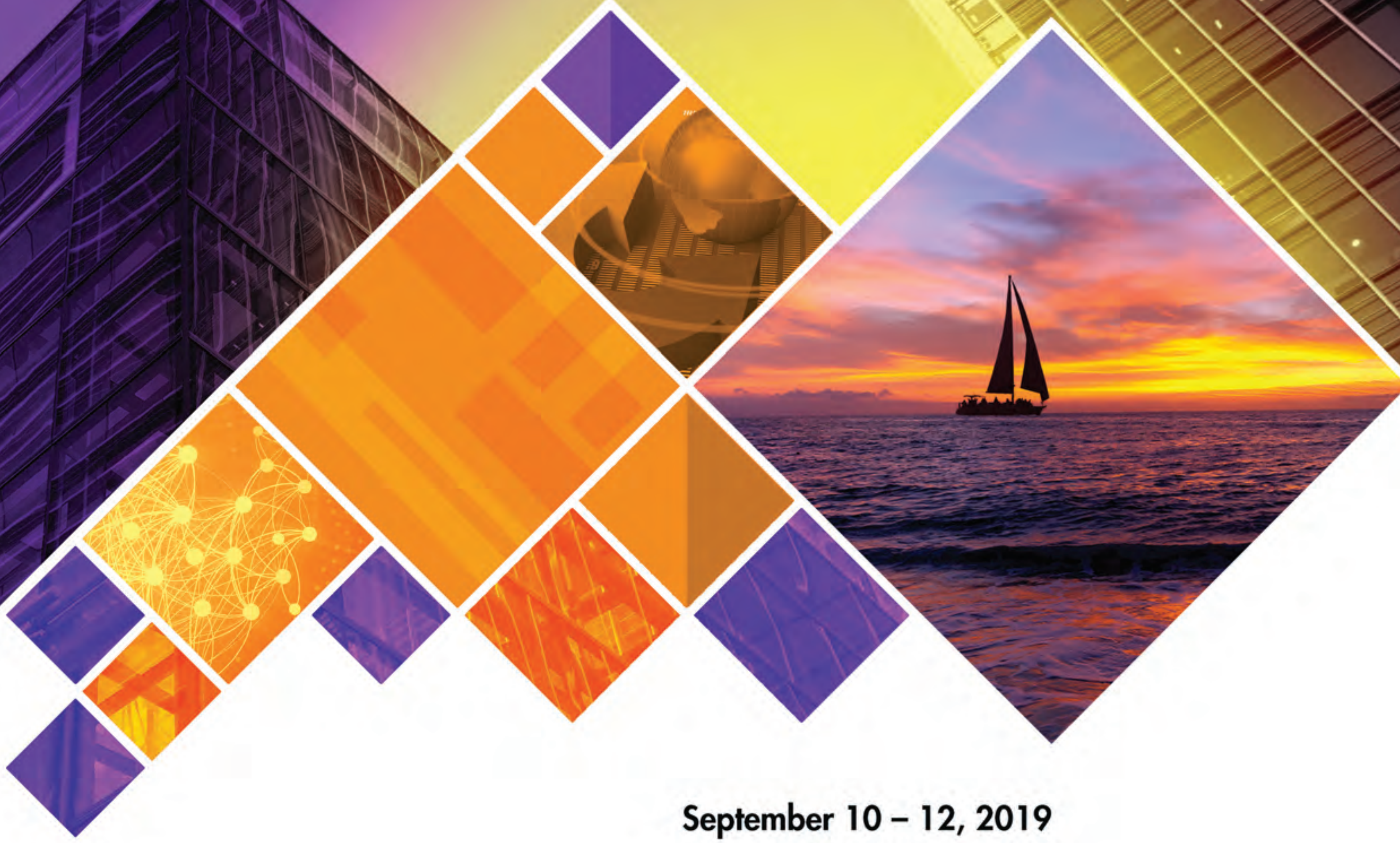
2019 CONFERENCES

Group & Worksite Benefits Conference

Navigating the Future



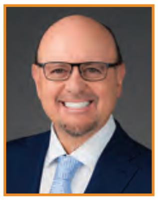
September 10 – 12, 2019
Newport Marriott
Newport, RI

LIMRA®

www.limra.com/gwbc

General Session Highlights

Life Expectancy and Longevity — The Impact of Genomics on the Group and Worksite Benefits Industry



TOM WAMBERG
CEO
Wamberg Genomics Advisors

Scientists believe the first person to live to age 150 has already been born. Genomic developments will change every long-held belief of the life and health insurance industries. Have the insurance carriers developed a cohesive strategy to deal with the forthcoming impact of genomics on their business and policyholders? Join Tom Wamberg for a discussion of genomic products and their potential risks, rewards, and regulations.

Never Give Up; Never Quit

TRAVIS MILLS
Founder, Travis Mills Foundation
United States Army Staff Sergeant

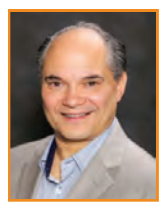
On April 10, 2012, United States Army Staff Sergeant Travis Mills of the 82nd Airborne was critically injured on his third tour of duty in Afghanistan by an IED (improvised explosive device) while on patrol, losing portions of both legs and both arms. He is one of only five servicemen from the wars in Iraq and Afghanistan ever to survive quadruple amputee injuries. In September 2013, Mills founded the Travis Mills Foundation, a nonprofit organization, to benefit and assist wounded and injured veterans. Travis' larger-than-life personality, sense of humor, and incredible spirit for life will teach and inspire you to never give up or quit.

A View From the Top

LORI L. HIGH
Senior Vice President, Sales & Relationship Management – Group Benefits
The Hartford Financial Services Group, Inc.

JEANETTE MARIE RICE
President, COO
American Fidelity

WILLIAM SMITH
President, Cigna Specialty Benefits
Cigna



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 our role in shaping the new benefits landscape.

Program Overview

Tuesday, September 10

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

Come network with the conference attendees as they assemble 1,000 care packages for **Project Sweet Peas.** Project Sweet Peas is a 501(c)(3) national non-profit organization coordinated by volunteers, who through personal experience have become passionate about providing support to families of premature or sick infants and to those who have been affected by pregnancy and infant loss. Lunch will be provided to all volunteers.

MEET & 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 3:30 p.m.*

Life Expectancy and Longevity — The Impact of Genomics on the Group and Worksite Benefits Industry

TOM WAMBERG
CEO
Wamberg Genomics Advisors

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

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

1. Paid Family Leave and the Unintended Consequences of Doing the Right Thing

More states are passing or considering state-regulated paid-leave programs. This presentation will provide an overview of this hot topic, current and pending state programs, how they align with unpaid leave (FML) and short-term disability (STD) programs, and the challenges carriers face in this decentralized environment.

PHIL BRUEN, Vice President Group Life & Disability Product Development, MetLife; **JUDY BUCZEK,** Director, Group Life and Disability Product, Guardian Life Insurance Company of America; **KIMBERLEE RUDEEN, FLMI, ACS,** Assistant Vice President Absence & Statutory Group Product Solutions, Lincoln Financial Group; ***Moderator:*** **LISA VOSBURGH,** Assistant Vice President, Marketing, Lincoln Financial Group

2. Are Lifestyle Benefits the Future? Or Just a Disruptor?

Lifestyle benefits such as ID theft, pet insurance, physical and financial wellness programs, educational reimbursement, and college loan repayment benefits have been growing in popularity and adoption in the marketplace. There are many factors to consider with this adoption, such as:

- Are lifestyle benefits diverting interest away from core financial security benefit programs like disability income protection and life insurance?
- Are group and worksite carriers and their distribution partners gravitating towards these attention-getting lifestyle programs at the expense of meeting employees' fundamental needs?
- Where do life, disability, supplemental health, and dental rank in terms of their focus and foundation for their programs?
- How will this affect the financial security of the upcoming generations?

CAROLINE PATTERSON, Director of Sales, InfoArmor; **TODD WOODLEE,** Vice President, iGrad/Enrich; ***Moderator:*** **MEGAN HOLLAND, MBA, CEBS, GBDS, RPA,** Vice President, Distribution and Marketing, Mutual of Omaha

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

Sponsored by LimelightHealth

Wednesday, September 11

BREAKFAST — *7:30 to 8:15 a.m.*

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

A View From the Top

LORI L. HIGH
Senior Vice President, Sales & Relationship Management – Group Benefits
The Hartford Financial Services Group, Inc.

JEANETTE MARIE RICE
President, COO
American Fidelity

WILLIAM SMITH
President, Cigna Specialty Benefits
Cigna

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. Payroll Killed the VB Star

With the constant changes to technology, benefits and HR, could payroll deductions soon become a thing of the past? What would be the impact if organizations stop taking deductions? Join us for an interactive working session where we explore an alternative world where we can thrive without standard payroll deductions.

- Learn how organizations are changing their payroll deduction policies
- Define the challenges that come with this change and solutions to help solve them
- Work as a team to creatively communicate a solution

Co-Facilitators: **GRAEME QUEEN,** Vice President, Strategic Account Services, The Standard; **PAM HANDMAKER,** Senior Director, Product and Innovation, Trustmark Solutions

4. Innovation: The "One Claim" Experience With Multiple Products

Carriers now have the opportunity to streamline the claims process to make the experience easier from the employee/employer (HR) perspective. Are we moving to an era where an employee could submit one claim and have that release benefits from multiple products?

- What are the implications of claims adjudication, and how are carriers tackling this internally and with external third parties?
- What are market perceptions and the impact on price/pepm?
- Is this even legal?

This workshop will host a panel discussion with two carrier claim integration experts and a benefits broker who understands the integrated claims experience with group and workplace benefits.

LOUIS J. PANTALONE, Executive Vice President, AON Voluntary Benefits & Enrollment Solutions; **JOE REFANO,** National Product Director, MetLife; **KENDIE STROEDE,** Integration Senior Manager, Cigna; **BEN YOMTOOB,** HR and Benefit Technology Consultant, Gallagher; ***Moderator:*** **CRAIG IREDELL,** Product Strategy Director, Cigna

5. View From the Top Roundtable

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

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

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

6. Show Me the Money!

Broker commissions are becoming increasingly important in the world of workplace benefits. Attend this session to discover:

- New trends in broker compensation
- Why brokers are looking for additional compensation
- How carrier commissions affect broker decisions for placement
- How broker compensation integrates with benefit administration technology

GREG AUTUORI, Vice President, Strategy and Benefit Operations, Bennie Health, Inc.; **ANDREW MEADER,** Vice President, AON; ***Moderator:*** **JEFF CALDWELL,** Vice President, Strategic Partnerships, Transamerica

7. The Call Center "Distribution Evolution Revolution"

Call center distribution continues to rapidly evolve via enhanced technology and marketing techniques. Attend this session to:

- Learn how call center distribution is being leveraged to proactively sell within the individual and worksite environments
- Understand how call center distribution can serve the underpenetrated small business marketspace
- Dispel myths associated with the often misunderstood distribution segment

DAVID DZIEWIT, President and CEO; National Health Plans & Benefits Agency; **STEVE NEU,** President, Onviant Insurance Agency; ***Moderator:*** **MICHAEL MILOS,** Vice President, Sales & Distribution Strategy, Washington National

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

CONCURRENT SESSIONS — *1:15 to 2:00 p.m.*

8. Benefits Technology and the Winds of Change

Newport and the America's Cup have experienced significant change over the year due to advances in technology. So too, has the benefits industry. Both large and small benefits admin technology providers are driving much of the change. Join this session to hear a panel discussion on these changes and their implications as we look towards the next five years.

MARK LEEDS, CEO, Rally Partners; **JEFF OLDHAM,** Senior Vice President, Benefitfocus; **DAVID REID,** CEO, Ease; ***Moderator:*** **DOUG DIXON, CLU, ChFC, LLIF,** President and CEO, Texas Life Insurance Company

9. Product Innovation Workshop

How well do we understand consumer needs and wants when designing a life, disability, critical illness or accident product? During this session, let's design a product that employees really want! This interactive session will explore what benefit features are must-haves and what features may distract from the true value of the financial protection products. LIMRA will also share results of the latest employee survey which explores the benefits features that clearly resonate with employees.

Co-moderators: **JORDAN JORDANOV,** VP of Group Products, American Fidelity Assurance Company; **MICHAEL MORONEY,** Senior Director, Sales Enablement, USAble Life Insurance Company; **ANITA POTTER,** Assistant Vice President, Market Research, LIMRA

NETWORKING BREAK — *2:00 to 2:30 p.m.*

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

10. Legislated Out of the Shadows — Medical Cannabis and Group Benefit Plans

There is growing clinical evidence that medical cannabis can provide health benefits to those suffering from specific medical conditions and related symptoms. As the laws on cannabis use continue to change, group benefits providers will need a plan to respond to legalization. In Canada, the use of cannabis for medical purposes has been legal since 2001 and recreational cannabis was legalized in 2018. Attend this session to learn about how a Canadian carrier has been addressing medical cannabis and about changes to the landscape with the recent national legalization of recreational cannabis.

CRISTINA DOS SANTOS, Director, Extended Health Care, Product Development, Sun Life Financial; ***Moderator:*** **BRYAN BURKE,** Product Management Director, Sun Life Financial

11. Automatic for the People: Disability Auto-enrollment

Unum has been leading the charge to promote auto-enrollment of the disability product. Hear how Unum has been successful in making auto-enrollment transparent to their employees, explaining the reason for auto-enrollment while also offering a simple opt-out process. Attend this session to:

- Recognize policies that made 401(k) auto-enrollment a success
- Learn about disability policy-making underway
- Develop best practices to encourage clients to consider auto-enrollment using the behavioral concept of defaults

JOCELYN GREGA, Assistant Vice President, Consumer Marketing, Unum; **MARTY MCGUINNESS,** Vice President, Government Affairs, Unum; ***Moderator:*** **MATTHEW BARNETT,** Director, Investor Relations, Unum

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

WORKSITE BENEFITS ADVISORY BOARD AWARDS — *3:45 to 4:00 p.m.*

GENERAL SESSION 3 — *4:00 to 5:00 p.m.*

Never Give Up; Never Quit

TRAVIS MILLS
Founder, Travis Mills Foundation
United States Army Staff Sergeant

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

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

Thursday, September 12

BREAKFAST — *7:15 to 8:00 a.m.*

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

12. Let's Play "My Data's in Jeopardy!"

In the insurance industry, knowing the rules of the road for using and sharing data is essential. Learn the foundational rules applicable to data in the insurance industry, and participate in a "Jeopardy" style game to test your knowledge of data privacy and security in common and uncommon scenarios, such as:

- When can you share data across businesses within your own company?
- How does HIPAA impact your company's ability to share data?
- How do you determine what steps to take if there is a data incident or breach?

DAVID CUNNINGHAM, Managing Assistant General Counsel – Privacy Law, The Hartford; **ELIZABETH ORTMANN-VINCENZO,** Assistant General Counsel, Cigna; ***Moderator:*** **DANA MACKINNON,** Vice President Relationship Management Strategy, The Hartford

13. Benefits for a 21st Century Workforce

This workshop will address the evolving HR and benefits needs of the American workforce, particularly segments long underserved by homogeneous corporate policies and processes. Explore recent Guardian market research and successful experiences of establishing a culture of diversity and inclusion.

- Learn how different workforce segments, including single parents, remote workers, and caregivers, feel about their workplace communications, benefits programs, and HR policies.
- Hear from a nationally known LGBTQ author and speaker about how benefits programs, employee communications, and workplace policies can best support LGBTQ workers.
- Get tips from Guardian's head of diversity about how to make the workplace more welcoming and inclusive.

GENE LANZONI, Assistant Vice President, Thought Leadership, Group & Worksite Markets, Guardian Life Insurance Company of America; **RYAN SALLANS,** LGBTQ Speaker & Author; **MICHELE LEVINE,** Second Vice President, Corporate Benefits, Guardian Life Insurance Company of America; ***Moderator:*** **DAVE MAHDER,** Vice President, CMO, Group & Worksite Markets, Guardian Life Insurance Company of America

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

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

14. Cutting Through the Jargon — API vs. EDI

Success in the voluntary market relies heavily on the transfer of data between customers, carriers, brokers, and benefit technology partners. The traditional data feed approach (EDI) has been a pain point for the industry, and we now see a shift towards real-time transmissions (API) as technology evolves. With this shift, it is important to know the differences for each solution, why the industry is shifting, what limitations exist, and what benefits carriers and their clients can obtain.

LYLE GRIFFIN, President, Selerix; **KAREN LINDOKKEN,** Solutions Architect, The Standard; **BRYAN WELLS,** Benefit Technology Consultant, The Standard; ***Moderator:*** **GRAEME QUEEN,** Vice President, Strategic Account Services, The Standard

15. Lifestyles of the Rich & Famous: Carrier Financial Wellness Strategies

This panel discussion will provide insurance carrier perspectives on a hot topic: Financial Wellness. Learn how leading employee benefits providers are integrating financial wellness concepts into their overall value propositions, and better understand why financial wellness matters to carriers, brokers, employer groups, and consumers.

SUZANNE SCHMITT, VP, Financial Wellness, Prudential;
PETER WAITZMAN, Manager, Financial Wellness, Trustmark;
Moderator: **TODD DZEN,** Product Director, Symetra Financial

NETWORKING BREAK — *10:15 to 10:45 a.m.*

EXHIBITOR DRAWING — *10:45 to 11:00 a.m.*

GENERAL SESSION 4 — *11:00 a.m. to 12:00 p.m.*

Exploring the Future of Workplace Benefits

As our conference theme this year is Navigating the Future, this session will explore the future of workplace benefits. Attendees will have an open dialogue on the impact to our business from the perspective of the regulatory environment, consolidation, new entrants, technology, customer experience, changing demographics of the workplace, and alternate distribution models. LIMRA staff will also share some research results that should be considered as we look to navigate the future of workplace benefits.

ANITA POTTER, Assistant Vice President, Market Research, LIMRA;
INAH CHAMBERS, Director, Member Relations & Sales, LIMRA

ADJOURNMENT — *12:00 p.m.*

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, and especially for their assistance in developing the content of this conference and identifying many of the presenters who will share their specialized knowledge.

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HOLLY LEAN, Aflac

Immediate Past Chair
KIRK COOPER, Reliance Standard

Conference Chair
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Members
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MATTHEW BARNETT, Unum
BRYAN BURKE, Sun Life Financial
JEFF CALDWELL, Transamerica
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TODD DZEN, Symetra Financial
PAUL GABLE, Prudential
PAMELA HANDMAKER, Trustmark Insurance
MEGAN HOLLAND, Mutual of Omaha
CRAIG IREDELL, Cigna
CHIP JAMES, Colonial Life
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DANA MACKINNON, The Hartford
DAVE MAHDER, Guardian Life Insurance Company of America
MICHAEL MILOS, Washington National Insurance Company
MICHAEL MORONEY, USAble Life
KEVIN MURPHY, Voya Employee Benefits
GRAEME QUEEN, Standard Insurance Company
LISA VOSBURGH, Lincoln Financial Group

Conference Details

TO REGISTER

Online at www.limra.com/gwbc

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

REGISTRATION FEES

Early Bird Rates: Before August 16, 2019:
LIMRA Member: $1,285
LOMA Member Only $1,925
Nonmember: $2,570

Standard Rates: After August 16, 2019:
LIMRA Member: $1,485
LOMA Member Only $2,225
Nonmember: $2,970

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

Newport Marriott
25 America's Cup Avenue
Newport, Rhode Island 02840
800.228.9290

Make your room reservation by August 16, 2019 in order to receive the group rate of $264 single/double (plus applicable sales taxes). Requests after August 16, 2019 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 Professional Recertification 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.

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