

ERIC Spring 2016 Meeting Speakers

Andy Anderson

Leader of Morgan Lewis's health and welfare task force, Andy R. Anderson is often recognized for his work in counseling clients on employer, individual, and insurer issues created by the Affordable Care Act, and regulatory compliance issues in relation to the Internal Revenue Code, ERISA, COBRA, HIPAA, and Mental Health Parity. Tax-exempt organizations and Fortune 500 companies turn to Andy for handling their benefit plans, and legal review surrounding welfare benefit plans, government self-correction programs, cafeteria plans, and VEBAs.

Joel Ario

Joel Ario, a managing director at Manatt Health, has 30 years of experience helping to shape and implement public policy, including two decades devoted to leading health insurance reform efforts at the state and federal government levels. He provides strategic consulting and policy analysis to assist state governments, health plans, hospitals, foundations, and other stakeholders in understanding and navigating the health reform landscape, with a particular emphasis on the role of public and private exchange-based marketplaces.

Mr. Ario previously served as Director of the Office of Health Insurance Exchanges at the U.S. Department of Health & Human Services (HHS), where he worked closely with states and other stakeholders in leading HHS efforts to develop the regulatory framework for exchanges, including the rights and responsibilities of states and the federal government in expanding coverage, overseeing the insurance marketplace, and safeguarding consumer rights.

Prior to his federal service, Mr. Ario was Pennsylvania Insurance Commissioner from 2007 to 2010 and Oregon Insurance Commissioner from 2000 to 2007. Mr. Ario served on the Executive Committee of the National Association of Insurance Commissioners (NAIC) for a decade and was an NAIC officer from 2003 to 2005.

Mr. Ario serves as an advisor to the Robert Wood Johnson Foundation in support of its State Health Reform Assistance Network, and is a member of the Leavitt Partners Future Panel. His publications include "Post Election, the Affordable Care Act Leaves the Intensive Care Unit for Good" (with Larry Jacobs, Health Affairs Entry Point, Dec. 2012) and "Public Exchanges Dominate the Headlines, but Will Private Exchanges Really Shape the Future?" (Manatt Health Update Newsletter, June 2013).

Todd Bisping

Todd Bisping is the Director of Benefit Strategy at Caterpillar Inc. He has held a wide range of responsibilities in the benefits arena including strategy, plan design, administration, compliance, government and policy issues as well as the management of the Caterpillar PPO network which includes over 30 hospitals and 3000 providers. He also has been instrumental in the development and implementation of industry leading pharmacy benefit solutions. Since 2015, Todd has also served as the Chief Strategy Officer for the recently announced Health Transformation Alliance. The HTA consists of over twenty of America's largest corporations who

have joined together to improve the way health care benefits will be purchased for employees in an effort to create better health care outcomes and value.

Since joining Caterpillar in 1989 as part of the company's Engineering program, he has held numerous positions with increasing responsibilities in the areas of Engineering, I/T, and Product Support. He also is certified as a 6 Sigma Blackbelt and Master Blackbelt.

Bisping, a native of Linn, Kansas, graduated from Kansas State University with a bachelor's degree in Engineering, and Bradley University with a MBA. He also has been certified as a Benefits Professional. He currently serves on the Heartland Healthcare Coalition Board of Directors and is involved in numerous community activities in his hometown of Morton, IL.

Christopher Bone

Christopher M. Bone is the Director of PBGC's Policy Research and Analysis Department (PRAD). He joined PBGC in August, 2013. He has over 30 years of experience in the private sector as a consulting actuary specializing in employee benefits and retirement programs, including six years as Executive Vice President and US Retirement Practice Leader of Aon Consulting, US and over fourteen years as Chief Actuary of it and its predecessor companies. His professional background includes consulting work for private and public sector employers, public sector employee groups, state legislative committees and federal regulators. He has served on a number of boards, including several focused on retirement and actuarial issues (the Society of Actuaries' Board of Governors, the Employee Benefit Research Institute, and the Advisory Board of the Pension Research Council). Mr. Bone is a Fellow of the Society of Actuaries, an Enrolled Actuary under ERISA, a member of the American Academy of Actuaries and the National Academy of Social Insurance.

James Brandell

James Brandell is the leader of Dykema's federal government relations team. With more than 20 years of government relations experience on state, federal and international levels, Mr. Brandell has extensive experience crafting and implementing legislative and political strategy; attracting, managing and retaining talented staff; and developing and managing multimillion dollar budgets.

As Chief of Staff to Ways and Means Chairman Dave Camp for over a decade, Mr. Brandell led Chairman Camp's team on successful legislative issues, including trade agreement implementation, the first comprehensive tax reform bill in a generation, and health care reform proposals. He served as chief liaison with Congressional leadership and the White House.

Active in leadership roles at the state level, Mr. Brandell was Deputy Chief of Staff to Michigan Governor John Engler, where he served as chief liaison to all state and national political organizations and managed several administrative divisions within the executive office.

In addition, he worked overseas for an international non-profit, where he opened its Serbia office, managing U.S. government grants in excess of \$2 million. He conducted country-wide

focus groups; helped develop public opinion surveys for use in national elections; and organized election monitoring missions.

Kyle Brown

Kyle Brown is Special Counsel, Office of Chief Counsel, Tax Exempt and Government Entities, for the IRS. After starting his career with the IRS Employee Plans Technical and Actuarial Division, Brown served over 20 years as lead retirement counsel for Watson Wyatt Worldwide's U.S. benefits practice. A member of the North Carolina, District of Columbia, Tax Court, and U.S. Supreme Court bar, Brown currently serves as Special Counsel for the Internal Revenue Service Office of Chief Counsel, Tax-Exempt and Government Entities Division. In that capacity, Brown is responsible for developing and reviewing all pending guidance concerning qualified retirement plans. Brown has co-authored three editions of Fundamentals of Private Pensions, one of the most authoritative references books on retirement plans in the United States, as well as authoring or co-authoring three different Tax Management Portfolios, including Specialized Qualified Plans – Cash Balance, Target, Age-weighted, and Hybrids (TMP 352) and Nondiscrimination Testing and Permitted Disparity in Qualified Retirement Plans (TMP 356).

James Capretta

James C. Capretta, a Senior Fellow at the Ethics and Public Policy Center, studies and provides commentary on a wide range of public policy and economic issues, with a focus on health-care and entitlement reform, U.S. fiscal policy, and global population aging.

Mr. Capretta served in senior positions in the executive and legislative branches of the federal government for sixteen years. From 2001 to 2004, he was an Associate Director at the White House Office of Management and Budget (OMB), where he had responsibility for health-care, Social Security, education, and welfare programs.

Mr. Capretta's essays and articles have been featured in numerous print and online publications, and he appears regularly as a witness at congressional hearings and as a commentator on television and radio programs. Mr. Capretta serves as a visiting fellow at the American Enterprise Institute and as an affiliated scholar at the Mercatus Center at George Mason University. In addition to his work as a researcher and commentator on public policy issues, Mr. Capretta is regularly engaged as a consultant on health policy matters.

Earlier in his career, Mr. Capretta served for a decade in Congress as a senior analyst for health-care and social security issues and for three years as a budget examiner at OMB. He has an MA in Public Policy Studies from Duke University, and he graduated from the University of Notre Dame with a BA in Government.

Kevin Covert

Kevin Covert is Vice President and Deputy General Counsel—Human Resources at Honeywell International Inc. Covert is responsible for all labor, employment, benefits and compensation matters for the Company. He previously served as Assistant General Counsel—Employee Benefits where he was responsible for all employee benefits matters, including qualified

retirement plans, nonqualified deferred compensation plans, stock option and other executive compensation arrangements, health and welfare arrangements (including VEBAs, health insurance, short and long term disability, group term life insurance, group universal life, retiree medical and life insurance and severance plans) and other fringe benefit plans.

Prior to joining Honeywell, Covert was at Kulzer & DiPadova, P.A. His practice areas included employee benefits, qualified retirement plans and other forms of compensation planning. He also advised clients on a whole array of employee benefits issues, including family and medical leave requirements, COBRA continuation coverage rules, health care portability legislation, and mental health parity mandates.

Covert received his MBA in Finance from The Wharton School of the University of Pennsylvania, LL.M. in Taxation from the New York University School of Law, a J.D. from Rutgers University School of Law, his undergraduate degree from Rider University.

Drew Crouch

Drew Crouch is Staff Director/ Tax Counsel for the House Ways and Means Committee, Oversight Subcommittee.

Rick DeOliveira

Rick DeOliveira is GlaxoSmithKline's (GSK) Director of Benefits Governance and Strategy. Rick is the Plan Administrator for U.S. Benefits and Chair of U.S. Benefits Committee and represents U.S. Benefits in Trust Investment Committee and the GSK corporate entity in the Canadian Pension Committee. He is responsible for designing GSK's global benefit strategy and overseeing the governance of the strategy throughout the U.S., Canada and Latin America.

Prior to his current position, Rick served as Director of U.S. Benefits for GSK developing strategies aligned with corporate objectives and delivering administration of all benefit plans. He ensured compliance with federal, state and local laws and regulations. He also served as GSK's Director of Benefits Planning and Strategy where he designed, negotiated, and deployed benefit strategies, including Health & Wellbeing, 401 (k), Pension and Executive Plans.

Rick received his M.B.A from Rutgers Graduate School of Management.

Elizabeth Drake

Elizabeth Drake, of Miller & Chevalier, practices in the area of employee benefits and executive compensation, with a focus on Employee Retirement Income Security Act (ERISA) and tax requirements applicable retirement plans and non-qualified arrangements, health and welfare benefits and fringe benefit programs. In recent years, Ms. Drake's practice has focused on counseling and advocacy work on behalf of U.S. Fortune 500 companies on complex and sensitive matters involving their defined benefit pension and 401(k) plans. A large portion of her practice involves assisting Fortune 150 companies with pension plan de-risking activities, including the settlement of pension plan liabilities through lump sum window programs and pension plan terminations and annuity placements. She has also assisted clients in compliance

with regulatory and fiduciary obligations and sensitive employee communications when negotiating vendor agreements.

Her understanding of the legal requirements and day-to-day administrative issues make her uniquely able to guide clients through the challenges presented by ever-evolving legal requirements and complex administrative issues.

Ms. Drake advises her clients on complex and sensitive matters, such as preparing defined benefit pension plan amendments and the related ERISA section 204(h) notices (much like the communication that plaintiffs took issue with in the *Cigna v. Amara* case decided by the U.S. Supreme Court this year) as companies take steps to wind down their pension plans and assisting clients in the implementation of Roth contribution features to their 401(k) plans and the complex tax and employee communication issues associated with those features. Ms. Drake also represents clients before the IRS National Office in connection with technical advice proceedings, letter ruling requests and closing agreements. She also assists clients in securing closing agreements with the IRS under the Employee Plans Compliance Resolution System (EPCRS).

Before joining Miller & Chevalier, Ms. Drake practiced as an associate in the Employee Benefits and Executive Compensation group at Morgan, Lewis & Bockius LLP in Washington, DC. Prior to her time at Morgan, Lewis & Bockius, she worked at an actuarial and benefits consulting firm in Pittsburgh, PA.

Aharon Friedman

Aharon Friedman has been at the Ways and Means Committee since 2007 and has been staff lead on a broad range of tax and pension issues. Before that he was an associate at Covington & Burling in DC and Shearman & Sterling, NY, and a law clerk on Israel's Supreme Court in Jerusalem. He received his Bachelors from Brooklyn College, CUNY, and a J.D. from Harvard, an LLM from NYU, and his MPA from Harvard.

Robinsue Frohboese

Robinsue Frohboese is the Principal Deputy Director and Senior Policy Advisor in the Office for Civil Rights (OCR) at the U.S. Department of Health and Human Services (HHS). She has more than 35 years' experience in health-related civil rights enforcement and policy at grassroots, state, and federal levels.

She began her federal career working as a staff attorney for the U.S. Senate's Health, Education, Labor, and Pensions Committee from 1980 – 1982 and, since then, has held various posts at the Civil Rights Division of the U.S. Department of Justice (DOJ) and HHS. She served for 17 years as a litigating attorney and Deputy Chief at the Special Litigation Section in the Civil Rights Division at DOJ, investigating conditions in health care facilities and enforcing constitutional and federal statutory rights on behalf of institutionalized persons before joining HHS in 2000, where she served for ten years as the senior OCR career official ensuring compliance with and policy development of Federal civil rights laws in HHS programs and protecting the privacy of individuals' health information under the Health Insurance Portability and Accountability Act.

From 2010 – 2012, she served as Special Counsel for Community Integration for Persons with Disabilities in the Civil Rights Division at DOJ and returned to OCR to assume her current position, to lead HHS efforts on civil rights policy and enforcement as the senior career official, particularly under OCR's new responsibilities for enforcement of Section 1557 – the non-discrimination provision in the Affordable Care Act.

Dr. Frohboese has a J.D. and Ph.D. in Psychology from the joint degree program in law and psychology at the University of Nebraska. She has lectured nationally on health-related civil rights issues, and has published a number of articles in publications and textbooks on this topic.

James Gelfand

James Gelfand joined ERIC in April 2016 as Senior Vice President, Health Policy. He works with ERIC members to develop and advance public policies to support their ability to design and administer health plans, including legislative and regulatory advocacy.

James has broad experience across the health care policy spectrum, including insurance, coverage, quality, reimbursement, innovation, benefits, government programs, and many other related issues. He has served as a member of numerous quality and coverage groups, on the steering committee of various coalitions, and as a featured speaker at many conferences, panels, and summits. James has significant media experience, having been featured in numerous television programs, major publications, and widely listened-to radio shows. James comes to ERIC after leading a number of successful legislative initiatives as Director of Federal Affairs at the March of Dimes Foundation. Prior to this, he served as Associate Project Director for Luntz Global Partners, where he helped spearhead the firm's political practice during the 2014 election. He also worked for four years on Capitol Hill, serving as counsel to Senator Olympia Snowe (R-ME) on the U.S. Senate Small Business Committee, and to Senator Tom Coburn (R-OK) on the U.S. Senate Homeland Security Committee, covering health care and other Senate Finance Committee issues.

James served four years as a lobbyist for the U.S. Chamber of Commerce, where he directed the trade association's health policy team throughout the health reform process. Prior to that, he was a lobbyist for ERIC, where he assisted in building a number of successful initiatives that are ongoing today.

James earned his J.D. at George Washington University Law School, and his undergraduate degrees in Political Science and Legal Studies at Northwestern University.

Kara Getz

Kara Getz is Tax Counsel for the U.S. Senate Finance Committee. She previously worked as legislative director and tax counsel for Rep. Richard E. Neal, D-Mass. Neal is the ranking member of the House Ways and Means Subcommittee on Select Revenue Measures, so Getz shouldn't have too much of a learning curve as she heads to the Senate's tax-writing committee. Before she worked for Neal, Getz was chief counsel for the Senate Aging

Committee under then-Sen. Herb Kohl, D-Wis.; she has also worked as tax counsel for ex-Sen. Gordon H. Smith, R-Ore.

Annette Guarisco Fildes

Annette Guarisco Fildes, president and CEO of The ERISA Industry Committee (ERIC), is a strategic public policy and political counselor with more than 30 years of government affairs experience involving complex legislative and regulatory matters in the U.S. and abroad. Annette was a member of the senior executive team at General Motors performing key roles over more than ten years, including responsibility for federal legislative affairs and political and grassroots advocacy at the federal, state and international levels. Annette served as risk officer for GM Global Public Policy and advised the GM Board of Directors on global public policy.

Annette was also an executive with Honeywell International government affairs and served as counsel to Senate Majority Leaders Bob Dole and Trent Lott and at the law firm of Dewey Ballantine. She began her legal career at the Internal Revenue Service in the Office of Chief Counsel. Most recently, Annette was Executive Vice President, Public Affairs, for the Retail Industry Leaders Association, leading communications and government affairs efforts.

Annette has a B.B.A. in Finance and a law degree from Hofstra University, as well as a Masters of Law in Taxation from Georgetown University Law Center. She authored "Employer's Guide to Fringe Benefits" with Mary B. Hevener and numerous articles in legal and policy publications.

Will Hansen

Will Hansen is the Senior Vice President of Retirement Policy for The ERISA Industry Committee. Will is leading ERIC's efforts to develop and advocate for retirement and compensation public policies priorities for ERIC member companies.

Will joined ERIC from the Holland America Group where he served as Senior Manager of Global Employee Benefits overseeing employee benefit programs for five cruise brands under the Carnival Corporate umbrella. Prior to joining Holland America, he was the Manager of Global Employee Benefits at Princess Cruises.

Will also served as the Executive Director of the United States Congress Joint Economic Committee, as well as Legislative Counsel for Senator Robert Casey, Jr. (D-PA), advising the Senator on tax, pension, budget, and social security issues as well as the Affordable Care Act, Dodd-Frank Financial Reform, and the Payroll Tax Conference of 2012, and as Legislative Director for Senator Tammy Baldwin (D-WI). As an employee benefits attorney with McDermott Will & Emery LLP, Will supported the litigation department on ERISA cases, including the unanimous Supreme Court decision in *Beck v. Pace International Union*.

Will received his law degree and LL.M. in Employee Benefits from The John Marshall Law School and his undergraduate degree from Murray State University.

Jonah Houts

Jonah Houts is Vice President of Corporate Government Affairs at Express Scripts. Jonah joined Express Scripts in 2004 as a business analyst in Corporate Quality. He then spent three years as a manager in Product Development before transitioning to Government Affairs, where he led the industry's efforts to enact a Food and Drug Administration pathway for the approval of biogenerics. Jonah's combination of success in Washington and within Express Scripts earned him a promotion to his current position in 2014 as Vice President. Prior to leading the government affairs team, Jonah was the vice president of state government affairs for the company. Jonah also serves on the Institutional Review Board of Gallup, Inc.

Jonah holds a Bachelor of Science degree in communications from Saint Louis University and a Masters of Business Administration degree from Webster University.

Mark Iwry

Mark Iwry is Senior Advisor to the Secretary of the Treasury and is the Deputy Assistant Secretary (Tax Policy) for Retirement and Health Policy at the U.S. Treasury Department. Mr. Iwry was previously a Nonresident Senior Fellow at the Brookings Institution, Research Professor at Georgetown University, Of Counsel to the law firm of Sullivan & Cromwell LLP, and a Principal of the Retirement Security Project. He was the Treasury Department's Benefits Tax Counsel from 1995 to 2001, serving as the principal official directly responsible for tax policy and regulation relating to the Nation's qualified pension and 401(k) plans, employer-sponsored health plans, deferred compensation, and other employee benefits. Previously, he was a partner in the law firm of Covington & Burling LLP.

Mr. Iwry has often testified before congressional committees – representing the Treasury and Executive Branch or, while in the private sector, testifying as an independent expert -- and State legislatures. He has advised numerous Senators, Members of Congress and their staffs on both sides of the aisle, as well as five Presidential campaigns (in 2004 and 2008). In recent years has been recognized as one of the “30 top financial players” (Smart Money magazine), “100 Most Influential People in Finance” (Treasury and Risk magazine) (one of 5 in the field of Retirement and Benefits), “100 Most Influential People in the 401(k) Industry” (401(k) Wire), “Investment News 20” (20 individuals expected to have a major influence on the financial services industry), etc.

Formerly a chair of the D.C. Bar Employee Benefits Committee, and a member of the White House Task Force on Health Care Reform (1993-94), Mr. Iwry's books and articles include the co-edited volume (with William Gale and Peter Orszag), *Aging Gracefully: Ideas to Improve Retirement Security in America* (Century Fdn. Press, 2006).

A principal architect of the Saver's Credit to expand 401(k) and IRA coverage (claimed annually on some 6 million tax returns) and the “SIMPLE” 401(k)-type plan (covering an estimated 3 to 4 million workers), Mr. Iwry co-authored President Obama's legislative proposal to expand coverage through automatic IRAs. In the 1990s, he formulated and directed Treasury's strategy to increase retirement saving by defining, approving and promoting 401(k) automatic

enrollment (as well as automatic rollover to curtail pension leakage). He also has been centrally involved in developing or orchestrating many other significant improvements and simplifications of the nation's pension and benefits systems, including IRS direct deposit of split income tax refunds into IRAs and US saving bonds, the "Universal Savings Accounts" proposal (1999-2000), payroll deduction IRAs, the small employer new plan tax credit, and the repeal of Code section 415(e).

While at Treasury under former Secretaries Rubin and Summers, Mr. Iwry was widely recognized for his work to expand coverage while simplifying and rationalizing benefits law and regulation. In 2001 he received the Secretary of the Treasury's Exceptional Service Award "[i]n recognition of his outstanding leadership and accomplishmentsWidely respected as Treasury's benefits and pension expert, Mr. Iwry excelled at building coalitions of diverse interests...."

At Treasury, he worked closely with the private sector, Congress, and the IRS, held town hall meetings around the country, and received a special award from the IRS "[i]n recognition of the collegial working relationship you have fostered between [Treasury] and the IRS Office of Chief Counsel and of your many contributions to our nation's tax system."

Mr. Iwry is an honors graduate of Harvard College and Harvard Law School, received a Masters in Public Policy from Harvard's Kennedy School, is listed in Who's Who, Best Lawyers in America, Washington DC Super Lawyers, etc., and is a Fellow of the American College of Employee Benefits Counsel and a member of the bar of the U.S. Supreme Court.

Bill Latimer

Bill Latimer is a senior member of Bank of America's Public Policy Issues Management team. He is based in Washington, DC and has over 25 years of experience in Washington, DC on legislative and regulatory matters with particular focus on banking and human resource issues. This work features collaboration on key policy issues with business executives and key corporate relationships, including government officials, community leaders, trade associations, and think tanks.

Juan Machado

Juan Machado is Senior Health Advisor for the Senate Finance Committee working for Ranking Member Ron Wyden. He manages the private health insurance reform portfolio chiefly focused on Title I of the Affordable Care Act. Prior to joining the Finance Committee, Juan worked for the Consumer, Insurance Analysis and Oversight Group in the Office of Legislation at the Centers for Medicare and Medicaid Services. Juan also worked on the Consumer Policy Research Team at the Center for Consumer Information and Insurance Oversight division within CMS. His private sector experience includes working in both structured finance and government relations for a Fortune 500 firm.

Judy Mares

Judy Mares became EBSA's Deputy Assistant Secretary in October 2013. She joined EBSA after retiring from an extensive corporate career. Most recently, she was the Chief Investment Officer of Alliant Techsystems, Inc., where she managed the investments of the pension, savings, and VEBA plans (a total of \$4.2 billion in assets) for seven years. She also served as the CIO of Ameritech Corporation for five years, and the Director of Benefit Finance at General Mills for twelve years. In addition, Mares was the President of Mares Financial Consulting for 13 years.

Prior to joining EBSA, Mares was the Defined Contribution Committee Chair of the Committee on the Investment of Employee Benefit Assets (CIEBA), and a member of the Plan Sponsor Advisory Committee of the Defined Contribution Institutional Investment Association (DCIIA). Mares was previously the Chair of the ERISA Advisory Council and a loaned executive to President Carter's Commission on Pension Policy. She earned a Bachelors Degree in Mathematics from Purdue University and an MBA from the University of Illinois.

Peggy McDonald

Peggy McDonald has over 25 years of experience as a pension actuary. In her role on the pension risk transfer team, Peggy has led a number of large transactions, including the recent agreements with Motorola and Bristol-Myers Squibb to transfer pension liabilities. She also led the market-defining pension buy-out transaction with Verizon Communications, Inc. which transferred approximately \$8 billion of the Verizon Management Pension Plan obligations to Prudential, covering more than 41,000 retirees. She was also a senior member of the team that executed the first U.S.-based pension buy-in transaction.

Prior to rejoining Prudential in 2010, Peggy provided pension consulting services to a number of Fortune 500 clients in roles at Hewitt Associates, CIGNA Retirement and Towers Watson. Peggy earned a bachelor's degree in economics from Smith College. She is a Fellow of the Society of Actuaries, a Member of the American Academy of Actuaries, and an Enrolled Actuary under ERISA.

Thomas Meagher

Thomas Meagher is a Retirement Partner responsible for Aon Hewitt's Legal Consulting & Compliance Practice. In this role, Tom provides advice and counsel with respect to ERISA, federal income tax, insurance, labor, general corporate and related laws regarding the design of qualified and nonqualified plans and postretirement health funding arrangements on behalf of major clients. He also has significant experience in counseling clients regarding executive compensation and benefits, including plan design and funding. Tom's practice has had a particular emphasis on compliance-related matters as they may impact the compensation and benefit programs of restructuring companies in the context of reorganizations, divestitures, and mergers and acquisitions.

Tom is a member of the New York State and American Bar Associations, including the latter's committees on business law, taxation, and insurance. He is also a member of the Legal

Committee of the ERISA Industry Committee. Tom has been a frequent speaker before numerous professional organizations and has published a number of articles in professional journals, including authoring or co-authoring, De-Risking Pension Plans – Legal and Financial Strategies for Employers, for the Bureau of National Affairs, Pension and Benefits Daily, March 25, 2013; Frozen Defined Benefit Plans – Considerations and Strategies for Employers, for the Bureau of National Affairs, Pension and Benefits Daily, December 7, 2011; Plan Terminations: Strategies for 2012 and Beyond, for the July/August 2011 edition of the Journal of Compensation and Benefits, SUB Plans Resurface in Tough Economic Times, for the June 2009 edition of the Tax Management Compensation Planning Journal; The New COBRA Premium Subsidy – Creative Strategies for Employers and Employees, for the March/April 2009 edition of the Journal of Compensation & Benefits; Benefit Planning: Strategies and Risks in Business Transactions – All’s Well That Ends Well, for the New York University Review of Employee Benefits and Executive Compensation (October 2008).

Tom received his Bachelor of Arts degree in Economics, cum laude, from New York University, and graduated with a Juris Doctor degree from Fordham University School of Law.

Emily Murry

Emily Murry currently serves as Senior Policy Advisor to House Majority Leader Kevin McCarthy, for whom she works on healthcare and other policy issues. Previously, she worked as Professional Staff of the House Republican Study Committee. Earlier in her career, she worked for Congressman Tom Price and Congressman Ken Calvert. Murry received her bachelor’s degree from the University of Southern California.

Rob Neis

Robert J. Neis is the Benefits Tax Counsel for the U.S. Treasury Department. Neis had previously served as Treasury’s Deputy Benefits Tax Counsel. The Office of the Benefits Counsel develops and reviews policy, legislation, regulations and revenue rulings dealing with all aspects of the taxation of employer-provided benefits and related matters, including qualified retirement plans, health and other welfare benefits, employee stock ownership plans, executive compensation, and Social Security and other payroll taxes. Before joining Treasury, Neis was a partner in the Atlanta office of Sutherland Asbill & Brennan LLP. He received his J.D. from Cornell Law School.

John Ohrnberger

John Ohrnberger is Vice President of Executive Compensation at General Dynamics, heading up the Executive Compensation and Benefits Program for the company.

Prior to joining General Dynamics, Ohrnberger served as Head of Performance and Reward at ADIA, the largest sovereign wealth fund in the world. He also served as an Executive Compensation consultant at Towers Watson, and head of Buck Consultants compensation consulting practice in New York.

Mr. Ohrnberger was a partner at Ernst & Young in charge of the Compensation Practice and a Partner at Arthur Andersen concentrating on compensation, M&A and benefits. He also served as Assistant Counsel at New York Life Insurance Company

He received his J.D from Saint John's University School of Law and BA from the State University of New York at Albany.

Jim Paretto

James A. Paretto, Jr. is Special Assistant to Commissioner Victoria A. Lipnic at the U.S. Equal Employment Opportunity Commission. Prior to joining the EEOC, Mr. Paretto served as Workforce Policy Counsel to the U.S. House of Representatives Committee on Education and Labor (Minority). As such, Mr. Paretto was legal counsel to the Committee's Senior Republican Member for workforce policy matters, and is responsible for legal and policy oversight of workforce issues before the Committee, including labor and employment laws; health care, pension, and welfare policy; and all matters relating to the Committee's workforce agenda.

Prior to joining the Committee, Mr. Paretto served as Special Counsel and Director of Communications to U.S. Representative Marge S. Roukema (R-NJ). Mr. Paretto had previously served as Legislative Director to the Congresswoman.

Before returning to Washington, Mr. Paretto practiced labor and employment law at Choate, Hall & Stewart, one of Boston's oldest law firms, and later at McDermott, Will & Emery, one of the nation's largest national law firms. As a practicing member of the bar, Mr. Paretto represented a range of employers in federal and state employment and labor litigation, and has litigated matters in state and federal court, and before national and state administrative agencies. Mr. Paretto has extensive experience in labor relations, collective bargaining negotiations, grievance arbitration, union organization campaigns, and proceedings before the National Labor Relations Board.

Mr. Paretto graduated from Harvard College with an A.B. in Government in 1990. He earned his J.D. cum laude from the New York University School of Law in 1997, where he was an editor of the New York University Law Review. Mr. Paretto is a member of the bars of the Commonwealth of Massachusetts and the State of New York, and is admitted to practice before the U.S. District Court for the District of Massachusetts and the U.S. Court of Appeals for the First Circuit.

Michael Rosner

Michael J. Rosner is a Senior Legal Counsel at The Goodyear Tire & Rubber Company where he is responsible for ERISA and employee benefit matters since 1998. The scope of his position includes legal issues and compliance for qualified retirement plans, welfare benefit plans including ACA compliance and nonqualified plans. Major projects have included establishing a VEBA in settlement of eliminating retiree medical liability for USW members, converting some of the Company's defined benefit plans from a traditional formula to a pension equity formula, freezing the Company's defined benefit plans and converting to liability driven investments, and

defending and settling litigation with respect to Company stock in the Company's 401(k) plan. Prior to Goodyear, Mike was ERISA counsel for the last 6 years out of 13 spent at Federated Department Stores (now Macy's).

Mike received his B.S. in general management from Purdue University in 1974, his J.D. from Indiana University at Indianapolis in 1977 and his LL.M. in Tax from Emory University in 1984. Mike is admitted to practice in the states of Indiana, Georgia and Ohio.

Preston Rutledge

Preston Rutledge is on the Tax & Benefits Counsel at Senate Finance Committee. Prior to 2011, he previously was a Law Specialist at the Internal Revenue Service. Rutledge received a LLM from Georgetown University Law Center, a J.D. from The George Washington University Law School, and a B.S. in business and finance from University of Idaho.

Adam Stavisky

Adam Stavisky is a Senior Vice President in Benefits Consulting of Fidelity Investments. His current responsibilities include managing the East region for Fidelity's consulting practice. Adam provides strategic guidance to organizations on the design, funding and positioning of their benefits programs. Adam joined Fidelity in November of 2004. Prior to joining, Adam was the Health and Group practice leader for Mercer's Boston and Rochester markets. Prior to Mercer, Adam was the Health Management practice leader for Hewitt's Philadelphia market. Adam earned a BA in Mathematics from Northwestern University and a MA in Mathematics from UCLA.

Stephen Tackney

Stephen Tackney is currently serving as Deputy Division Counsel/Deputy Associate Chief Counsel, of the IRS office of Chief Counsel. In that capacity, he supervises attorneys working on tax issues related to health and welfare plans, qualified retirement plans, and executive compensation arrangements. Much of Stephen's current focus involves the regulations and other federal tax guidance implementing the Affordable Care Act.

Before coming to the office of Chief Counsel, he spent several years in private practice, focusing on employee benefits issues. Stephen graduated magna cum laude from Harvard Law School in 1996.

Dr. Tevi Troy

Dr. Tevi Troy is the President of the American Health Policy Institute. He is also the author of the best-selling book, *What Jefferson Read, Ike Watched, and Obama Tweeted: 200 Years of Popular Culture in the White House*. He is a frequent television and radio analyst, and has appeared on Bloomberg, CNBC, CNN, Fox News, Fox Business, and The NewsHour, among other outlets.

On August 3, 2007, Dr. Troy was unanimously confirmed by the U.S. Senate as the Deputy Secretary of the U.S. Department of Health and Human Services. As Deputy Secretary, Dr. Troy

was the chief operating officer of the largest civilian department in the federal government, with a budget of \$716 billion and over 67,000 employees. In that position, he oversaw all operations, including Medicare, Medicaid, public health, medical research, food and drug safety, welfare, child and family services, disease prevention, and mental health services. He served as the regulatory policy officer for HHS, overseeing the development and approval of all HHS regulations and significant guidance. In addition, he led a number of initiatives at HHS, including implementing the President's Management Agenda, combating bio-terrorism, and public health emergency preparedness. He also sponsored a series of key conferences on improving HHS' role with respect to innovation in the pharmaceutical, biomedical, and medical device industries. Dr. Troy has led U.S. government delegations to Asia, the Middle East, Europe, North America, and Africa.

Dr. Troy has extensive White House experience, having served in several high-level positions over a five-year period, culminating in his service as Deputy Assistant and then Acting Assistant to the President for Domestic Policy. In the latter position, he ran the Domestic Policy Council and was the White House's lead adviser on health care, labor, education, transportation, immigration, crime, veterans and welfare. At the White House, Dr. Troy also specialized in crisis management, creating intra-governmental consensus, and all aspects of policy development, including strategy, outreach and coalition building. He also served for a time as the White House Jewish liaison. Dr. Troy spearheaded the White House's American Competitiveness Initiative, featured in the 2007 State of the Union Address. He left the White House for a period to serve as deputy policy director for the 2004 Bush-Cheney reelection campaign, where he was responsible for debate preparation.

Dr. Troy has held high-level positions on Capitol Hill as well. From 1998 to 2000, Dr. Troy served as the Policy Director for Senator John Ashcroft. From 1996 to 1998, Troy was Senior Domestic Policy Adviser and later Domestic Policy Director for the House Policy Committee, chaired by Christopher Cox.

From 2009 to 2013, Dr. Troy was Senior Fellow at Hudson Institute, where he remains an Adjunct Fellow. He has also been a Researcher at the American Enterprise Institute. In addition to his senior level government work and health care expertise, Dr. Troy is also a presidential historian, making him one of only a handful of historians who has both studied the White House and worked there at the highest levels. Dr. Troy is also the author of *Intellectuals and the American Presidency: Philosophers, Jesters, or Technicians?* (Lanham: Rowman & Littlefield, 2002), and has written over 200 articles, for *The Wall Street Journal*, *The Washington Post*, *Forbes*, *The New Republic*, *Commentary*, *Reason*, *Investor's Business Daily*, *National Review*, *Washingtonian*, *The Weekly Standard*, and other publications.

Dr. Troy's many other affiliations include: contributing editor for *Washingtonian* magazine; member of the publication committee of *National Affairs*; member of the Board of Fellows of the Jewish Policy Center; a Senior Fellow at the Potomac Institute; and a member of the Blue Ribbon Study Panel examining the United States' readiness to address bioterrorism and naturally occurring outbreaks. In 2012, he was a Special Policy Adviser to the Mitt Romney

presidential campaign and served as Director of Domestic Policy for the nascent Romney transition. Dr. Troy has a B.S. in Industrial and Labor Relations from Cornell University and an M.A and Ph.D. in American Civilization from the University of Texas at Austin.

Tracy Watts

Tracy Watts is the US Leader for Health Care Reform at Mercer and a Senior Partner in the firm's Washington, DC, office. A consultant with Mercer for more than 25 years, Tracy works with employers in the design, evaluation, and ongoing management of health and group benefit plans for active and retired employees, with special expertise in health care cost management. As Mercer's spokesperson on health care reform as well as the firm's highly respected National Survey of Employer-Sponsored Health Plans, Tracy has been quoted extensively in major business and news media outlets. She also has authored articles on the impact of health care reform on employer-sponsored health plans, and speaks regularly at conferences and professional events on health benefit issues.

Before joining Mercer in 1987, Tracy was employed in the benefits department of Diamond Shamrock Corporation in Dallas, Texas. Tracy is a graduate of Texas Christian University and has attended Mercer's Executive Leadership Development Program.

Sally Welborn

Sally Welborn is the Senior Vice President, Global Benefits for Wal-Mart Stores, Inc. She is responsible for overseeing the global benefits programs for Walmart's more than 2.2 million associates and their families in twenty-eight countries. With more than 30 years of experience, Sally has a deep perspective of the health care industry, an in-depth knowledge of retirement plan design and significant experience in managing total rewards programs.

Sally came to Walmart from Wells Fargo & Company where she was senior vice president, Corporate Benefits. During her tenure at Wells Fargo, Sally was responsible for the design and administration of all health and welfare and retirement programs for over 270,000 team members.

Prior to joining Wells Fargo, Sally's career includes consulting with large employers in all areas of benefits strategy and health care optimization when she was with HCIA, Inc. and William M. Mercer, Inc. She also worked at Aetna as a relationship manager and at Union Bank as the Vice President of Benefits.

Sally is a graduate of the University of Texas at Arlington with a bachelor's degree in mathematics. She earned the Certified Employee Benefit Specialist Designation through the International Foundation of Employee Benefit Plans and the Wharton School of the University of Pennsylvania. Sally currently serves in leadership positions at three employer benefits coalitions, the National Business Group on Health, the Pacific Business Group on Health and the ERISA Industry Committee.

Marilyn Whitham

Marilyn Whitham is the Executive Director of Benefit Operations and Compliance for the Comcast Global Benefits Department, supporting the employee benefit programs for Comcast, NBCUniversal (NBCU) and Comcast Spectacor employees.

In this role, Marilyn and her team are responsible for managing the administration systems of our benefit plans, and as part of doing so, for providing a transformative employee experience when interacting with the benefit's platforms. In addition, Marilyn and her team are responsible for identifying and developing cutting edge techniques to engage and delight our employees. In her compliance role, Marilyn is responsible for meeting regulatory and compliance requirements including the transitions needed to support the Affordable Care Act (ACA).

Prior to this role, Marilyn was the Senior Director of Retirement Benefits and Compliance for Comcast's Health & Welfare and Retirement Benefits. In this role, she was responsible for the strategic and operational direction of the financial benefit programs for over 100,000 employees nationwide including the Comcast Retirement-Investment Plan, Employee Stock Purchase Plan, Broadband Pension Plan and ancillary programs including Financial Engines and AYCO Financial Planning Services. In addition, she was responsible for the strategic and operational direction for the Comcast and NBCU Retiree Medical Programs.

During her tenure at Comcast, Marilyn has led the benefits integrations and transitions for multiple acquisitions including for AT&T Broadband and NBCUniversal. Marilyn also implemented the company-wide Total Rewards Statement.

Marilyn currently serves as a member of the NBCU Investment Committee and is a member of the Penjerdel Employee Benefits and Compensation Association (PEBA), the Society for Human Resources Management and Women in Cable Television (WICT). In addition, she has spoken at a number of national seminars on benefits compliance and retiree health care programs.

Prior to joining Comcast, Marilyn worked at CIGNA Corporation and holding management roles in various divisions including Corporate Human Resources, CIGNA Group Insurance, and CIGNA Retirement & Investment.

Marilyn holds a B.A. and M.S in Human Resources Management from Widener University. She lives in Philadelphia with her husband and two sons.

Allison Wils

Allison Wils is the Director of Health Policy for The ERISA Industry Committee (ERIC) where she has responsibility for ERIC's telemedicine task force initiative as well as monitoring other federal and state activities impacting health benefits.

Prior to joining ERIC, Allison specialized in health policy reform and implementation efforts at the National Academy for State Health Policy (NASHP), focusing primarily on insurance exchanges. Before joining NASHP, Allison worked on the operations and policy teams of

Oregon's health insurance exchange. Additionally, Allison has legal and regulatory experience working with state medical boards at the Oregon Department of Justice.

Allison received her J.D. from Willamette University College of Law and B.A. from Willamette University.

Michael Wise

Michael J. Wise is Caterpillar's senior in-house employee benefits counsel, leading the Company's Compensation and Benefits Practice Group within the Legal Services Division. He advises Caterpillar Inc. and its domestic subsidiaries regarding the design, documentation, implementation and administration of qualified and non-qualified retirement plans, welfare benefit plans and executive compensation programs. He also provides advice regarding all areas of compliance with the requirements of ERISA.

Before joining Caterpillar, Mr. Wise practiced exclusively in the area of employee benefits and executive compensation with a large law firm, where he represented diverse clients ranging from not-for-profits, professional corporations and closely held businesses to large, publicly traded corporations.

Gretchen Young

Gretchen Young is the Senior Vice President, Health Policy, for the ERISA Industry Committee (ERIC). She works in Washington, D.C., where her primary responsibilities include working as a registered Congressional lobbyist on federal health issues and monitoring the work of Congress and the executive agencies with respect to health benefits.

Her primary focus over the past two years has been the Patient Protection and Affordable Care Act and the accompanying regulations. She also has devoted considerable time and attention to employer wellness programs and the threats to them posed by the Genetic Information Nondiscrimination Act and the Americans with Disabilities Act.

Prior to her work at ERIC, Ms. Young covered both retirement and health issues for several large consulting firms. She has worked for over 25 years in the employee benefits field, including stints at three federal agencies that regulate ERISA plans - IRS, PBGC, and DOL.