



National Association of Professional Benefits Administrators



# 2018

Annual Conference  
June 18 - 21

The Westin Nashville Downtown



# WELCOME

## NAPBA members continue to thrive

Welcome to Nashville! We have a full week of opportunity, learning, strengthening relationships and fun planned.

As President, I am honored to be part of an organization that is renowned and respected. Our members are industry leaders, consistently recognized for their ingenuity, effectiveness and integrity. I want to personally thank Rob Hayes, Mike Melnychuk, Bob Cummings, Janet Palcko, Mike Bracken, Catharine Mirabile, Mike Stoddard, and Tom Jacobs for their leadership on the Board and dedication over the years. In addition, I want to give a special thank you to our Executive Director, Michelle Hayes, for putting up with me and planning THE best conference in the industry. NAPBA exists and continues to flourish because of your collective contributions!



John Gutzwiller  
CFO/COO  
Chard Snyder

NAPBA is where we come together to build relationships that help grow our businesses. It is a haven to share intimate business information without fear of it being used against us. We also welcome key vendor partners that compete. Where else can you get WEX Health, Alegeus and DataPath to share ideas and plans in the same room? This open environment is what separates NAPBA from other industry associations. It's what makes us truly unique.

Our industry continues to evolve. We all see the new and intense competition from payroll companies, pension administrators, carriers, banks and technologist. And, with the upcoming elections, the only thing we can count on from our elected officials is change. While this can all seem daunting at times, NAPBA members are prepared for all challenges because we know we are not alone. As we enter our 17th year, I feel blessed to have dozens of friends willing to embrace this changing landscape. Simply put, we have each other's back!

We know our success is driven by keeping NAPBA selective, welcoming new members if they have integrity and offer something of value beyond paying the small fee. Yet even while we are small in numbers, NAPBA is large enough to have influence. With millions of participants along with a strong ECFC partnership, this influence continues to grow.

As we come together in Nashville, we can look to the future and know that we have a great partner in NAPBA. Our conference is a unique opportunity to learn and grow. It has become the impetus for new ventures, new services and lifelong friendships among competitors. The conference also builds momentum and invigorates us for the coming busy season.

I am truly humbled and honored to represent this wonderful organization and serve our membership.

Have a fun time in Nashville.

Sincerely,

A handwritten signature in black ink, appearing to read "John Gutzwiller". The signature is stylized with a large loop at the end.

# CONFERENCE AGENDA

## Monday, June 18, 2018

6:00 –10:00 pm      Welcome to Nashville Social  
Westin Hotel, L28 Rooftop Bar  
Heavy Appetizers & Open Bar (Sponsored by Alegeus)

All daytime conference activities will be held on the 2nd floor SoBro Meeting Rooms. General sessions will be held in SoBro III meeting room while meals will be in SoBro I & II.

## Tuesday, June 19, 2018

8:30 - 9:30 am      Registration – Outside SoBro Meeting Rooms on 2nd floor

9:30 – 10:00 am      Welcome to NAPBA 2018 & Introduction of new board  
(John Gutzwiller, NAPBA President)

10:00 - 10:30 am      Getting to Know You - Member & Sponsor Introductions

10:30 – 11:15 am      NAPBA & ECFC- Aligning Goals, Update on Partnership  
(Martin Trussell- Executive Director for ECFC)

11:15 – 11:45 am      BREAK/Visit with Sponsors

11:45 - 1:00 pm      LUNCH & VISIT WITH SPONSORS  
(Sponsored by Avidia Bank)

1:15 – 2:00 pm      101 Reasons Why You Should Complete a HIPAA Privacy & Security Audit  
(Michelle Barki, Esq., Medcom)

2:00 – 3:00 pm      Panel Discussion - Consumer Engagement - What Really Works - The Cold Hard Facts – Spare Us The Hype  
Ujjwal Dhoot- FSA Store  
Mark Galvin- My Medical Shopper  
Jacob Sheridan- TPA Stream

3:00 – 3:30 pm      BREAK/Visit with Sponsors  
(Sponsored by UMB Bank)

3:30 - 4:30 pm      Health & Welfare Legal Developments over last year  
(Larry Grudzien, Esq.)

4:30 – 5:15pm      PERSONAL BREAK

5:30 – 10:00 pm      Dinner, Music, and a Nashville legend-George Jones Museum & Famous Saloon  
Meet in lobby at 5:15pm for short walk to destination (Sponsored by Datapath)

# CONFERENCE AGENDA

## Wednesday, June 20, 2018

7:30 – 9:00 am	BREAKFAST BUFFET, Westin SoBro I & II - 2nd Floor
9:00 - 10:15 am	Legislative and Regulatory update (Chris Byrd, Executive Vice President, WEX Health)
10:15 – 10:30 am	PERSONAL BREAK
10:30 -11:45 am	The Future of Health Care Starts and Ends With Cost (Dr. Brian Klepper, Ph.D., Worksite Health Advisors)
11:45 -12:15 pm	NAPBA 2018 Charitable Gift Recipient (Tiffany Turner, Soles4Souls)
12:15 - 1:15 pm	LUNCH & VISIT WITH SPONSORS (Sponsored by MyMedicalshopper)
1:15 - 2:15 pm	NAPBA Member Panel Discussion - How to Effectively Compete In a Changing Environment
2:15 - 3:15 pm	Winning Strategies for Increasing Organic Growth in Your FSA Business (Chris Rodkey & Jim Hayes, Alegeus)
3:15 – 3:45 pm	BREAK/Visit with Sponsors (Sponsored by FSA Store)
3:45 – 4:45 pm	FSA Claims Substantiation and Reliable Strategies for Reducing the Noise (Greg Licata, DataPath)
4:45 – 5:30 pm	PERSONAL BREAK
6:00 – 10:00 pm	Dinner & Music at Sambuca Restaurant – Meet in lobby at 5:30pm for short walk to destination (Sponsored by WEX Health)

## Thursday, June 21, 2018

7:30 – 9:00 am	BREAKFAST BUFFET, Westin SoBro I & II - 2nd Floor
9:00 - 10:00 am	Panel discussion - The Future of Consumer Driven Health Plans (Robert L. Cummings, CEO & Managing Principal- American Benefits Group)  Jason Cook - WEX Greg Licata - DataPath Chris Rodkey - Alegeus
10:00 - 11:15 am	2018 NAPBA Owners Meeting (Boxed Lunch)
11:15 - 12:00 pm	PERSONAL BREAK
12:00 – until ?	Fun-O-Rama – Nashville Urban Crawl, meet in Lobby at 12:00pm to walk to first destination (Sponsored by TPA Stream)



# PRESENTATIONS

## Tuesday, June 20

### **NAPBA & ECFC- Aligning Goals, Update on Partnership, 10:30 – 11:15 am**

Hear what's new at ECFC. Learn what ECFC is doing to preserve consumer-directed benefits and what specific recommendations ECFC is making to lawmakers on Capitol Hill. Find out about ECFC Certification programs and the Annual Symposium in La Jolla, CA this August. Finally, learn how your NAPBA membership makes it easy to get involved.

*Martin Trussell, Executive Director for ECFC*

### **101 Reasons Why You Should Complete a HIPAA Privacy & Security Audit, 1:15 – 2:00 pm**

{Please refer to insert for description of presentation}

*Michelle A. Barki, Esq., Medcom, Director of ACA Compliance, Enforcement and Consulting*

### **Panel Discussion- “Consumer Engagement- What Really Works- The Cold Hard Facts- Spare Us The Hype.”, 2:00 – 3:00 pm**

{Please refer to insert for description of presentation}

*Ujjwal Dhoot, FSA Store*

*Mark Galvin, My Medical Shopper*

*Jacob Sheridan, TPA Stream*

### **Health & Welfare Legal Developments over last year, 3:30 – 4:30 pm**

This session reviews current developments since the last conference. Some of the topics include Wellness litigation, QSEHRAS, Association plans, update in Penalties, New Disability Claims Procedures and Employer Credit for Paid FMLA Leave.

*Larry Grudzien, Attorney at Law*

# PRESENTATIONS

## Wednesday, June 21

### **Legislative and Regulatory update, 9:00 – 10:15 am**

The debate over large-scale healthcare reform played out last year with the status-quo largely in place; attention now turns to incremental change. This session will provide a ground-level view of what's happening in D.C., both on Capitol Hill and in regulatory agencies. We'll recap the past year's developments, discuss potential opportunities to advance legislation, touch on other hot issues, and take a look ahead.

*Chris Byrd, COO, WEX Health*

### **The Future of Health Care Starts and Ends With Cost, 10:30 – 11:45 am**

While the corporations that dominate health care, dominating policy and market dynamics, continue to merge and drive excess throughout the system, a new crop of health care innovators consistently demonstrate better health outcomes and/or lower cost than conventional approaches. Mostly small but rapidly growing organizations, these entities follow evidence, have rethought problems within high value niches, and consistently deliver high performance. The evidence shows that 25% reductions in total spend can be guaranteed, and that true savings with better health outcomes can reach 50% or more, compared to current costs. This has the potential to disrupt the current paradigm.

*Dr. Brian Klepper, Ph.D., Worksite Health Advisors*

### **Winning Strategies in Consumer-Directed Healthcare (CDH) – Reinventing the TPA Model**

**2:15 – 3:15 pm**

If one thing remains consistent, it's change! The tax-advantaged health benefit account market and the underlying administrative environment continue to change – driven by plan designs, consumer & employer adoption, technology advancements, new market entrants, and more! Today's CDH TPAs find themselves competing for business with an increasing array of solution providers – many of which bring new strengths and value propositions to the market.

During this session, Alegeus' VP of platform innovation and strategy, Chris Rodkey, will share strategies you should be requiring of your business, teams, products, partners, and technology systems. We'll explore the architectural and technology specifics that administrators will leverage to differentiate themselves as they continue to reinvent their business model – both today, and well into the future.

*Chris Rodkey, Alegeus Senior Director of Product Innovation & Jim Hayes, Alegeus Director of Marketing*

### **FSA Claims Substantiation and Reliable Strategies for Reducing the Noise” 3:45 – 4:45 pm**

{Please refer to insert for description of presentation},

*Greg Licata, DataPath*

# PRESENTATIONS

**Thursday, June 21**

**Panel Discussion: The Future of the Account Based Plans Market and the TPA Value Proposition, 9:00 – 10:00 am**

The outlook for the health benefit account industry is strong. TPAs and other service providers are seeing vibrant account growth across health savings account portfolios, and a renaissance is brewing across health reimbursement arrangements and flexible spending accounts. In this unusual period of regulatory clarity, service providers are experiencing a sales environment ripe with opportunity, attracting new clients and, more so, increasing employee participation across employers already using these products. If successful in the latter, will vendors finally experience the hockey stick growth narrative they have been waiting to play out?

With 60 million account based plans today and an 11% compound annual growth rate (CAGR) from 2014 to 2020, 86 percent of brokers and 74 percent of employers rate CDH to be a critical component of their future benefits strategies and an essential tool to combat the rising cost of health benefits. To maximize the impact CDH programs can have, brokers and employers must be supported to ensure that benefit designs and communication strategies are effective and CDH programs deliver on their promise of cost savings, greater control over healthcare spending, and greater employee satisfaction – rather than a mechanism to purely shift costs.

American Benefits Group CEO Bob Cummings will lead a panel of our platform partners in a lively and robust discussion as we explore the rapidly changing marketplace dynamics. We'll explore changes that may impact the marketplace from regulatory to technology to changing distribution models. In addition we will discuss how we build market differentiation to preserve the TPA value proposition and our piece of the distribution channel. With many institutional players entering the market from Fidelity to ING, as big banks expand their offerings, as insurance carriers tie up with Health Equity or white labeled back office services, HRIS and Payroll giants from Benefit Focus to Paylocity jump into account based plans, how do we best protect and continue to grow the independent TPA distribution model and value proposition?

*Jason Cook, WEX*

*Greg Licata, DataPath*

*Chris Rodkey, Alegeus*



# CHARITABLE GIFT RECIPIENT

# SOLES4SOULS

WEARING OUT POVERTY®

Soles4Souls disrupts the cycle of poverty by creating sustainable jobs and providing relief through the distribution of shoes and clothing around the world. Headquartered in Nashville, Tennessee, the organization repurposes product to supply its micro-enterprise, disaster relief and direct assistance programs. Since 2006, Soles4Souls has distributed over 30 million pairs of shoes in 127 countries and all 50 states.

New shoes not only provide a layer of protection against injury and soil-transmitted infections, but also a sense of dignity and confidence. Through its free distribution and disaster relief programs, Soles4Souls works with hundreds of partners all over the world to provide new shoes to people in need.

Soles4Souls also collects gently-worn shoes to create meaningful job opportunities for people in places like Haiti, Honduras, Sierra Leone and Transnistria. Their micro-enterprise programs provide entrepreneurs in developing countries the ability to start and sustain small businesses by consistently supplying high-quality, low-cost product. Entrepreneurs sell the shoes and clothing in their local marketplaces, which allows them a way to earn an income and ultimately purchase necessities like food, housing and education for their families. Soles4Souls believes this is a powerful and sustainable way for people to lift themselves out of poverty.

A non-profit social enterprise, Soles4Souls earns more than 70% of its income and commits 100% of donations to programs. Visit [www.Soles4Souls.org](http://www.Soles4Souls.org) to learn more.



# SPEAKERS

## **Bo Armstrong, DataPath, Director of Marketing**

As Chief Marketing Officer, Bo Armstrong leads all marketing initiatives for DataPath and its subsidiaries. He joined DataPath in 2015 and has over 20 years of marketing leadership experience.

Prior to joining the company, Bo held multiple marketing leadership positions with Fortune 500 companies such as Windstream Communications and Alltel. At Windstream, he devised pricing strategies that drove annual top line revenue growth by six percent while improving profitability 20 percent, and executed direct marketing strategies that grew annual consumer revenues by over \$30 million. At Alltel, Bo led the Marketing Analytics department, devising new statistical methods to uncover customer needs and measuring the company's success in producing solutions that addressed those needs.

Bo's responsibilities include branding, client communications, social media, public relations, product marketing, and promotions. He focuses on identifying emerging market trends within the benefits industry, advocating for customers and their needs within DataPath, and communicating the value of our solutions to our clients.

Bo holds a Bachelor's degree in Computer Science from Texas A&M University and a Master's degree in Religion from Liberty University.



## **Michelle A. Barki, Esq., Medcom, Director of ACA Compliance, Enforcement and Consulting**



Michelle has over 25 years of experience in the compliance and health care industries. She served as a Claims Director and Director of Health Services for several managed care and Health Maintenance Organizations, as well as Director of Operations for a Third-Party Administrator for Self-Funded Employers. She also served as Chief Compliance Officer for a leading Hospice organization in Northeast Florida. Michelle has worked as a practicing attorney for over 10 years with extensive experience in ERISA Law and Criminal Litigation.

Michelle received her B.A., with Honors, from Concordia University in Montreal and earned her Juris Doctor (J.D), with Honors, from Florida Coastal School of Law. She is a Certified Professional in Healthcare Reform (CPHR) and is also a

Registered Nurse. She is a member of the Florida Bar and Tax Court.

## **Chris Byrd, Executive Vice President, WEX Health**

Chris oversees the daily execution of WEX Health's business and leads the company's business development, M&A, and industry and government relations efforts. Chris has over 25 years of experience in employee benefits and banking. As a founder of Evolution Benefits in 2000, he played a key role in designing the proprietary architecture for EB's prepaid benefits card. Previously, Chris focused on finance, strategy, and business development for Value Health and two startup health care companies. He began his career in commercial banking. A frequent speaker on emerging trends in financial services and benefits, Chris is active in industry and government relations.



# SPEAKERS



## **Jason Cook, Vice President, WEX Health Healthcare Emerging Market Sales**

WEX Health is an organization with a mission to simplify the business of healthcare. As part of this mission, Jason Cook is focused on health savings account (HSA) growth across all new business verticals, partner channels and emerging markets.

His deep understanding of consumer directed healthcare, banking and technology helps partners implement sales strategies, execute on strategic plans, programs and processes designed to accelerate HSA market penetration and revenue growth

## **Robert L. Cummings, CEO & Managing Principal- American Benefits Group**

Having founded American Benefits Group in 1986, Bob has led the company's growth as a best of breed national employee benefits administrator. A recognized expert in the fields of pre-tax employee benefits and Consumer Directed Healthcare, Bob serves on the board of the National Association of Professional Benefits Administrators (NAPBA), and is currently the organizations Executive Vice President.

Bob is a founding member of NFP Benefits Partners, one of the leading benefits consulting organizations in the US and a part of NFP, the 8th largest global insurance broker. As a result of Bob's leadership, American Benefits serves as the national Platform Partner for Consumer Reimbursement Account administration and COBRA administration services for NFP and for Benefits Partners affiliated firms nationwide.



## **Ujjwal Dhoot, Chief Marketing Officer/Chief Product Officer FSA Store**



Ujjwal is obsessed with influencing the optimal customer journey and building engaging customer platforms. Having successfully grown eCommerce companies' many-fold & managed marketing budgets in excess of \$10 million, he strives to keep building fast-growing marketing and product driven organizations.

He is currently Chief Marketing Officer/Chief Product Officer at FSASore, a hyper growth healthcare eCommerce company, where he joined with diverse experience in direct & digital marketing, retail, eCommerce, business development & analytics. He is responsible for the overall product strategy, customer acquisition & retention, analytics development & enhancing the customer experience on all platforms.

Prior to FSASore, he was VP Marketing & eCommerce at Charming Charlie, a retailer with 370 stores. Here he oversaw the overall marketing and eCommerce strategy including Digital, CRM, Customer Insight, eCommerce and PR functions. Ujjwal's focus was finding new avenues for growth, and optimizing and extending the customer lifecycle. From when a customer first experiences a brand to getting more lapsed customers back, he loves to emphasize behavioral change to increase customer lifetime value.

Ujjwal has also been VP of Marketing at 20x200, an online retailer for limited edition art, where he oversaw all aspects of marketing. While he was VP of Marketing at PetCareRx.com, a fast-growing omni-channel retailer for pet medications, he managed the entire direct and digital marketing portfolio, along with business development and customer insight functions. He also successfully led the A/B and multivariate testing program to double eCommerce conversion to over 10%.

# SPEAKERS

## **Mark Galvin, MyMedicalShopper, President and CEO**

Mark Galvin, President and CEO of MMS Analytics, Inc., d/b/a MyMedicalShopper has a long career of anticipating market needs, innovating solutions and growing new technology companies. He co-founded MyMedicalShopper in late 2013 with the intention of building technology, products and services that could be used to drive savings of as much as \$1 trillion annually from the cost of healthcare in the United States. Previously, Mr. Galvin founded and led four tech startups that grew at rates that ranked each into the 100 fastest-growing private companies in the U.S. to include Cedar Point Communications that was #2 on the INC 500 list in 2007. During his tenure, Mark has presented at investment conference, entrepreneurial forums and at a wide variety of technology industry events. His innovations have been covered in most major domestic print and Internet media outlets including Forbes, Money Magazine, the Wall Street Journal, the New York Times and Huffington Post among many others. Mark attended McGill University where he studied math and computer science in the undergraduate and graduate faculties from 1978 to 1983. Mark also studied the Lean Launchpad Educational methods with Steve Blank at the U.C. Berkeley Haas School of Business.



## **Larry Grudzien, Attorney at Law**

Lawrence (Larry) Grudzien, JD, LL.M. is an attorney practicing exclusively in the field of employee benefits. He has experience in dealing with qualified plans, health and welfare, fringe benefits and executive compensation areas. He has more than 35 years' experience in employee benefit law. He has extensive practice advising on all aspects of employee benefit law including: drafting and reviewing individually designed and prototype retirement plans and Employee Stock Ownership Plans (ESOPs), performing due diligence on employee benefit issues for merger, acquisition and outsourcing transactions and advising on administrative and design issues, involving qualified retirement plans, including ESOPs and health and welfare plans. Mr. Grudzien was also an adjunct faculty member of John Marshall Law School's LL.M. program in Employee Benefits and at the Valparaiso University's School of Law. Mr. Grudzien has a B.A. degree in history and political science from Indiana University, J.D. degree from Valparaiso University School of Law and LL.M. degree in tax from Boston University School of Law. He is a member of Indiana and Illinois Bars.



## **Jim Hayes, Alegeus, Account Executive**

Jim Hayes is a senior account executive with Alegeus. In Jim's role, he works to ensure third party administrators leveraging the Alegeus platform are best positioned to grow and increase profitability. Leveraging his wealth of knowledge and experience, Jim brings executive leadership, market & product strategy, sales best practices, technology architecture, and CDH account operations expertise to his clients. Prior to joining Alegeus, Jim ran tax-advantaged account operations for an industry-leading third party benefit administrator.





# SPEAKERS

## **Duke Janssen, Alegeus, Director of Marketing**



Duke Janssen is a Director, Marketing & Sales Programs. Duke works to ensure Alegeus clients, partners, products and services are positioned for success in the market. In his role, Duke works to help maximize consumer savings, optimize spending behavior, and create optimal business results for Alegeus clients.

Duke brings more than 8 years of experience to marketing consumer directed healthcare accounts. Working closely with Alegeus clients, partners, and prospects, Duke works to ensure clients are positioned for growth, operational efficiency, and profitability through the use of the Alegeus platform.

Duke has a bachelor of business administration and marketing from the University of Wisconsin Milwaukee.

## **Brian Klepper, PhD**

Dr. Klepper is Principal of Healthcare Performance, Inc., Principal of Worksite Health Advisors and a nationally prominent health care analyst and commentator. He is a former CEO of The National Business Coalition on Health (NBCH), an association representing about 5,000 employers and unions and some 35 million people. He is also a former Principal of a worksite clinic/medical management firm, and speaks and writes extensively on high performance health care, clinics and the management of clinical and financial risk.

Dr. Klepper has been involved in several transformative health care efforts favoring patient and health care purchaser interests. In 2009, his testimony to an HHS panel resulted in the revocation of an industry group's monopoly on Health Information Technology certification. In 2010-2013, he spearheaded the national effort, culminating in lawsuits against CMS and HHS, to expose the AMA's RBRVS Update Committee's role in distorting US healthcare's care patterns and cost.

His current focus is on high performing health care organizations that consistently deliver better health outcomes at lower cost than conventional approaches in high value niches. With Vidar Jorgensen, Chair of the World Congress conferences, he is spearheading The Health Value Awards, a program to identify, validate, celebrate and promote true high performance health care programming. He also chaired the High Performance Health Care track at the recent World Health Care Congress conference.

Brian is a regular contributor to the health care trade press, is a reviewer for the journals Health Affairs, The Journal of Ambulatory Care Management and The American Journal of Managed Care, and is an advisor to several health care firms and foundations. A purchaser advocate, he has focused on the market and policy dynamics of the health care cost crisis, and readily available solutions to purchasers willing to approach the problem laterally. George Washington University's Masters in Health Administration Program ranked Brian's writing, archived at Care & Cost, the top 2016 blog by a health care professional. Feedspot named it a 2017 top 100 health care blog.

In his spare time, Brian is a long distance ocean sailor.



# SPEAKERS



## **Greg Licata- DataPath**

As Chief Product Officer, Greg Licata provides the vision and direction for DataPath's development of first-rate products to address the challenges facing modern TPAs.

Licata has over 15 years of experience in business and product development, with 10 of those specifically in the healthcare industry. A healthcare and payments business leader with operations management, product development, implementation and business development experience, he is focused on increasing performance and enhancing revenue streams.

With expertise in creating and augmenting new and existing software, understanding how customers use software, building organizations and teams, and operations process improvement, Licata is an industry leader and frequent speaker and consultant in the healthcare payments space. He is a co-founder, and former President and Chairman, of the Special Interest Group for IAS Standards (SIGIS).

## **Chris Rodkey, Director of Product Management, Alegeus**

Chris Rodkey is the Vice President of product strategy and innovation at Alegeus. In his role, Chris works to ensure Alegeus clients and partners are positioned to provide strategic differentiation to their employer & consumer customers. Leveraging more than 15 years of experience in technology innovation, platform integration, and consumer directed healthcare, Chris brings a unique combination of market insight, business understanding, and platform expertise to Alegeus clients.



## **Jacob Sheridan, Co-Founder and CEO of TPA Stream**

Jacob is the Co-Founder and CEO of TPA Stream, a claims and enrollment integration software company. He is focused on developing products and tools to supplement existing benefit administration software platforms. Jacob has over 10 years of experience working for various software companies in the healthcare industry.





# SPEAKERS



## **Martin Trussell, CFC, ECFC, Executive Director**

Martin Trussell is the executive director of the Employers Council on Flexible Compensation (ECFC) bringing with him over 30 years of health benefits industry experience.

Marty's career includes senior leadership roles with third-party benefits administrators, managed care organizations, a financial institution, and – for over 12 years – the corporate offices of Humana, Inc. He has also been the president of a marketing communications firm specializing in serving health care clients.

Before becoming executive director, Marty had served on ECFC's board, while working as an executive at a member organization.

A graduate of The Ohio State University, Marty speaks and frequently writes about consumer-directed healthcare topics.

### **About ECFC**

ECFC is a leading non-profit organization dedicated to maintaining and expanding employee benefit programs on a tax-advantaged basis. ECFC represents and promotes employee benefit programs through effective lobbying and provides education and awareness to members, compensation practitioners, national opinion leaders and the public to help advance health care consumerism. ECFC, which was founded in 1981 as the Employers Council on Flexible Compensation, is the single organization that focuses its efforts on preserving, protecting and defending the tax-advantaged programs currently available to working families through employer plan sponsors.

# EVENING EVENTS

**Monday, June 18, 6:00pm – 9:30pm**

## **Welcome to Nashville - Music City!**

The conference does not officially begin until Tuesday morning, but if you are arriving the day before, plan to join us at a Welcome Reception at the Westin, our host hotel in the heart of downtown Nashville. This is such a great way to kick off our conference and familiarize yourself with Nashville's spectacular city views from the Westin's newly renovated 28th floor rooftop bar. We're so excited to have such a special venue for our first NAPBA event in Nashville!

Come hungry – plenty of food and adult beverages in true NAPBA tradition.

Heavy appetizers and open bar.

Sponsored by DataPath



**Tuesday, June 19, 5:30pm – 10:00pm, Walk from Westin @ 5:15**

## **Dinner, Music, and a Nashville legend - George Jones Museum & Famous Saloon**

5:30 – 6:30pm George Jones Museum

On your way to dinner, stop by the George Jones where NAPBA members can take a self-guided tour in the museum, which is just small enough to manage in less than an hour, by chock full of country music history and memorabilia. NAPBA members can even partake in a moonshine tasting if you dare; but partake responsibly, as we have a full evening and open bar in store just a few step down the street at Famous.

6:30 – 9:30pm Famous Saloon



# EVENING EVENTS

Our first offsite dinner event will be at Famous Saloon in the heart of The District, where we will have the entire Green Room to ourselves for a cocktail reception and dinner accompanied by live music projected from the first-floor stage. The Green Room is a gorgeous space with views of the city and the Cumberland River. We will have ample time and space to socialize and enjoy Nashville flavors at one of the most “famous” spots in the city, “Where Nashville Plays”.

Sponsored by Alegeus

## Wednesday, June 20, 6:00pm – 10:00pm Walk to Sambuca in The Gulch

### Downtown Dining Experience in The Gulch

Great views, great food, and a side of music. That is what Sambuca Restaurant is known for, and is a must-do recommendation by everyone who knows Nashville. Our “Signature Event” dinner and reception will be held in the sky loft, which offers a quiet dining space behind a glass wall as well as loft views of the live music stage below for partying before and after dinner.

Sponsored by WEX Health



## Thursday, June 21, 12:00pm – Until ?, Meet in Lobby at @ noon to walk

### Fun-O-Rama - Nashville Urban Crawl

The conference officially ends at noon Thursday – but the fun continues! Our famous (or infamous) Fun-O-Rama will keep the Cleveland experience going.

12:00 – 2:15 The Ryman Auditorium

2:30 – 5:00 Music City Pub Crawl

5:00 – 8:30 Dinner at The Southern Steak and Oyster

Sponsored by TPA Stream



# CONFERENCE SPONSORS

## Platinum Level



Alegeus  
1601 Trapelo Road  
South Building 2nd Floor  
Waltham, MA 2451

Tom Cox, Sr. Partnership Executive  
513-233-1532  
Thomas.cox@alegeus.com

Jim Hayes, Sr. Account Executive  
720-502-0090  
Jim.hayes@alegeus.com

Duke Janssen, Sr. Director, Marketing & Partnerships  
414-921-7525  
duke.janssen@alegeus.com

Al Rogers, Sr. Account Executive  
440-281-3856  
Albert.rogers@alegeus.com

Chris Rodkey, Senior Director, Product innovation  
781-250-6225  
chris.rodkey@alegeus.com



DataPath  
1601 Westpark Drive, Suite 9  
Little Rock, AR 72204

John Robbins, Jr  
President/CEO  
jrobbinsjr@dpath.com  
501-296-9990

Greg Licata  
Chief Product Officer  
glicata@dpath.com  
501-296-9990

Bo Armstrong  
Chief Marketing Officer  
barmstrong@dpath.com  
501-296-9990

Josh Lesko  
National Sales Executive  
jlesko@dpath.com  
501-296-9990

Doug Chenault  
National Sales Executive  
dchenault@dpath.com  
501-296-9990

# CONFERENCE SPONSORS

## Platinum Level



MyMedicalShopper  
99 Bow Street, Suite 100E  
Portsmouth, NH 03801

Mark Galvin, President and CEO  
636-302-4008  
mark@mymedicalshopper.com

Christopher Matrumalo, Director of Marketing  
603-292-3043  
chris@mymedicalshopper.com



248 Euclid Avenue, Suite 702  
Cleveland, OH 44114

Patrick Manfroni, Director of Product Strategy  
216-310-8315  
patrick@tpastream.com

Jacob Sheridan, CEO  
216-409-9532  
jacob@tpastream.com

Don Wank, Account Manager  
440-463-2524  
don@tpastream.com



WEX Health  
4324 20th Ave SW, Suite 200  
Fargo, ND 58103

Chris Byrd, Executive Vice President  
860-784-3101  
cbyrd@evolution1.com

Jason Cook, Vice President, Healthcare Emerging  
Market Sales  
708-613-1646  
jcook@wexhealthinc.com

Janelle Dennis, Partner Account Executive, Partner  
Services  
952-641-9849  
jdennis@wexhealthinc.com

Mark Irzyk, Enterprise Partner Account Executive,  
Partner Services  
860-784-3168  
mirzyk@wexhealthinc.com

Pamela Miller, Partner Account Executive  
952-641-9847  
pmiller@evolution1.com

Pete Norville, Vice President, Sales  
402-991-5354 x138  
pnorville@wexhealthinc.com

# CONFERENCE SPONSORS

## Gold Level



Avidia Health  
42 Main Street,  
Hudson, MA 01749

Lynda Westbrook, Vice President, Healthcare  
Solutions  
978-875-2435  
l.westbrook@avidiabank.com



UMB  
1010 Grand Blvd.  
Kansas City, MO 64106

Jim Garvey (ACFCI, CAS), Business Development  
937-414-1100  
James.Garvey@umb.com

Matt Richardson, Vice President, Healthcare  
Services Business Development Representative Sr.  
513-290-7037  
matthew.richardson@umb.com



FSA Store  
240 West 37th Street  
New York, NY 10018

Dan Herman, Senior Director,  
Sales & Partnerships  
646-795-6915  
Dan.Herman@fsastore.com

Gilbert Cruz, Account Manager  
646-795-6953  
Gilbert.cruz@fsastore.com

Ujjwal Dhoot, Chief Marketing Officer/  
ChiefProduct Officer  
Ujjwal.Dhoot@fsastore.com



# NOTES



## The future of healthcare is *powered* by Alegeus

Alegeus is the market leader in consumer directed healthcare (CDH) solutions, offering the industry's most comprehensive platform for the administration of healthcare benefit accounts (including FSAs, HSAs, HRAs), the industry's most widely-used benefit debit card, and powerful engagement solutions to help consumers maximize savings and optimize spending for their healthcare. Over 300 clients – including health insurance plans and third party administrators – leverage Alegeus' deep expertise and proven technology to administer benefit accounts for more than 30 million members and process more than \$9.1 billion in consumer healthcare payments annually.

Look to Alegeus for unique insights, powerful tools, and collaborative support that helps you win in the marketplace and empower consumers to take control of their financial health.



CALL US AT  
**800-369-9794**



VISIT US AT  
**[alegeus.com](http://alegeus.com)**



# **Avidia Health HSAs are music to your client's ears.**

Avidia is the marketplace leader combining big bank services with personalized attention and customer care. FDIC insured with accounts in all 50 states, we manage over \$1 billion in assets and accounts. We deliver only the best in HSAs to your clients.

**Enhanced  
Enrollment Services**

**Comprehensive  
Offerings**

**Exceptional  
Service**

**HSAs the right way, with Avidia Health.**



LYNDA WESTBROOK Vice President - Healthcare Solutions  
l.westbrook@avidiabank.com | 978.875.2435

**[www.AvidiaHealth.com](http://www.AvidiaHealth.com)**

# summit

CDH | HSA | COBRA

# DataPath<sup>™</sup>

[dpath.com/summit](https://dpath.com/summit)



*No Boundaries*

Summit is the industry's only cloud-based platform designed specifically for seamless CDH account, HSA, and COBRA administration. A true all-in-one solution, Summit simplifies and streamlines benefits administration across all lines of service, and includes integrated cards, payments, banking, and investments. **Blaze a path to new frontiers with DataPath Summit.**

# Flex spending and health saving with zero guesswork.



**The largest selection**  
of guaranteed  
eligible products.



**Free shipping** on  
orders over \$50



**Use your benefits card,**  
skip the paperwork



**24/7 support**  
and educational  
resources



**FSA Store®**  
**HSA Store®**



## Introducing a suite of solutions for empowering consumerism and driving huge savings in healthcare

### MyMedicalShopper™ Comparison Shopping Tool



- Makes shopping for medical care as easy as a Google search
- Unlocks savings on more than 9,000 medical tests and procedures

### MMS ClaimsFlow™—Lifting TPA Software to New Levels



- Automates all of the administrative burden and error-prone human processes
- Leverages patient health plan portal feeds to unleash previously impossible efficiency

### MyMedicalRewards™ Dynamic HRA Funding



- Drives consumer behavior, even when employees are spending HRA dollars
- Combines reference pricing with MMS shopping experience to reduce costs

### MyMedicalShopper Employer Dashboard



- Empowers administrators to make data-driven decisions—not guesses
- Provides actionable insights for strategically driving down costs

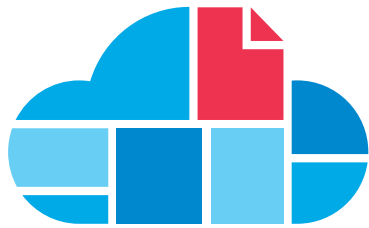
## What makes MyMedicalShopper different from other tools?

- ✓ **The sheer quantity of our data**—MMS analyzes prices paid for more than 9,000 procedures
- ✓ **Ease of use**—Slick website and mobile apps for Apple and Android provide easy access
- ✓ **Portability across health plans**—MMS works across insurance carriers and health plans
- ✓ **Health plan integration**—MMS shows in-/out-of-network providers & real-time deductible
- ✓ **ClaimsFlow**—MMS seamlessly feeds EOBs into tax-advantaged accounts for payment
- ✓ **Employer Dashboard**—No other solution arms employers with actionable insights
- ✓ **Plus much more**—Go to [www.MyMedicalShopper.com](http://www.MyMedicalShopper.com), or contact us to learn more!



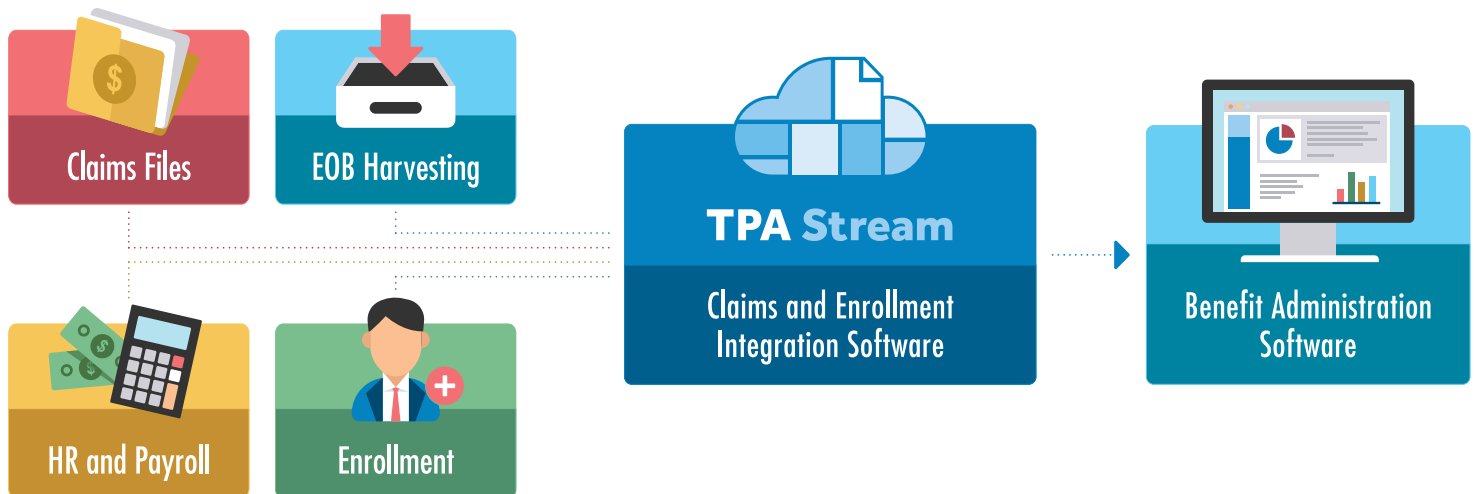
Contact your MMS sales representative to learn more! – [tpa-sales@MyMedicalShopper.com](mailto:tpa-sales@MyMedicalShopper.com)





# TPA Stream

## Claims and Enrollment Integration Software



Learn More About Our Services by Visiting  
**TPAStream.com** or Calling **(646) 397-7565**



Know-how

Excellence

Proactive

Intelligent

Agile

# Connect to a smarter HSA

**We make HSA's so easy that choosing the right partner is exceedingly simple.**

As your partner, we provide you with the healthcare solutions, products and customer service you need to reach your goals.

## Questions?

Connect to one of our sales team members:

**Matt Richardson:** [matthew.richardson@umb.com](mailto:matthew.richardson@umb.com)

**Jim Garvey:** [james.garvey@umb.com](mailto:james.garvey@umb.com)



Healthcare Services

[HSA.UMB.com/Connect](https://HSA.UMB.com/Connect)

HSAs + Payments + Card Solutions



# Your Partner in Simplifying Healthcare

Together, with our Partners, WEX Health services more than 25 million consumers and powers more than 300,000 employer groups across the United States and Canada.

At WEX Health, we believe in a world where technology makes healthcare financial decision-making easy. With our industry Partners and the WEX Health Cloud customizable platform, we drive efficiency for benefit account administration, consumer engagement, and advanced billing and payments, while driving greater value and profitability for our Partners.

**But don't just take it from us - see the proof in the numbers:**

- WEX Health's 2017 product releases delivered more than **350 key functionality enhancements**, extending WEX Health's unique leadership position in the marketplace
- Billions of dollars facilitated in reimbursements with an uptime of **99.99%** over the past four years.
- The WEX Health Cloud mobile app continues strong year over year growth and was downloaded more than **one million times** in 2017, with **eight out of the top 10 HSA apps** in the App Store powered by WEX Health. The mobile app continues as a leader in innovation, value, and technology in the market.
- WEX Health is a leader in the HSA Market with nine of the **Top 20 HSA providers powered by WEX Health**, and more HSAs utilizing WEX Health technology than any other.

*"Our partnership with WEX Health has kept us technically ahead of our competition. We like to be innovators and bring resolutions to our clients before they even realize that it's something that they need. WEX Health definitely brings that to the table and our clients are starting to expect that from us in the ever-changing marketplace."*

**– Consociate**

**wex Health**  
Simplifying the Business of Healthcare

**When you're ready to work with the leader, turn to WEX Health.**

We can help you grow your business profitably and with the highest levels of client and administrator satisfaction. To get started, contact [info@evolution1.com](mailto:info@evolution1.com) or **952.908.9056**.

# BOARD MEMBERS

## President

John Gutzwiller, CFO/COO  
Chard Snyder  
513-754-3149  
john.gutzwiller@chard-snyder.com  
3510 Irwin Simpson Road  
Mason, OH 45040

## Vice President

Michael Bracken, President  
Medcom  
904-596-4500  
mbracken@emedcom.net  
PO Box 10269  
Jacksonville, FL 32247-0269

## Secretary

(pending Board Nomination and approval)

## Treasurer

Rob Hayes, President & CEO  
BASIC/BASIC pacific  
916-303-7092  
rhayes@basicpacific.com  
915 Douglas Boulevard  
Roseville, CA 95678

## Immediate Past President

Bob Cummings, CEO  
American Benefits Group  
413-584-9923 ext.211  
rcummings@amben.com  
320 Riverside Drive  
Northampton, MA 01061-1209

## Past President

Michael Melnychuk, President  
HR Simplified, Inc.  
952-737-6040  
mike@hrsimplified.com  
5320 West 23rd Street, Suite 350  
Minneapolis, MN 55416

## Board Member(s)

Catharine Mirabile, SPHR, SHRM-SCP, Director of  
Human Resources & Compliance

CGI Business Solutions  
603-232-9325  
cmirabile@cgibenefitsgroup.com  
171 Londonderry Turnpike  
Hooksett, NH 03106

## Emeritus Board Members

Tom Jacobs, JD, CEO, Co-Founder and General  
Counsel  
Eflexgroup - A TASC Company  
608-220-7777  
tomj@eflexgroup.com  
2740 Ski Lane  
Madison, WI 53713

Michael Stoddard, CFC, ABA, COO  
BASIC  
800-444-1922 x224  
mstoddard@basiconline.com

Janet Palcko  
BASIC NEO  
330-72-3651  
janetp0726@gmail.com

## Staff

Michelle Hayes  
530-364-1382  
mk.hayes@outlook.com

# MEMBER DIRECTORY

## American Benefits Group

320 Riverside Drive  
Northampton, MA 01061-1209

Bob Cummings, CEO  
413-475-0070  
rcummings@amben.com

Clodagh Parker, Director of Flex Compensation Services  
413-727-7218  
cparker@amben.com

## BASIC/BASIC pacific

9246 Portage Industrial Drive  
Portage, MI 49024

Robert Hayes, President and CEO  
916-303-7092  
rhayes@basicpacific.com

## Benefit Extras, Inc.

PO Box 1815  
Burnsville, MN 55337

Chris Erickson, President  
952-435-6809  
chris@benefitextras.com

## Benefit Resource, Inc.

Jason Hall, Director of Corporate Development  
585-487-1075  
jason.hall@benefitresource.com

245 Kennedy Drive  
Rochester, NY 14623

## BeneFLEX HR Resources

10805 Sunset Office Drive; Suite 401  
St. Louis, MO 63127

Mark Schmersahl, Vice President  
314-440-6192  
mschmersahl@beneflexhr.com

## CGI Business Solutions

171 Londonderry Turnpike  
Hooksett, NH 03106

Catharine Mirabile, SPHR, SHRM-SCP Director of Human Resources & Compliance  
603-232-9325  
cmirabile@cgibenefitsgroup.com

## Chard Snyder

6867 Cintas Boulevard  
Mason, OH 45040

John Gutzwiller, CFO/COO  
513-754-3149  
john.gutzwiller@chard-snyder.com

## Clarity Benefit Solutions

77 Brant Avenue, Suite 206  
Clark, NJ 07066

Bill Catuzzi, CEO  
908-337-3040  
bcatuzzi@claritybenefitsolutions.com

## Consumer Driven Administrators, LLC

PO Box 117  
Luckey, OH 43443

Kathleen Hughes, President  
419-833-2600  
khughes@cdatpa.com

## Eflex, the PEO Division of TASC

PO Box 9938  
Madison WI 53725

Tom Jacobs, President  
608-220-7777  
tom.jacobs@tasconline.com

# MEMBER DIRECTORY

## Employers Council on Flexible Compensation

1220 L Street NW, Suite 100-417  
Washington, DC 20005-4018

Martin Trussell, ECFC Executive Director  
202-350-1788  
mtrussell@ecfc.org

## FlexBank, Inc.

1250 W Dorothy Lane, Suite 107  
Dayton, OH 45409

Alissa Culp, President  
937-299-5515  
aculp@flexbank.net

## HR Simplified, Inc.

5320 West 23rd Street, Suite 350  
Minneapolis, MN 55416

Mike Melnychuk, President  
952-737-6040  
mike.melnichuk@hrsimplified.com

## Larry Grudzien, Attorney at Law

708 Kenilworth Avenue  
Oak Park, IL 60304

Larry Grudzien, Attorney at Law  
708-717-9638  
larry@larrygrudzien.com

## Medcom

PO Box 10269  
Jacksonville, FL 32247-0269

Michelle Barki, Esq., Director of ACA Compliance,  
Enforcement and Consulting  
904-596-2237  
mbarki@medcom.net

Michael Bracken, President  
904-596-2239  
mbracken@medcom.net

## Peak1 Administration

608 Northwest Boulevard, Suite 200  
Coeur d'Alene, ID 83814

Dan Crawford, Owner/CEO  
208-661-5253  
dcrawford@mypeak1.com

## PS Administrators, Powered by Payroll Systems

1600 Riviera Ave. #150  
Walnut Creek, CA 94596

Tony Bowden, President  
925-939-6214  
tonyb@payroll-us.com

Colleen Pelley, Director of Benefit Administration  
925-683-6857  
collenp@payroll-us.com

## Select Projects

Terry McCorvie  
904-596-2228  
terrymccorvie@gmail.com

## TASC

2302 International Lane  
Madison, WI 53704

Ken Odom, EVP Acquisitions & Alliances  
608-577-7612  
ken.odom@tasconline.com

Steve Cable, Chief Financial Officer  
608-628-3557  
steve.cable@tasconline.com



# NOTES

# NOTES



