

2025 IT Summit

Connectivity

Opening Address

Frank Tanz, VP and Senior Consultant, Segal's Administration & Technology Consulting Practice

Dave Wilsey, Director of Information Technology, UMWA Health and Retirement Funds

October 21-22, 2025 / Nashville, TN



Agenda

- 1. Welcome**
- 2. Steering Committee Introductions**
- 3. Mobile App**
- 4. 2024 IT Summit Survey Results**
- 5. 2025 IT Summit Highlights**
- 6. Future Topics**

Welcome



Welcome Public
Sector Attendees!



Brief History of
Segal's IT Summit

Summit Themes Over the Years

- 2007 – looking too the future
- 2008 – Enabling the Organization: IT Matters
- 2009 – Leveraging Technology to Reduce Administrative Costs
- 2010 – Wi-Finally a Hotspot to Network
- 2011 – Just Do IT | Information Technology
- 2012 – IT Game Changers
- 2013 – fundamentals of IT | IT Initiatives ME Fund Office are Focusing on
- **2014 – ?**
- 2015 – making IT all compute | Balancing Technology Efficiency with Cloud and Cybersecurity
- 2016 – History Repeats Itself... Does IT?
- 2017 – Digitizing the Fund Office
- 2018 – Taking Charge of Change
- 2019 – Innovating the Fund Office
- 2020 – COVID-19
- 2021 – COVID-19
- 2022 – Navigating the New Normal
- 2023 – What's NExT
- 2024 – Techsploring” the Possibilities

Steering Committee Introductions

2025 Committee

Name	Organization	Title
Barry Buckalew	National Elevator Industry Benefit Plans	Director, Information Technology
Matt Davis	Greenlight	CEO
Randi Farber	Building Service 32BJ Benefit Funds	Director, Technology & Operations
Kyle Hughes	Laborers Funds Administrative Office of Northern California, Inc.	Director, Information Technology
Maria Jimenez	Insurance and Benefits Trust of PORAC	Chief Operations Officer
Dave Wilsey	UMWA Health and Retirement Funds	Director of Information Technology
Alex Borucki	Segal	Senior Consultant
Stuart Lerner	Segal	SVP, East Region Leader
Jeff Mills	Segal	VP and Practice Leader
Jesse Rivera	Segal	VP and Senior Consultant
Gokul Sheshadri	Segal	Senior Consultant
Michael Stoyanovich	Segal	VP and Senior Consultant
Frank Tanz	Segal	VP and Senior Consultant

Steering Committee Introductions

Travel, Administrative and Marketing Support

Name	Organization	Title
Becky Herring	Segal	Associate Consultant
Tracie Saunders	Segal	Director, Business Operations
Jason Spears	Segal	Vice President, Director National Marketing Services
Agata Zak	Segal	Associate Consultant



Logistics Overview

Tracie Saunders

Breaks

Breakfast

Lunches

Networking Dinner Event

Raffle

Other

Mobile App

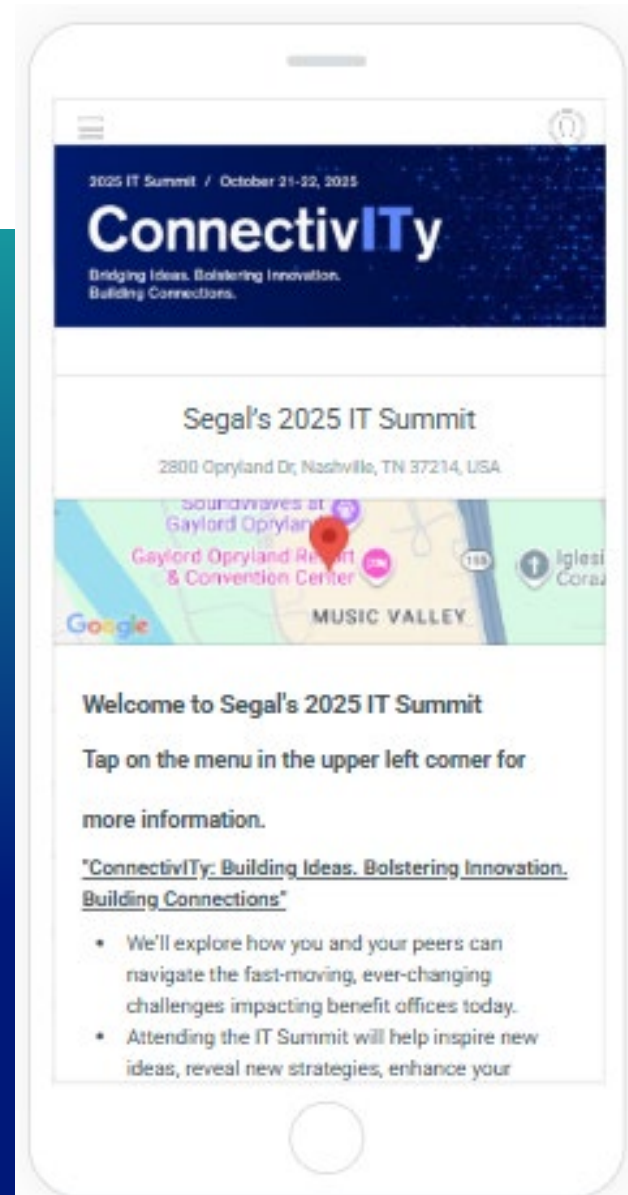
Step 1 Download the Guidebook app to your device

Step 2 Open the Guidebook app

Step 3 Enter the passphrase for Segal's 2025 Multiemployer IT Summit.

The passphrase is: **itsummit2025**

Step 4 (Optional) - Sign in using your existing account



Let's Take 5 Minutes

Networking Workshop



Challenge:

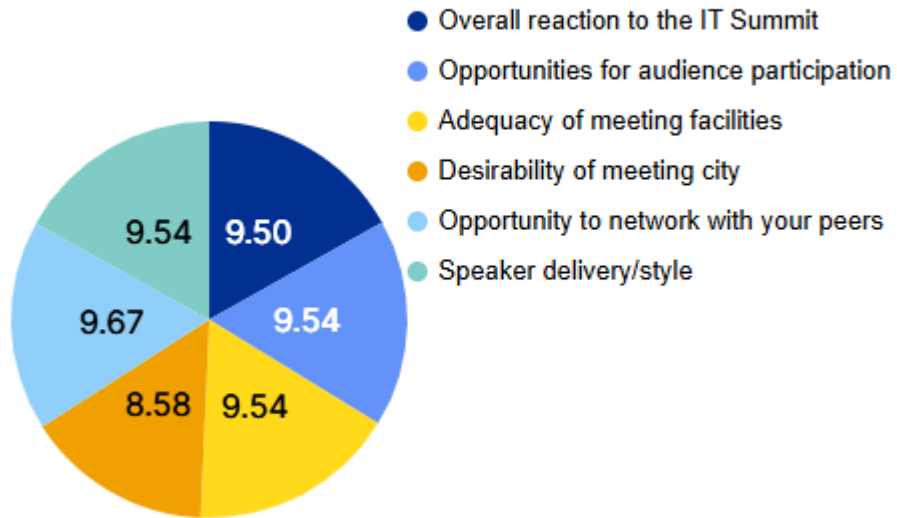
Introduce Yourself to 3 People That You Don't Know

IT Summit Survey Results

Overall Evaluation of the IT Summit

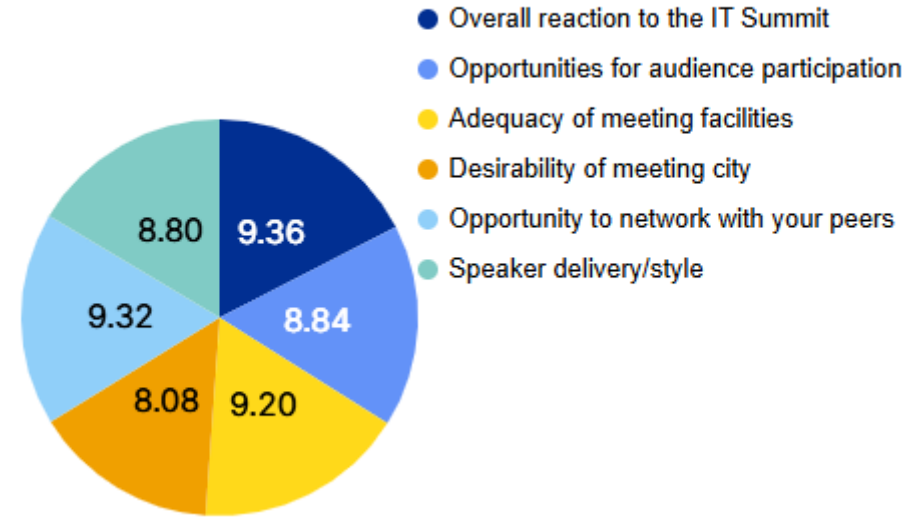
2023 Results

Overall Survey Summary



2024 Results

Overall Survey Summary



2024 Multiemployer IT Summit

Highlights

Networking Opportunities

Session/Event	Day/Time	Presenter(s)/Comments
Opening Address by Members of the IT Summit Advisory Committee	8:30am – 9:00am Today	Frank Tanz, Dave Wilsey
Attendee Forum Discussion Introduction and Information Sharing	9:00am – 10:45am Today	Barry Buckalew, Stuart Lerner
Networking Lunch	12:00pm – 1:00pm Today	
Sponsor Introductions	3:30pm – 4:30pm Today	Jeff Mills
Networking Dinner	6:30pm – 9:30pm Tonight	OLE RED 300 Broadway Nashville, TN 37201
Networking Lunch and Raffle	11:30am – 12:30pm Tomorrow	

2024 Multiemployer IT Summit

Highlights

Administration /Technology Sessions

Session/Event	Day/Time	Presenter(s)/Comments
AI in Action: Strategic Adoption and Agentic Innovation for Fund Offices and Public Sector Organizations	11:00am – 12:00pm Today	Gokul Sheshadri, Michael Stoyanovich
AI Governance for the Benefits Office: Building Trust, Transparency, and Compliance	1:00pm – 2:00pm Today	Randi Farber, Gokul Sheshadri
Future-Proofing Fund Offices: Navigating Succession and Workforce Evolution	2:00pm – 3:00pm Today	Alex Borucki, Monica Bernal, Mike Donovan, Jerry Gallo, Michael Shelton, Silvana Stankus
Game Time: How Leaders Create Massive Success Before They Roll the Dice!	8:00am – 9:00am Tomorrow	Dr. Kareem R. Ellis / Keynote
From Vision to Value: Project & Vendor Management for Sustainable Success	1:30pm – 2:30pm Tomorrow	Jeff Mills, Kyle Hughes, Katy Gozalka, Zak Kotnik, Dan Ursin, Dave Wilsey

2024 Multiemployer IT Summit

Highlights

Security and Compliance Sessions

Session/Event	Day/Time	Presenter(s)/Comments
Cybersecurity & HIPAA in 2025: Fiduciary Duty, Regulatory Pressure, and the Human Risk Factor	9:30am – 10:30am Tomorrow	Michael Stoyanovich
Cybersecurity in 2025: Navigating Risk, Resilience, and Innovation	10:30am – 11:30am Tomorrow	Amy S. Timmons, Barry Buckalew, John Herron, Matthew Jackson, John Morin
Compliance Update for Retirement and Health Funds	12:30pm – 1:30pm Tomorrow	Julia Zuckerman

2025 IT Summit

Highlights Summary

2025 IT Summit

Networking Opportunities

- Opening Address by Members of the IT Summit Advisory Committee
- Attendee Forum Discussion
- Sponsor Introductions
- Networking Lunch
- Networking Dinner
- Networking Lunch and Raffle

Administration /Technology Sessions

- AI in Action: Strategic Adoption and Agentic Innovation for Fund Offices and Public Sector Organizations
- AI Governance for the Benefits Office: Building Trust, Transparency, and Compliance
- Future-Proofing Fund Offices: Navigating Succession and Workforce Evolution
- Game Time: How Leaders Create Massive Success Before They Roll the Dice!
- From Vision to Value: Project & Vendor Management for Sustainable Success

Security and Compliance Sessions

- Cybersecurity & HIPAA in 2025: Fiduciary Duty, Regulatory Pressure, and the Human Risk Factor
- Cybersecurity in 2025: Navigating Risk, Resilience, and Innovation
- Compliance Update for Retirement and Health Funds

Future Topics

Your Participation and Contribution to the Conference is Appreciated and Welcome.

Please Speak up During the Sessions and Networking Events and Communicate Topics of Interest that Might Benefit the Group.





Questions

Thank You

For more info, please contact us

fetanz@segalco.com

484.410.7431

Dwilsey@umwafunds.org

202.521.2264

2025 IT Summit

Connectivity

Attendee Forum Discussion Introduction and Information Sharing

Barry Buckalew, Director of Information Technology, National Elevator Industry Benefit Plans

Stuart Lerner, SVP, East Region Leader, Segal

October 21-22, 2025 / Nashville, TN



Agenda

Fund Office Introductions

TPA Introductions

National Elevator Industry Benefit Plans



Presenter: Barry Buckalew, IT Director

Other Attendees: Joe Puckett, Network/Telecom Manager; Diana Mosier, Software Support Manager/Development Manager

Top three initiatives:

- HIPAA Risk Assessment - Q3&Q4 2025
- Bridgeway/basys Full Software Upgrades - 2026
- Succession Planning Exercises

Benefits administration system:

- Bridgeway/basys

Enterprise Content Management System (ECM):

- Hyland/OnBase

Phone system:

- RingCentral Cloud

Bakery and Confectionery Trust Funds



Presenter: John Harrison, Director of Information Technology

Other Attendees: Caleb Horton, Systems Engineer

Top three initiatives:

- Go-Live with New Benefits Administration System (basys)
- Further digitization of paper documents
- Cybersecurity Training and Assessment

Benefits administration system:

- Bridgeway (basys platform)

Enterprise Content Management System (ECM):

- OnBase and ApplicationXtender

Phone system:

- VOIP.ms

Building Service 32BJ Benefit Funds



Presenter: Randi Farber, Director, Technology & Operations

Other Attendees: N/A

Top three initiatives:

- Implementing major benefit administration upgrade
- Improving participant experience
- Implement new third-party administrator for health claim processing

Benefits administration system:

- Vitech V3locity

Enterprise Content Management System (ECM):

- SharePoint

Phone system:

- Verizon, Lumen, Pilot

Carpenter Funds Administrative Office of Northern California



Presenter: Alan Larson, Director of Information Technology

Other Attendees: Russell Fairles, Director of Regulatory Compliance & Corporate Affairs; Lymford Macias, Senior Systems Administrator

Top three initiatives:

- Cybersecurity Enhancements and HIPAA Risk Assessment
- Infrastructure Refresh
- M365 Migration

Benefits administration system:

- Vitech V3locity

Enterprise Content Management System (ECM):

- SharePoint

Phone system:

- Avaya

Carpenters Services Administrative Corporation



Presenter: Alan Swensen, IT Business Analyst

Other Attendees: Antonio Quinones, Assistant Administrator (Operations)

Top three initiatives:

- Cyber Security
- AI Implementation
- Document Generation

Benefits administration system:

- Bridgeway Basys

Enterprise Content Management System (ECM):

- OnBase + SharePoint

Phone system:

- 8x8

Central Laborers' Pension Annuity and Welfare Funds



Presenter: Brett Henry, IT Support Analyst

Other Attendees: N/A

Top three initiatives:

- Installing new phone system
- Moving away from VMWare to a new HyperVisor
- Installing a redundant internet service

Benefits administration system:

- Bridgeway

Enterprise Content Management System (ECM):

- OnBase

Phone system:

- RingCentral

Chicago & Vicinity Laborers' District Council Benefit Funds



Presenter: Rini Torano, Director of Information Services

Other Attendees: Monika Truesdale, IT Analyst

Top three initiatives:

- Modernizing website and expanding self-service for the portals
- Continuing to improve cybersecurity
- Setting up AI Governance and User Guidelines

Benefits administration system:

- V3 (Vitech)

Enterprise Content Management System (ECM):

- FIS

Phone system:

- Mitel

Connecticut Laborers' Funds



Presenter: Marisabel Negrón-Cruz, IT Administrator

Other Attendees: N/A

Top three initiatives:

- Implementation of a new benefits administration system
- Increasing self-service/Electronic Forms
- Implementation of a new Member and Employer Portal

Benefits administration system:

- MemberTrack

Enterprise Content Management System (ECM):

- N/A

Phone system:

- CCI Voice

CSA Welfare Fund



Presenter: Nichelle Songs, Dual Roles (Lead Claims Analyst/Project Manager)

Other Attendees: N/A

Top three initiatives:

- Implementing a new benefit administration system
- Migrating from one program to a new software that is cloud based
- AI initiatives

Benefits administration system:

- Custom developed in-house (transitioning to Benesys/Benefit Driven)

Enterprise Content Management System (ECM):

- SharePoint

Phone system:

- Cisco and Datto

Culinary Health Fund



Presenter: Kanishk Srivastava, Sr. Strategic Advisor

Other Attendees: Oliver Lim, Project Manager | Strategic Solutions Office

Top three initiatives:

- TPA Migration
- Business Process Management
- Digital Transformation

Benefits administration system:

- N/A

Enterprise Content Management System (ECM):

- N/A

Phone system:

- N/A

Directors Guild of America - Producer Pension & Health Plans



Presenter: Peter Melika, CTO / CSO

Other Attendees: N/A

Top three initiatives:

- Benefits Administration System Upgrade or Replacement
- Cautious AI Implementation / Governance
- HIPAA Risk Assessment

Benefits administration system:

- Vitech

Enterprise Content Management System (ECM):

- Laserfiche

Phone system:

- RingCentral

Eastern Iowa Fringe Benefit Funds, Inc.



Presenter: Shelley VanDraska, Office Manager

Other Attendees: N/A

Top three initiatives:

- Upgrade to new software platform
- Succession planning
- Increasing self service for members and contractors

Benefits administration system:

- Bridgeway

Enterprise Content Management System (ECM):

- N/A

Phone system:

- N/A

Fresno County Employees' Retirement Association



Presenter: Steve Mayer, Business Systems Analyst

Other Attendees: N/A

Top three initiatives:

- Implementing new Electronic Document Management System
- Replacing NAV with NetSuite Accounting
- IT Risk Assessment

Benefits administration system:

- Tegrity Arrivos

Enterprise Content Management System (ECM):

- N/A

Phone system:

- A&T

Heartland Health & Wellness Fund



Presenter: Katy Gozalka, CEO

Other Attendees: N/A

Top three initiatives:

- Cybersecurity and HIPAA Risk Assessment
- Advanced Document Management System
- Succession Planning

Benefits administration system:

- Basys

Enterprise Content Management System (ECM):

- OnBase

Phone system:

- Implementing RingCentral now

IBEW Local 103 Trust Funds



Presenter: Michael P. Donovan, Administrator

Other Attendees: N/A

Top three initiatives:

- Temporary Pension Enhancements
- Phone system
- Implementing self-service

Benefits administration system:

- Bridgeway - ISSI

Enterprise Content Management System (ECM):

- N/A

Phone system:

- Comcast carrier - Avaya on-prem system

ILWU-PMA Benefit Plans Office



Presenter: Michael Manlapeg, IT Director

Other Attendees: N/A

Top three initiatives:

- Data integrity review post ISSI implementation
- Microsoft 365 full deployment: Teams | Planner | SharePoint / OneDrive | Automation | Intune
- ISSI member portal implementation

Benefits administration system:

- Bridgeway (ISSI ULTRA)

Enterprise Content Management System (ECM):

- Hyland Perceptive Content

Phone system:

- GoTo

Insurance and Benefits Trust of PORAC



Presenter: Maria Jimenez, Chief Operations Officer

Other Attendees: N/A

Top three initiatives:

- TPA responsibilities transitioned in-house as of early 2025. Ongoing collaboration with the system vendor to address data integrity issues
- Upgrading Dynamics Accounting System
- HIPAA Risk Assessment

Benefits administration system:

- Bridgeway for Health, BenefitDriven for Disability

Enterprise Content Management System (ECM):

- SharePoint

Phone system:

- RingCentral

Iron Workers District Council of Western NY & Vicinity



Presenter: Laurie Good, Administrative Manager

Other Attendees: N/A

Top three initiatives:

- HIPAA risk assessment
- Increasing self service
- AI initiatives

Benefits administration system:

- Bridgeway

Enterprise Content Management System (ECM):

- DocuFree

Phone system:

- Sangoma US

Ironworkers Local 11 Benefit Funds



Presenter: Andrew Roos, IT Manager

Other Attendees: N/A

Top three initiatives:

- Integrate WEX for our Healthcare Reimbursement Account
- Implement Managed Security Service - Tungsten Complete
- Migrate Sage 50 onsite to Sage 50 Cloud

Benefits administration system:

- Bridgeway/Basys

Enterprise Content Management System (ECM):

- OnBase

Phone system:

- GoTo

IUOE Local 15



Presenter: Vincent Turano, IT Administrator

Other Attendees: Bill Stanton, IT Coordinator

Top three initiatives:

- Windows 11 Upgrade
- RFP for new Funds' system
- SharePoint Migration

Benefits administration system:

- Vitech

Enterprise Content Management System (ECM):

- SharePoint

Phone system:

- Smart Choice Communications

Laborers Funds Administrative Office of Northern California, Inc.



Presenter: Kyle Hughes, Director of Information Technology

Other Attendees: Alex Vega, Information Technology Manager; Amy Brown, Director of Systems Operations and Processes; Christian Sanroman, Systems Operations Lead

Top three initiatives:

- goBasys Software Assurance Cycle
- Consolidating our automation processes
- Consolidation of Data Sources and Tools

Benefits administration system:

- Bridgeway Basys

Enterprise Content Management System (ECM):

- Hyland OnBase

Phone system:

- Genesys

Local 804 Trust Funds



Presenter: James Panteleone, Operations Manager

Other Attendees: Marc Panteleone, Fund Administrator; Chris Nicoletti, Office Manager

Top three initiatives:

- Benefit Administration System Implementation - Basys
- Managed Service Provider Transition - Premier Technologies
- Annuity Fund Transition from Trustee Directed to Participant Directed

Benefits administration system:

- HPS Total Administrator

Enterprise Content Management System (ECM):

- Docuphase - Hosted by Scantek

Phone system:

- Ring Central

Local 1205 Trust Funds



Presenter: Venus Temple, Fund Administrator

Other Attendees: N/A

Top three initiatives:

- Implementation of a new benefits administration system
- Cybersecurity
- N/A

Benefits administration system:

- Bridgeway

Enterprise Content Management System (ECM):

- N/A

Phone system:

- Verizon

Massachusetts Laborers' Benefit Funds



Presenter: Kate Fossel, Deputy Executive Director

Other Attendees: N/A

Top three initiatives:

- Implementation of new accounting software
- Operations review/Policy updates
- Incorporating AI into Fund administration

Benefits administration system:

- Bridgeway (ISSI)

Enterprise Content Management System (ECM):

- Vasion

Phone system:

- Avaya

Mid Central Operating Engineers Health & Welfare Fund



Presenter: Dawn Kasemeyer, Assistant Executive Administrator

Other Attendees: Cheryl Cottrell, Executive Administrator

Top three initiatives:

- Merger (currently have 4 Locals beginning 1-1-2026 and will have 5 Locals)
- iRemit - Employer online payment portal
- 2024 Member ACH portal for self-payments

Benefits administration system:

- Bridgeway (ISSI)

Enterprise Content Management System (ECM):

- Self administered

Phone system:

- Yealink

Motion Picture Industry Pension & Health Plans



Presenter: Anitha Kamala, Sr. IT Manager, Business Applications

Other Attendees: N/A

Top three initiatives:

- Increasing self-service (New Portal)
- AI Initiatives (Reporting)
- Automations

Benefits administration system:

- Vitech

Enterprise Content Management System (ECM):

- LaserFiche

Phone system:

- Service is provided by Utility Telcom; but we have Cisco phone system

NASI Welfare and Pension Funds



Presenter: Neil White, IT Director

Other Attendees: Angela Curseen, Assistant Fund Administrator

Top three initiatives:

- Cybersecurity / Risk Assessment
- Creating remittance file upload process into our basys system
- Enhancement of basys features / software assurance

Benefits administration system:

- Basys / Bridgeway

Enterprise Content Management System (ECM):

- Docuware, but no integration with basys

Phone system:

- 8x8

New England Health Care Employees Welfare and Pension Funds



Presenter: Silvana Stankus, Executive Director

Other Attendees: N/A

Top three initiatives:

- Upgrade of Basys System to XG
- Business Continuity Planning/Disaster Recovery
- Book of Business Plan Benefit Claims Experience Review

Benefits administration system:

- Bridgeway

Enterprise Content Management System (ECM):

- SharePoint

Phone system:

- RingCentral

NOITU Insurance Trust Fund



Presenter: Farley Kamhi, Director of IT / Assistant Administrator

Other Attendees: N/A

Top three initiatives:

- Implementation of new benefits
- Possible RFP of our Pharmacy Benefits
- Additional cybersecurity prevention

Benefits administration system:

- Bridgeway (basys)

Enterprise Content Management System (ECM):

- Hyland OnBase

Phone system:

- Verizon / TPx / Nextiva

Ohio Laborers Benefits



Presenter: Jim Baumhackl, IT Director

Other Attendees: N/A

Top three initiatives:

- Cyber Security Risk Assessment
- Revamp Data Security
- Introduction of Staff AI Tools

Benefits administration system:

- Bridgeway

Enterprise Content Management System (ECM):

- OnBase

Phone system:

- 3CX

Pipe Trades Services MN



Presenter: Patrick Doody, IT Manager

Other Attendees: N/A

Top three initiatives:

- Succession Planning
- Migrating on prem servers to azure
- Refreshing legacy system hardware

Benefits administration system:

- Bridgeway ISSI

Enterprise Content Management System (ECM):

- Datamation/Papervision

Phone system:

- Avaya

SCIBEW-NECA Admin Corp



Presenter: Celso Perez, Technology Director

Other Attendees: N/A

Top three initiatives:

- Complete document management migration to Microsoft SharePoint
- Complete VMWARE to Proxmox migration
- AI initiatives to improve business efficiencies

Benefits administration system:

- Trust Partner by Trust Benefit Technologies

Enterprise Content Management System (ECM):

- SharePoint

Phone system:

- 3CX

SEIU Benefit Funds



Presenter: Jamall Marsh, IT Program Manager

Other Attendees: Michael Shelton, Assistant Executive Director; Ike Adeola, IT Support Manager

Top three initiatives:

- Cybersecurity
- Succession Planning
- AI initiatives

Benefits administration system:

- Bridgeway

Enterprise Content Management System (ECM):

- OnBase

Phone system:

- RingCentral

SEIU Healthcare IL Benefit Funds



Presenter: Daniel Ilagan, Operations Analyst

Other Attendees: Jennifer Mack, Executive Analyst & Strategic Coordinator

Top three initiatives:

- PPO Network Change
- Recruitment and Succession Planning
- Prep for 3rd party Risk Assessment

Benefits administration system:

- Bridgeway

Enterprise Content Management System (ECM):

- OnBase

Phone system:

- Five9

Sheet Metal Workers Local 73 Fund Office



Presenter: Jim Feinberg, Assistant Fund Administrator

Other Attendees: N/A

Top three initiatives:

- New member website through Basys - Memberview
- Migrate to SharePoint
- Succession Planning...in theory

Benefits administration system:

- Bridgeway - Basys

Enterprise Content Management System (ECM):

- Papervision - Datamation

Phone system:

- Breeze - BTS

Sheet Metal Workers Trust Funds



Presenter: Frank Lopez, Systems Administrator

Other Attendees: N/A

Top three initiatives:

- We are currently going into the transition of ISSI's new member Portal & App
- Trying to get rid of analog faxes and going through the cloud
- Transitioning the last few PC's from Win 10 to Win 11

Benefits administration system:

- Bridgeway (ISSI)

Enterprise Content Management System (ECM):

- Alchemy but going to OnBase

Phone system:

- Konica Minolta (Unified Communications)

Southern California United Food & Commercial Workers Unions and Food Employers Joint Benefit Funds Administration, LLC



Presenter: Jim Hartmann, IT Director of Infrastructure

Other Attendees: N/A

Top three initiatives:

- Starting to look at Core system replacement
- Modernize our workforce with end-user computing
- Increasing our Cybersecurity posture

Benefits administration system:

- In house. Looking at Vitech

Enterprise Content Management System (ECM):

- N/A

Phone system:

- Cisco

State of Hawaii - Hawaii Employer-Union Health Benefits Trust Fund (EUTF)



Presenter: Michael Gadach, Interim Information Systems Chief

Other Attendees: N/A

Top three initiatives:

- Increasing self-service
- AI initiatives
- Support and Maintenance of benefits administration system

Benefits administration system:

- TelusHealth

Enterprise Content Management System (ECM):

- KOFAX

Phone system:

- Intermedia

State of Kansas / State Employee Health Plan



Presenter: Pete Nagurny, Senior Manager

Other Attendees: Jen Derfler, Data Manager; Todd Feliciano, Health Plan Operations

Top three initiatives:

- Succession planning
- Increasing self-service
- AI initiatives

Benefits administration system:

- iTedium - EESe

Enterprise Content Management System (ECM):

- N/A

Phone system:

- UNK

Teachers' Retirement System of Oklahoma



Presenter: Jessica Malloy, Project Manager

Other Attendees: N/A

Top three initiatives:

- Strengthen cybersecurity
- Enhance disaster recovery
- Modernize technology

Benefits administration system:

- Custom developed, contractor and in-house mix

Enterprise Content Management System (ECM):

- Custom

Phone system:

- Mitel and InContact

Teachers' Retirement System of Texas (TRS)



Presenter: Chris Herrick, Deputy Chief, Health Operations & Engagement

Other Attendees: Monica Bernal, Senior Director, Health Operations

Top three initiatives:

- Implementation/Expansion of Self-Service Enrollment Platform
- Succession Planning
- Implementation/Enhancements of Benefit offerings

Benefits administration system:

- In-house

Enterprise Content Management System (ECM):

- FileNet, SharePoint

Phone system:

- InContact (NICE)

Tri-State Joint Fund



Presenter: John Morin, IT Coordinator

Other Attendees: N/A

Top three initiatives:

- New benefits administration system
- MSSP onboarding for Cybersecurity
- Windows 11 rollout

Benefits administration system:

- CAPS 2020 (ISeries)

Enterprise Content Management System (ECM):

- N/A

Phone system:

- RingCentral

United Association National Pension Fund (UANPF)



Presenter: Toni C. Inscoe, Fund Administrator

Other Attendees: Ben Franke, Director of Information Services; Mary Guerra, Special Project Manager & Asst to the Administrator; Donald Leahey, Associate Director of Information Management; Tseday Yimer, Benefit Determination Group Supervisor; Joe Youhouse, Pension Department Asst Manager

Top three initiatives:

- Deploying a Cloud Based Phone System
- Migrating our Exchange and Office Applications to the Cloud
- Upgrading our Pension XG and FundOffice XG modules in basys

Benefits administration system:

- Bridgeway(basys)

Enterprise Content Management System (ECM):

- OnBase

Phone system:

- Avaya (currently)

UFCW Local 876



Presenter: Dan Pedersen, President

Other Attendees: N/A

Top three initiatives:

- N/A
- N/A
- N/A

Benefits administration system:

- N/A

Enterprise Content Management System (ECM):

- N/A

Phone system:

- N/A

UFCW Local 880 Benefit Funds



Presenter: Joe Orlando, Assistant Database Administrator and IT Specialist

Other Attendees: N/A

Top three initiatives:

- Implementation of GoISSI
- Cybersecurity
- Upgrading of network equipment

Benefits administration system:

- Bridgeway

Enterprise Content Management System (ECM):

- N/A

Phone system:

- GoTo

UFCW Local 919 Pension Fund



Presenter: Dawn A. King, Fund Director

Other Attendees: N/A

Top three initiatives:

- Bridgeway ISSI Hosting Migration - TierPoint to Azure
- Bridgeway ISSI Platform Migration - MX to Ultra
- DOL Cybersecurity Guidance - Risk Assessment and Vendor Reviews

Benefits administration system:

- Bridgeway ISSI

Enterprise Content Management System (ECM):

- N/A

Phone system:

- 8x8

UFCW New England Health Fund



Presenter: Barbara L. Fedumentti, Fund Director

Other Attendees: N/A

Top three initiatives:

- Bridgeway ISSI Hosting Migration - TierPoint to Azure
- DOL Cybersecurity Guidance - Risk Assessment
- DOL Cybersecurity Guidance - Vendor Reviews

Benefits administration system:

- Bridgeway ISSI

Enterprise Content Management System (ECM):

- N/A

Phone system:

- 8x8

UFCW Unions & Employers Benefits Administration, LLC



Presenter: Mark Murphy, Executive Director

Other Attendees: N/A

Top three initiatives:

- New phone system
- Migration of network to the cloud
- Cybersecurity Risk Assessment

Benefits administration system:

- Bridgeway-ISSI

Enterprise Content Management System (ECM):

- SharePoint

Phone system:

- Transitioned to RingCentral

UMWA Health and Retirement Funds



Presenter: Dave Wilsey, Director of Information Technology

Other Attendees: Chuck McGee, Deputy Director of Systems

Top three initiatives:

- Basys implementation
- Network services migration
- Cybersecurity initiatives

Benefits administration system:

- Custom developed in-house (moving to Basys)

Enterprise Content Management System (ECM):

- Opentext

Phone system:

- Five9

United Association



Presenter: Jason Pope, IT Director

Other Attendees: N/A

Top three initiatives:

- SharePoint ECM / Archive Migration
- BC / DR Deployment
- Changing Email Security Providers

Benefits administration system:

- N/A

Enterprise Content Management System (ECM):

- VRC (Custom)

Phone system:

- Zoom Workplace

USW Benefit Funds



Presenter: Kyle Ray, IS Support & IT Project Manager

Other Attendees: Doug Corzine, Information Systems Manager; Tom Elefante, App Support and IT Project Manager; Carolyn Rossignol, Executive Director (PACE Industry Union-Management Pension Fund)

Top three initiatives:

- Website and Participant Portal revamp
- Server Migration/Deprecation
- Benefits Administration System Evaluation

Benefits administration system:

- In-house

Enterprise Content Management System (ECM):

- OnBase

Phone system:

- GoTo Connect

TPA Introductions



Presenter: Jason Wolan, Chief Information Officer

Other Attendees: N/A

Top three initiatives:

- Software Source System Transformation Projects
- Cyber/Security Posture Hardening
- Implementation of Robust SDLC Processes

Benefits administration system:

- Custom Developed In-House

Enterprise Content Management System (ECM):

- OnBase

Phone system:

- Mitel

MagnaCare Admin Services, LLC



Presenter: Arun Bhatia, CIO

Other Attendees: N/A

Top three initiatives:

- Contact Center Upgrade with Genesys
- Integration Platform
- Clinical Solutions

Benefits administration system:

- Impact

Enterprise Content Management System (ECM):

- SharePoint

Phone system:

- Switching from Cisco to Genesys

Solxsys Administrative Solutions



Presenter: Stephen Buhalis, COO

Other Attendees: N/A

Top three initiatives:

- Enhancing our Proprietary Software for more automation
- AI Initiatives
- Cloud- Database Security

Benefits administration system:

- Solxsys365

Enterprise Content Management System (ECM):

- N/A

Phone system:

- 8x8

Southwest Service Administrators



Presenter: Cameron Miller, IT Manager

Other Attendees: Kevin Manley, Security Analyst

Top three initiatives:

- AI implementation, security and governance
- Network security and micro segmentation
- Improved automated patch management

Benefits administration system:

- Basys

Enterprise Content Management System (ECM):

- OnBase

Phone system:

- 8x8

Wilson-McShane Corporation



Presenter: Zak Kotnik, Chief Security Officer

Other Attendees: N/A

Top three initiatives:

- Key Performance Indicators (KPIs)
- System and Software Consolidation
- Information Security Assessment Prep

Benefits administration system:

- Bridgeway and custom developed in-house

Enterprise Content Management System (ECM):

- OnBase and Docuware

Phone system:

- Mitel

Thank You

For more info, please contact us

bbuckalew@neibenefits.org
610-325-9100

slerner@segalco.com
212-251-5389

2025 IT Summit

Connectivity

AI in Action:

Strategic Adoption and Agentic Innovation for Fund Offices and Public Sector Organizations

Gokul Sheshadri, Senior Consultant and Michael Stoyanovich, VP & Senior Consultant
Segal's Administration & Technology Consulting Practice

October 21-22, 2025 / Nashville, TN



| Why AI? Why Now?

Why Now?

AI adoption in benefits administration is accelerating due to its perceived ability to help manage rising administrative complexity and cost pressures.

1

Recent headlines highlight AI's role in streamlining claims processing, fraud detection, and member engagement have piqued leaders' interest.

2

Regulatory bodies are beginning to issue guidance on AI governance and fiduciary responsibility.

3

Trustees and administrators must act now to ensure ethical, effective, and compliant AI integration.

4

The Third Wave of Business: Automation → Intelligence → Adaptation

Wave 1: Automation

- Digitizing manual tasks
- **Examples:** payroll systems, claims processing, document management
- **Goal:** Efficiency and cost reduction

Wave 2: Intelligence

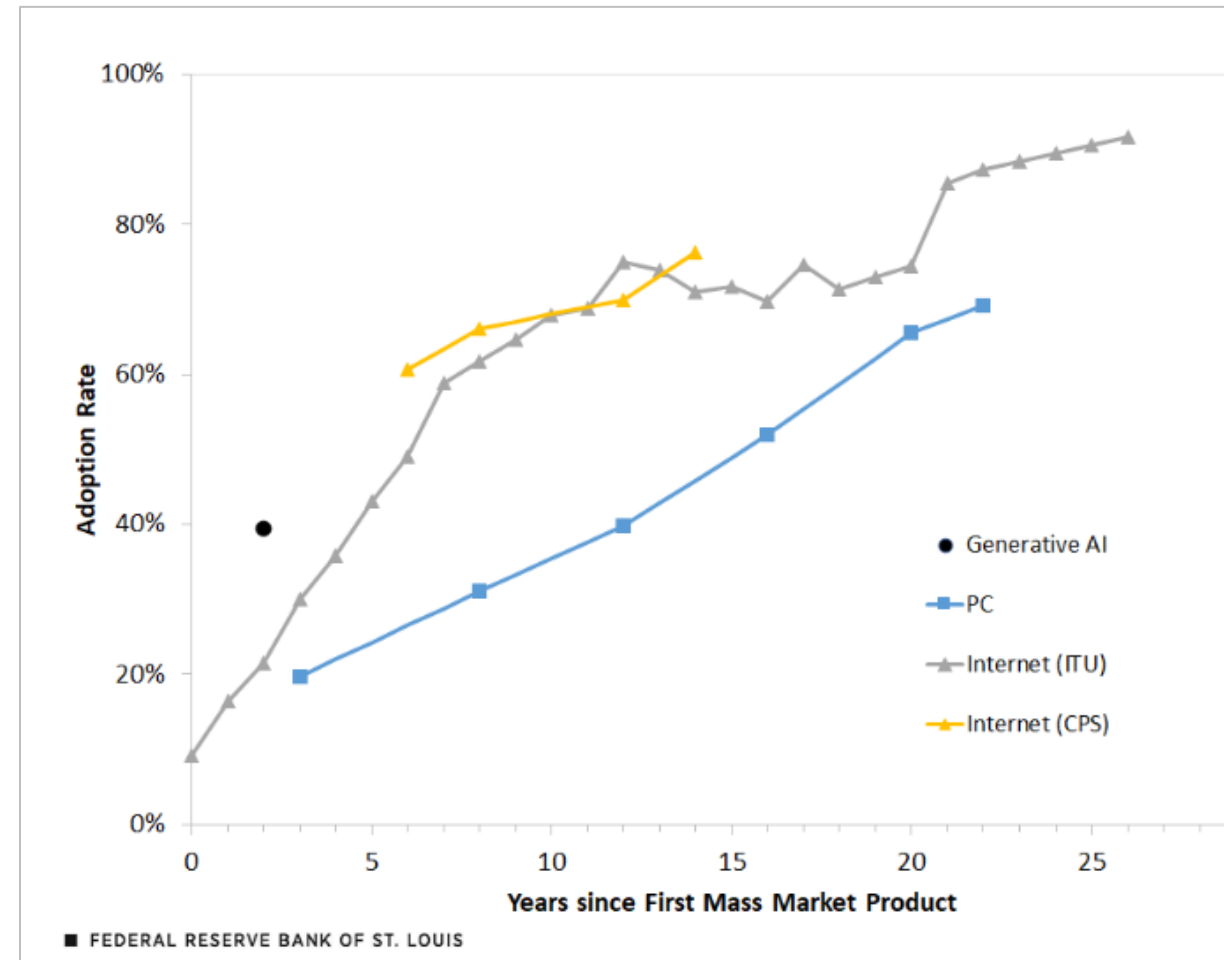
- Using data to inform decisions
- **Examples:** dashboards, predictive analytics, fraud detection
- **Goal:** Insight and optimization

Wave 3: Adaptation (GenAI & Agents)

- Systems that learn, respond, and evolve
- **Examples:** chatbots, copilots, custom agents
- **Goal:** Personalization, agility, and scale

Generative AI Is Already More Widely Adopted Than PCs Were at This Stage

- Generative AI is spreading faster than anyone could have predicted.
- Just 2+ years after the public release of ChatGPT, 39+% of Americans aged 18-64 reported using generative AI, with 28+% using it at work.
- To put that in perspective, it took three years for PCs to hit a 20% adoption rate. (Federal Reserve of St. Louis.)



| From Concepts to Practice: GenAI for Benefits Administrators

These Technologies are All Artificial Intelligence (High Level)

Machine Learning	Deep Learning	Natural Language Processing	Generative AI (GenAI)
Algorithms trained to detect patterns and make predictions (e.g., Netflix recommendations)	A type of machine learning that uses neural networks to learn from vast amounts of data for more complex applications (e.g., self-driving cars)	Helps computers understand human language (e.g., Email filters)	Large language model (LLM) based generative pretrained transformers (GPTs) that create new text, images, video, and audio. This is the “AI” that garners most of the attention since late 2022

AI Maturity Across Benefit Organizations

Adoption Curve Story

The AI adoption story is one that speaks to the early stages of AI maturity in the benefits sector, including pilot, early adoption, and nascent scaling.

Current Industry Maturity

Most benefit funds are currently at the early stages of AI implementation, focusing on initial education, exploration and pilot projects.

Accelerating Pace

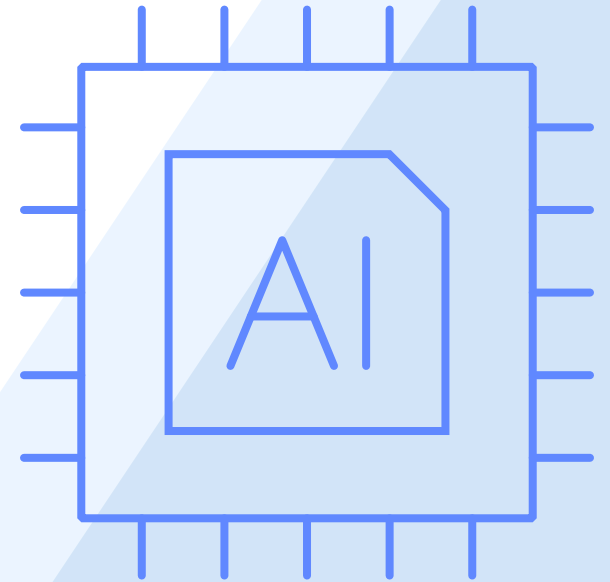
The pace of AI adoption in the benefits administration sector is accelerating, with more benefits organizations moving towards scaling their AI initiatives.



Fund Type Specific AI Adoption

Nascent Exploration

- **Health Funds:** AI in claims processing, member engagement, and predictive analytics for health outcomes.
- **Training Funds:** AI for credentialing, learning personalization, and workforce analytics.
- **Fund Administrators:** AI for cross-plan data harmonization and compliance synchronization.
- **Public Funds:** AI pilots in participant and staff education, workflow automation, reporting and analytics.



AI Academy: Curriculum for Trustees & Staff

AI Fundamentals

Understanding machine learning, NLP, and automation basics.

Ethical Governance

Addressing bias, transparency, and fiduciary responsibility.

Vendor Evaluation

Assessing AI maturity, accountability, and data practices.

Change Management

Preparing teams for AI adoption and role transformation.

Use Cases in Benefits

Real-world applications in claims, compliance, and member engagement.

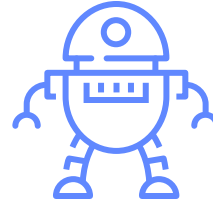
Three Types of GenAI Implementations



Chatbots

Examples

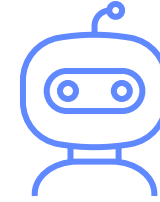
OpenAI's ChatGPT
Anthropic's Claude
Microsoft's Copilot
Meta's LLAMA
Google's Gemini



Copilots

Examples

Microsoft's Copilot
Google's Gemini
Salesforce's Einstein AI



Agents

Examples

Microsoft's
OpenAI's
Google's
Many others

| Strategic AI Adoption
for Benefits
Organizations and
Public Sector Entities

What Should You Take Away?

AI's Impact on Benefit Administration

Key Takeaways:

- **AI is accelerating** across benefit organization operations, with most organizations in early adoption or pilot phases.
- **Fiduciary duty applies to AI:** Trustees and administrators must treat AI vendors as ERISA service providers, ensuring compliance and oversight.
- **Governance must be cross-functional:** Legal, IT, trustees, and vendors share responsibility for ethical and effective AI use.
- **Training is strategic:** Role-specific enablement (e.g., AI Academy, prompt cards) is essential for adoption and risk mitigation.
- **Start small, scale smart:** Pilot projects with clear KPIs and change management are the safest path forward.
- **Bad data = bad AI:** Strong upstream data governance is critical to avoid bias, errors, and reputational risk.



How to Begin Responsibly

Pilot Project Initiation

Begin with a pilot project to test concepts and gather data for informed decisions.

Measuring Impact

Establish KPIs to measure the impact of the pilot and ensure alignment with goals.

Scaling the Project

After successful pilot evaluation, plan for a phased rollout to increase project scale confidently.

Change Management Strategies

Implement change management practices to support transitions and engage stakeholders effectively.



What Leadership Looks Like

Fiduciary Duty in AI

Understanding fiduciary duty is crucial for responsible AI adoption, ensuring ethical practices and accountability.

Innovation in AI

Innovation drives AI development, requiring a balance between creativity and governance to mitigate risks.

Risk Management

Managing risks associated with AI implementation is essential to protect stakeholders and ensure successful outcomes.

Strategic Triangle

The strategic triangle of Innovation, Governance, and Outcomes provides a framework for effective AI leadership.



AI and Workforce Strategy

AI will reshape teams — and create new leadership needs



Rethinking Roles

AI requires organizations to rethink existing roles and create new job functions that leverage technology effectively.



Upskilling and AI Literacy

Investing in upskilling and AI literacy is crucial for preparing the workforce to adapt to new technologies.



AI Academy Concept

The concept of an 'AI Academy' promotes continuous learning and adaptation to integrate AI into everyday tasks.

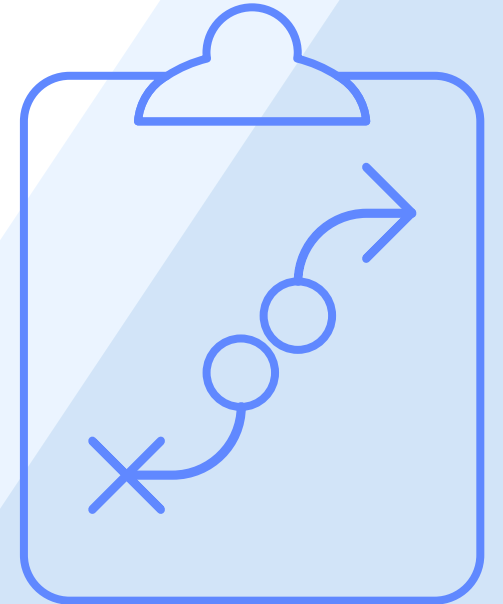
Translating Strategy into Practice: Different Clients, Different Paces

AI Academy Model: A structured curriculum for trustees and staff covering fundamentals, governance, vendor evaluation, and change management.

Custom Agents in Action: Role-specific copilots trained on organization-specific workflows.

Training as Enablement: Hands-on workshops and prompt engineering labs helped accelerate adoption and reduce resistance. Working sessions - “mentoring”.

SDLC Integration: AI embedded across the software development lifecycle — from requirements gathering to testing and deployment.



| Agentic AI and Custom Implementations

AI Pilots — Funds' Innovation in Practice

These pilots show what's possible — and what's next.



AI for Member Education

Implementing AI tools enhances member education by providing personalized information and resources effectively.



Workflow Automation

AI-driven workflow automation streamlines processes, increasing efficiency and reducing manual errors in public fund management.



Custom Copilot Agents

Utilizing AI Agents for discreet tasks (e.g., Model Funding Notices, developing bespoke measurements, metrics and KPIs).

Custom Agents in Action

What They Are

AI assistants trained on benefits administration organization tasks, workflows, and tone.

Why They Matter

- Reduce repetitive work
- Improve consistency
- Scale expertise
- Empower non-technical user

How They Work

- Prompt templates
- Embedded governance
- Role-specific tuning

Where They Fit

- Claims
- Compliance
- Communications
- Strategic Planning
- Other

Thinking Lenses Agent: A Copilot Agent for Clearer Thinking

What it is:

A Copilot-powered assistant that applies six structured “lenses” to any question or challenge.

What it delivers:


- Alternative framings
- Blind-spot checks
- Step-by-step breakdowns
- Direct recommendations
- Goal clarification
- Critical caveats



How it is useful:

- Enhances decision-making
- Supports fiduciary oversight
- Respects enterprise data security and user permissions

Thinking Lenses Custom Agent




Thinking Lenses


Created by Stoyanovich, Michael


Message Copilot

+

🎤

 **Think Different**
Let's think about this differently

 **Blindspot**
What am I not seeing here?

 **Make this simpler**
Break this down for me

Thinking Lenses Custom Agent → Prompt and Results

Let's think about this differently



Step 1.

I prompted the agent and “attached” a file.

Step 2.

It produced the results and suggested follow up prompts to “go deeper”

Different framing

- **Strategic alignment lens:** Instead of asking “Which is cheaper or more efficient?”, ask “Which model better aligns with the Fund’s long-term strategic goals?” For example, if innovation, agility, or member-centric service are priorities, self-administration may offer more control. If scalability and regulatory resilience are key, a TPA might be better positioned.
- **Hybrid model consideration:** Rather than choosing one model exclusively, explore a hybrid approach—retain core member-facing services in-house for personalization, while outsourcing compliance-heavy or tech-intensive functions to a TPA. This could balance control with efficiency.
- **Risk distribution framing:** View the decision as a way to distribute operational risk. TPAs offer redundancy and disaster recovery, but may introduce vendor risk (e.g., private equity ownership). Self-administration centralizes control but concentrates risk in staffing and succession planning.

Show me blind-spots for TPA vs. self-admin

Break down the decision process step by step



| Practical Use Cases

AI in Taft-Hartley Fund Administration

AI for Member Eligibility & Reciprocity

Automates cross-plan eligibility checks and union reciprocity tracking.

Claims Adjudication & Fraud Detection

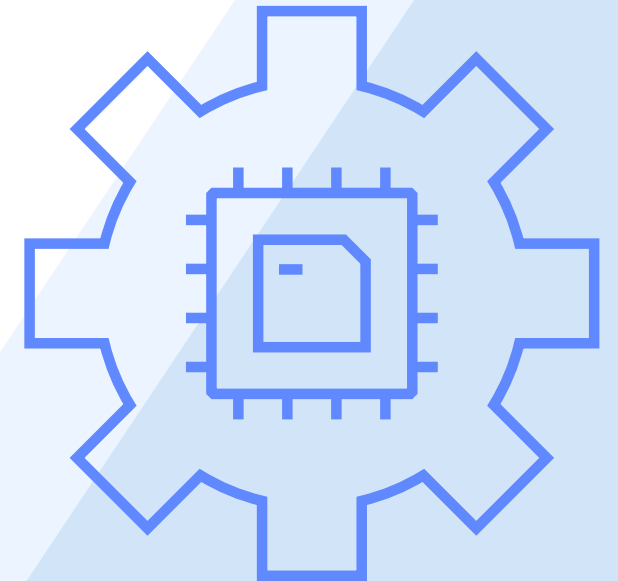
Uses analytics to flag anomalies and reduce overpayments.

Trustee Dashboarding & Governance Tools

AI-driven dashboards for real-time oversight and compliance tracking.

Secure Document Handling & Cyber Risk Monitoring

Aligns with DOL cybersecurity best practices and third-party risk protocols.

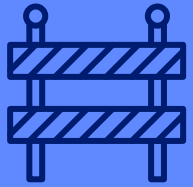


Copilot Day-in-the-Life — Fund Office

- **Morning:** “Summarize trustee emails and Teams threads re: [topic]. Draft today’s agenda with open decisions.”
- **Operations:** “List claims exceptions flagged this week; generate member letters with clear rationale (empathetic tone).”
- **Compliance:** “Summarize AI-related compliance risks this quarter; cite policies and attach references.”
- **Analytics:** “Build a table of eligibility anomalies by plan and employer; visualize week-over-week change.”



Hypothetical Study: AI for Eligibility & Claims Oversight in a Multiemployer Fund



Challenge

A multiemployer fund could face rising claims exceptions and manual bottlenecks in eligibility verification across multiple union locals and employers. Trustees would lack real-time visibility into operational risks.



Potential Solution

The fund could deploy a custom AI agent trained on cross-plan eligibility rules, reciprocity agreements, and claims adjudication logic. The agent could also, potentially, be integrated with existing systems and surfaced anomalies for review.

Hypothetical Study: Tools Used

Automated Eligibility Checks

Copilot for Excel or Power BI

- Can analyze eligibility data across plans and flag inconsistencies.
- With structured prompts and templates, Copilot can surface anomalies based on reciprocity rules.

Claims Anomaly Detection

While Copilot itself doesn't run predictive models, it can:

- Summarize flagged exceptions from integrated systems.
- Visualize trends in claims data.
- Assist in drafting member communications based on flagged issues.

Trustee Dashboards

Copilot for Power BI can generate dashboards showing exception trends, vendor performance, and oversight metrics — assuming the data is accessible and modeled.

Member Letters

Copilot for Word or Outlook can generate templated, empathetic letters based on claims outcomes or eligibility decisions — especially when paired with prompt cards and tone guidance.

Benefits Analyst → Data-Driven Strategist

Example Prompts	Customization Tips	Recommended Copilot Tools
<p>“Analyze member utilization trends over the past 12 months.”</p> <p>“Suggest plan design changes based on predictive modeling.”</p>	<p>Use time-bound filters (e.g., “last fiscal year”).</p> <p>Ask for visualizations like charts or dashboards.</p>	<p>Copilot for Excel</p> <p>Copilot for Power BI</p>

Compliance Officer → AI Ethics & Oversight Lead

Example Prompts	Customization Tips	Recommended Copilot Tools
<p>“Summarize current AI-related compliance risks in benefits administration.”</p> <p>“Draft a policy for monitoring algorithmic fairness.”</p>	<p>Use “Act like a compliance officer” to frame responses.</p> <p>Request citations or regulatory references.</p>	<p>Copilot for Word</p> <p>Copilot for Teams</p>

Claims Processor → Automation Supervisor

Example Prompts	Customization Tips	Recommended Copilot Tools
<p>“List exceptions flagged by the AI claims adjudication system this week.”</p> <p>“Draft a member response for a denied claim with clear rationale.”</p>	<p>Ask for structured outputs (e.g., tables, bullet points).</p> <p>Include member communication tone (e.g., empathetic, clear).</p>	<p>Copilot for Outlook</p> <p>Copilot for Excel</p>

Member Services → Digital Engagement Specialist

Example Prompts	Customization Tips	Recommended Copilot Tools
<p>“Generate chatbot responses for common eligibility questions.”</p> <p>“Summarize member sentiment from recent support tickets.”</p>	<p>Use tone-specific instructions (e.g., friendly, supportive).</p> <p>Request summaries or scripts for live agents.</p>	<p>Copilot for Teams</p> <p>Copilot Studio</p>

Trustees Prompt Card

Example Prompts	Customization Tips	Recommended Copilot Tools
<p>What are the top 3 risks facing our fund this quarter?</p> <p>Summarize the impact of AI on fiduciary responsibilities.</p>	<p>Use 'Act Like a Trustee' to tailor responses.</p> <p>Include regulatory context in prompts.</p>	<p>Copilot for Word</p> <p>Copilot for Outlook</p>

Fund Administrators Prompt Card

Example Prompts	Customization Tips	Recommended Copilot Tools
<p>Draft a member communication about AI-driven claims processing.</p> <p>Generate a checklist for onboarding new AI tools.</p>	<p>Use workflow-specific language.</p> <p>Request structured outputs like checklists or templates.</p>	<p>Copilot for Excel</p> <p>Copilot for Teams</p>

IT Leads Prompt Card

Example Prompts	Customization Tips	Recommended Copilot Tools
<p>Outline integration steps for AI into legacy systems.</p> <p>Simulate a stakeholder Q&A on AI infrastructure upgrades.</p>	<p>Use 'Tree of Thought' for strategic planning.</p> <p>Request diagrams or architecture maps.</p>	<p>Copilot for PowerPoint</p> <p>Copilot Studio</p>

Communications Directors Prompt Card

Example Prompts	Customization Tips	Recommended Copilot Tools
<p>Draft a press release on AI adoption in our fund.</p> <p>Create talking points for member town hall on AI.</p>	<p>Use tone-specific instructions (e.g., reassuring, informative).</p> <p>Request bullet-point formats for clarity.</p>	<p>Copilot for Word</p> <p>Copilot for PowerPoint</p>

| Risks, Challenges, and Mitigation

Managing AI Risk

Bias in AI

Bias in AI can lead to unfair outcomes and reinforce stereotypes, impacting decision-making processes.

Explainability

AI models must be explainable for users to trust their decisions. Lack of transparency can lead to skepticism.

Data Privacy

Safeguarding user data is critical. Violations can lead to significant legal and reputational risks.

Model Drift

AI models can become outdated over time, leading to inefficiencies and inaccuracies in decision-making.

Vendor Lock-in

Reliance on a specific vendor can limit flexibility and increase operational risks for businesses.



AI in Benefits: ROI & Red Flags

ROI Metrics

- Cost savings through automation and reduced manual processing
- Faster processing speed for claims and member services
- Improved compliance accuracy and audit readiness
- Enhanced member engagement via personalized communication



Red Flags for Poor Implementation

- Lack of transparency in AI decision-making
- Biased outcomes affecting member benefits
- Poor vendor accountability and unclear service levels
- Insufficient staff training or change management

What Not to Do – Common Pitfalls in AI Adoption

- **Ignore fiduciary implications.** AI vendors are service providers under ERISA—treat them accordingly.
- **Skip explainability.** Black-box models erode trust and increase compliance risk.
- **Underinvest in training.** Staff must understand how to use and supervise AI tools. It's ongoing not “one and done.”
- **Neglect vendor accountability.** Contracts must include data rights, auditability, and service levels.
- **Overpromise outcomes.** Not all AI projects deliver quick wins—prioritize feasibility and ROI.
- **Forget change management.** AI adoption and value creation is cultural as much as technical.



Cybersecurity & AI: Fiduciary Risk in the Digital Era

DOL Cybersecurity Best Practices:

- Secure system access controls
- Annual risk assessments
- Incident response protocols
- Vendor oversight and contract clauses

AI-Specific Risk Questions:

- Is the AI vendor's model auditable?
- How is sensitive member data protected?
- What happens if the AI makes a fiduciary-impacting error?

Third-Party *Risk Oversight:*

- Include AI vendors in your existing third-party risk framework.
- Align with DOL guidance on service provider accountability.



AI vendors are ERISA service providers — treat under your existing fiduciary/vendor management policy.

| Do the Thing

AI in Benefits Administration

There are Opportunities and Challenges

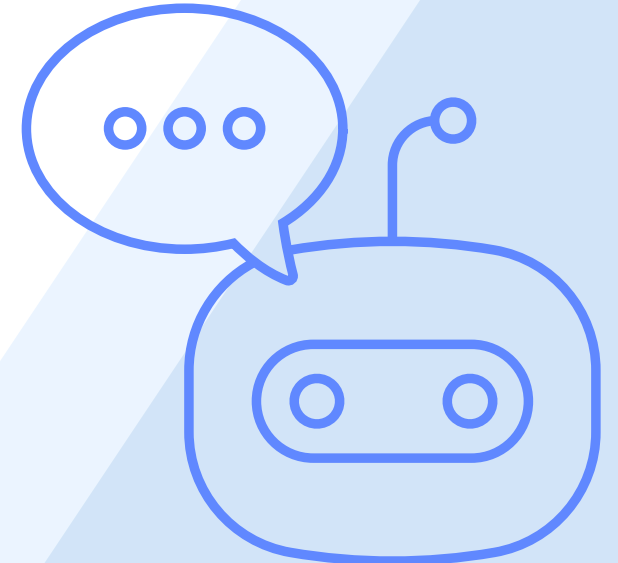
The integration of AI into benefit administration offers various opportunities but also presents significant challenges that must be addressed.

Understanding Implications

Organizations must understand the implications of AI integration to successfully navigate its impact on fund administration.

Leveraging AI for Success

By preparing accordingly, organizations can leverage AI to achieve improved outcomes in benefit fund administration.

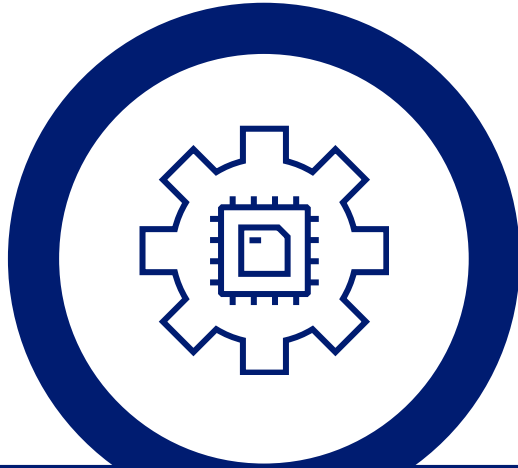


AI in Benefits Administration

- **AI is here—and accelerating.** Most organizations are in very early adoption, but progress, even scaling, is underway.
- **Fiduciary duty applies to AI.** ERISA compliance and cybersecurity standards must extend to AI vendors.
- **Governance must be cross-functional.** Trustees, legal, IT, and vendors all share oversight responsibility.
- **Training is strategic.** AI literacy and role-specific enablement (e.g., AI Academy, prompt cards) are essential.
- **Start small, scale smart.** Pilot projects with clear KPIs and change management are the safest path forward.
- **Bad data = bad AI.** Data governance must begin upstream to ensure fairness, accuracy, and auditability.



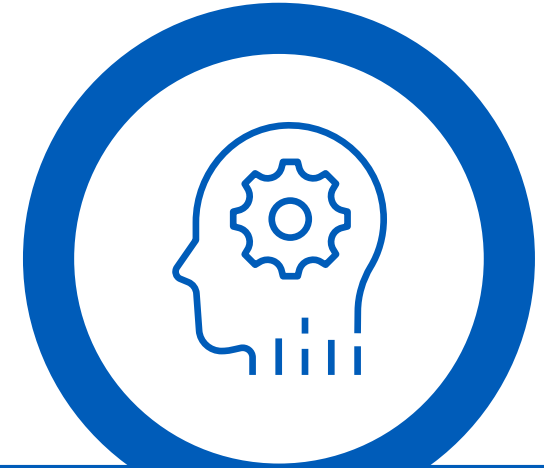
Imagine Next Steps



Reflect on your benefit organization('s') current use of AI.



Think of one success or challenge you've encountered with AI implementation (even "I don't even know where to begin.").



What would you need to feel confident about expanding AI use?

Implement Governance of Generative AI

- 1 Create a clear policy on acceptable use of authorized tools.
- 2 Communicate the benefits and risks (there are both).
- 3 Train staff on tools that are authorized (and note categories and tools that are not authorized).
- 4 Ensure transparency and accountability by individuals and the organization, as a whole.
- 5 Implement controls to protect data from unauthorized access or misuse.
- 6 Address broader privacy, cybersecurity, bias and ethical considerations.
- 7 Monitor for compliance with applicable laws and regulations (continuously, as they will change).
- 8 Review and update the governance policy regularly as technology, laws and ethical standards of use all evolve.

So How Do You Use AI Prudently?



As a supplement, not a replacement for human-centric judgement (“Human in the Loop”)



Train and oversee those (humans) who use these tools



Try to balance personalization in communication, automation (“agentic AI”), etc. with privacy and security



Regularly and continuously evaluate the use of AI to ensure if it’s helping ...not hurting your efforts



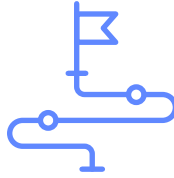
Remember, you’re a human working with and communicating to other humans. Be the human, in control!

What do You do Now?



AI Strategic Plan

- Establish AI guiding principles
- Develop responsible use guidelines
- Assess your organization's readiness for AI
- Identify potential AI initiatives
- Agree upon "next steps"



AI Roadmap of Projects

Establish clearly defined goals, identify specific tools, plan for staff training as well as estimate budget and program-project plans to implement approved AI initiatives



Training and Education

Upskill your team with general knowledge about AI and specific information related to the chatbots or copilots you are planning to use



Questions

Glossary of Terms

Term	Definition
AI Maturity Curve	A model describing stages of AI adoption—typically includes pilot, early adoption, and scaling phases.
Fiduciary Duty	A legal obligation under ERISA requiring trustees and administrators to act in the best interest of plan participants.
Explainability	The ability to understand and interpret how an AI system makes decisions—critical for trust and compliance.
Model Drift	The degradation of an AI model’s performance over time due to changes in data or environment.
Vendor Lock-in	A situation where switching AI vendors becomes difficult due to proprietary systems or data dependencies.
Auditability	The capacity to trace and verify AI system decisions through logs and documentation.

2025 IT Summit

Connectivity

Sponsor Introductions

Jeff Mills, SVP and Practice Leader, Segal's Administration & Technology Consulting Practice

October 21-22, 2025 / Nashville, TN



Agenda

- 1. Segal Introductions**
- 2. Green Light**
- 3. Premier Technology Solutions, Inc.**
- 4. Sword Health**
- 5. The Berwyn Group**
- 6. Managed Business Solutions (MBS)**

Segal Introductions

Administration & Technology Consulting (ATC) Practice Attendees:

Alex Borucki, Senior Consultant

Stuart Lerner, SVP, East Region Leader

Jeff Mills, SVP and Practice Leader

Gokul Sheshadri, Senior Consultant

Michael Stoyanovich, VP and Senior Consultant

Amy S. Timmons, SVP and Senior Consultant

Frank Tanz, VP and Senior Consultant

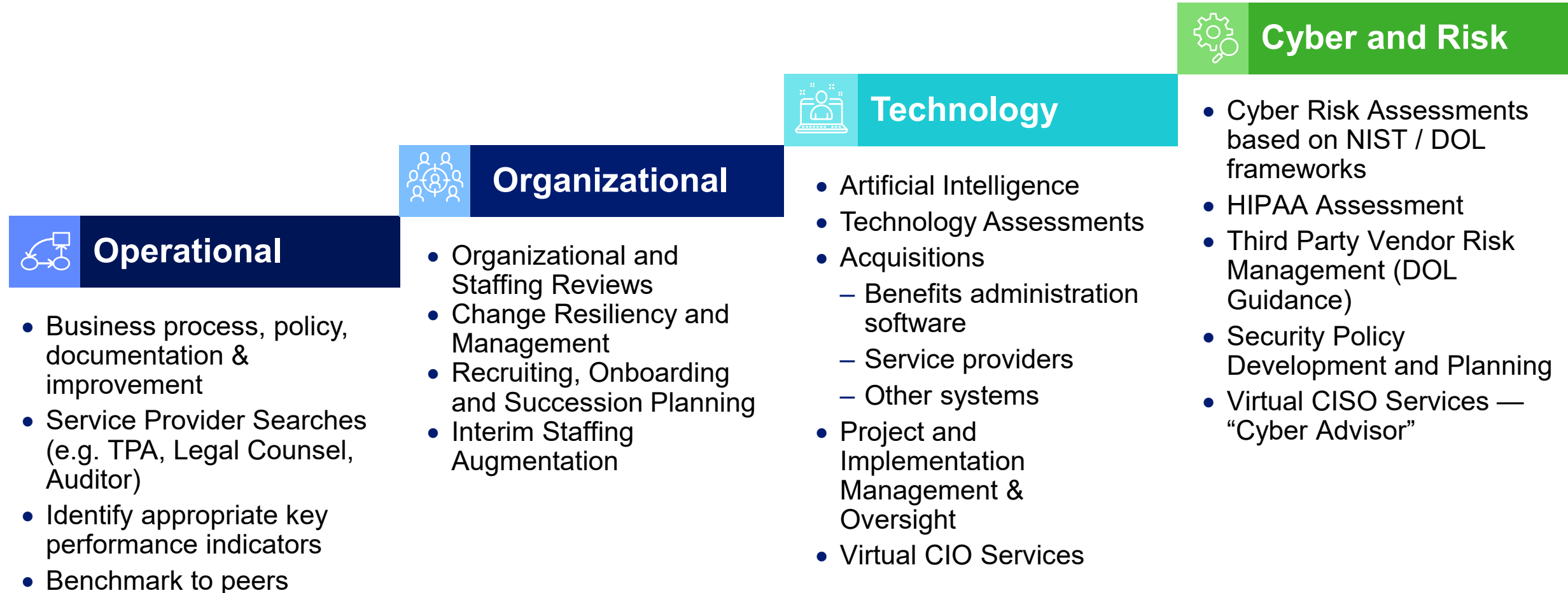
ATC's Services

ATC is focused on helping clients optimize their benefits administration delivery by maximizing resources, by creating efficient and effective business processes, managing appropriate cyber risks, and leveraging technology.



ATC's Services

We provide trusted advice and are independent of any third-party administrator or benefit software providers.



Segal Introductions

Retirement and Health Compliance Practice:

Julia Zuckerman, Vice President & Senior Consultant

Segal Benz Practice :

Kaulen Pickell, VP Communications, Insights, Innovation & Impact Leader

Segal Select Insurance Practice:

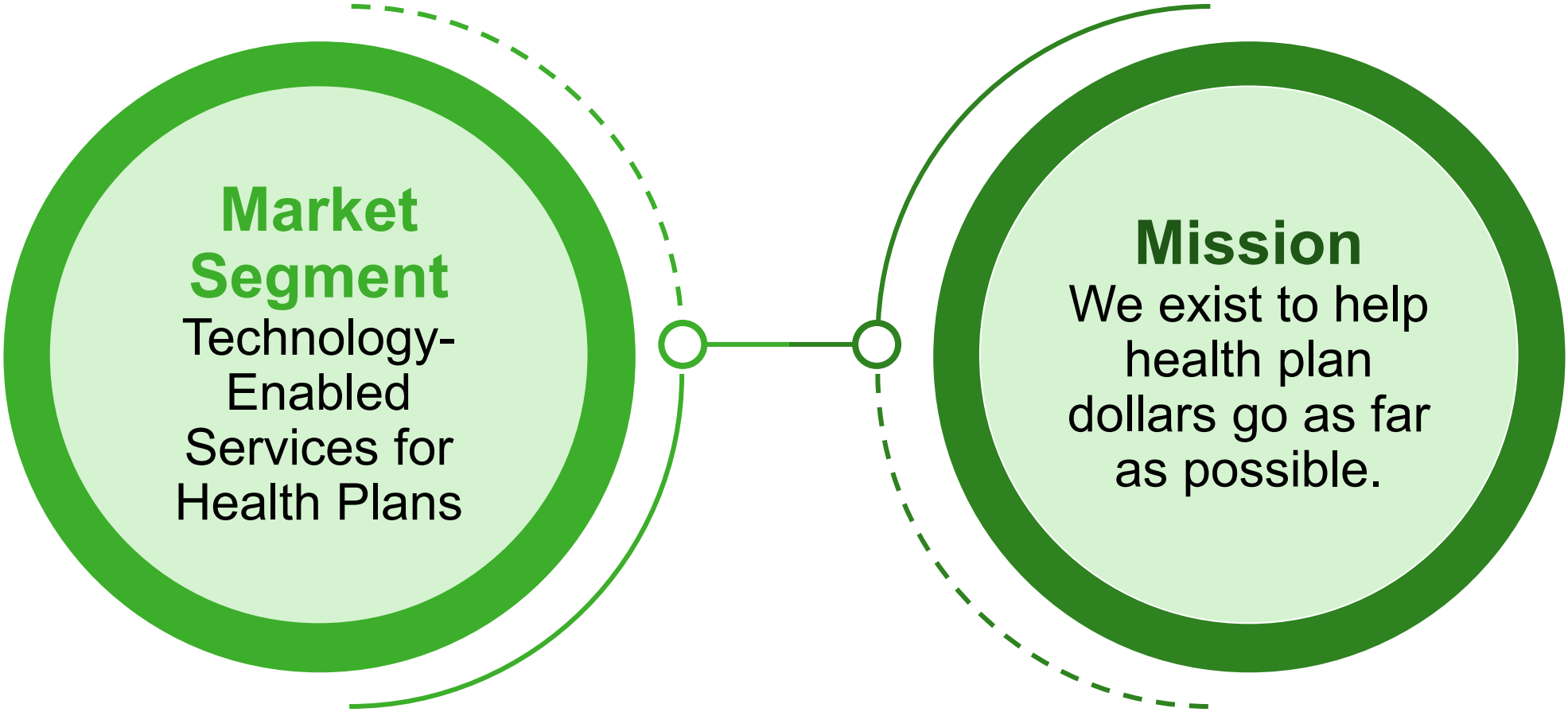
Matthew Jackson, SVP

Sponsor Introductions

Green Light: Keynote Sponsor

Matt Davis, CEO

Green Light Overview



Primary Focus Areas



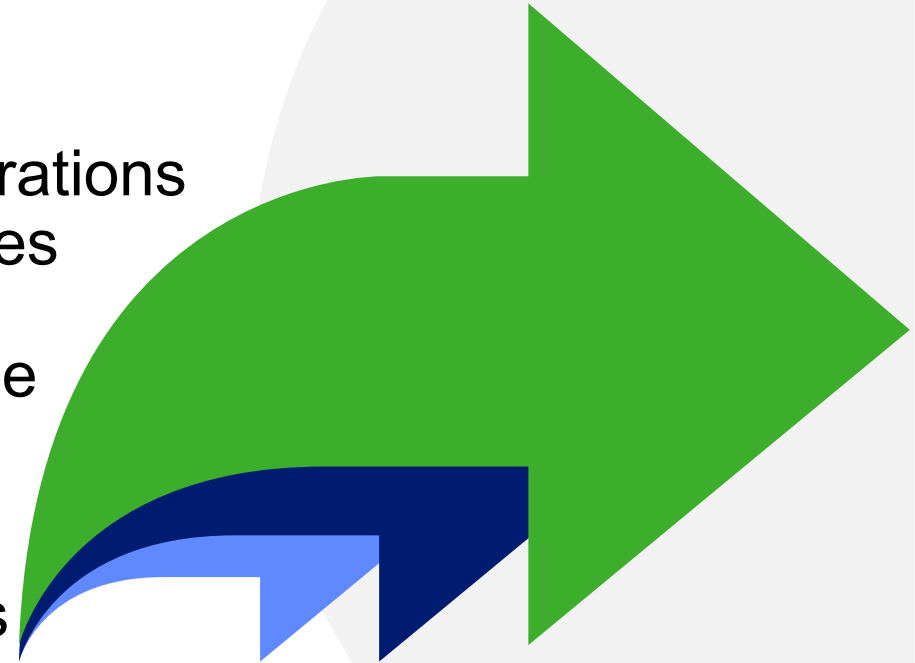
Top 3 Initiatives

1 NSA Platform Designed to Streamline NSA Operations and Optimize Open Negotiations & IDR Outcomes

2 MRF Comparison Platform Designed to Leverage Machine-Readable Files for Network Analysis & Optimization

3 Renewal of Security & Compliance Certifications

- HITRUST CSF r2
- SOC-2 Type 2



Thank You

For more info, please contact us

mdavis@greenlightcm.com
888.919.5008

mwinner@greenlightcm.com
888.919.5008

Sponsor Introductions

Premier Technology Solutions, Inc.: Gold Sponsor

Michael Golusinski, Vice President, Client Services

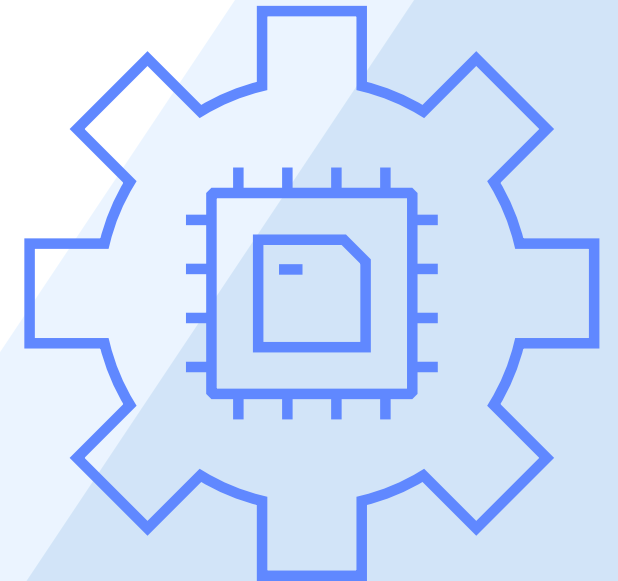
John Herron, VP & CTO

Top Initiatives

Service Enhancements	Client Documentation	Client Technology
<ul style="list-style-type: none">• Client Configuration Monitoring	<ul style="list-style-type: none">• Policies• Disaster Recovery• Verification/Table Top Exercise	<ul style="list-style-type: none">• Workflow• Board Portals• Document Encryption

How Do We Assist Funds

- Managed IT Services
- Managed Security Services
- Security Consulting
- IT Projects / Staff Augmentation
- Incident Response



How do we Assist Funds?

Best in Class Tools to support our MSP and MSSP Clients



Defender for Endpoint
— Endpoint Detection
& Response



Mega — Email Protection,
Continuity, Archiving
Threat Defense —
Phishing & Training



SAS Protection — Backup and
Advanced Threat Protection
On-Prem — Server Backup
and Disaster Recovery



ConnectWise SIEM—SIEM / SOC
Brightgauge — Reporting, SLA
Manage — Helpdesk, Billing
Procurement, Asset Tracking
IT Boost – Documentation,
Password Management, SOPs



Continuous Vulnerability —
Scanning and Management
Remediation – Prioritizing
and assisting in the
remediation process



RMM — Remote monitoring
& management
Cove — Server Backup

Managed IT Services

Patch Deployment

Pro-Active Monitoring

24x7 System Monitoring

Helpdesk & Training

Procurement / Renewal Management

The screenshot displays a comprehensive network management dashboard. On the left, a table lists the status of various devices. In the center, there are several data visualization and configuration panels, including an MX record table, an OS count chart, and an SPF record test table. On the right, a vertical sidebar provides quick access to various system components and tools.

Remote Control	Tools	Device Name	Agent Status	AV Status	Disk	Patch Status v2	System Warranty	Windows Service
		NYCLAP-03						
		NYCLAP-07						
		NYCLAP-08						
		NYCLAP-09						
		NYCLAP-10						
		NYCLAP-11						
		NYCLAP-14						
		NYCLAP-15						

MX RECORD				
Pref	Host Name	IP Address	TTL	
10	aspmx.l.google.com	173.194.205.27	4 hrs	Black List
10	aspmx.l.google.com	2607-f8b0-400dcd11-1fa	4 hrs	Black List
20	aspmx.l.google.com	64.233.409.25	4 hrs	Black List

ASSET STATISTICS

OS COUNT

TOTAL SERVERS

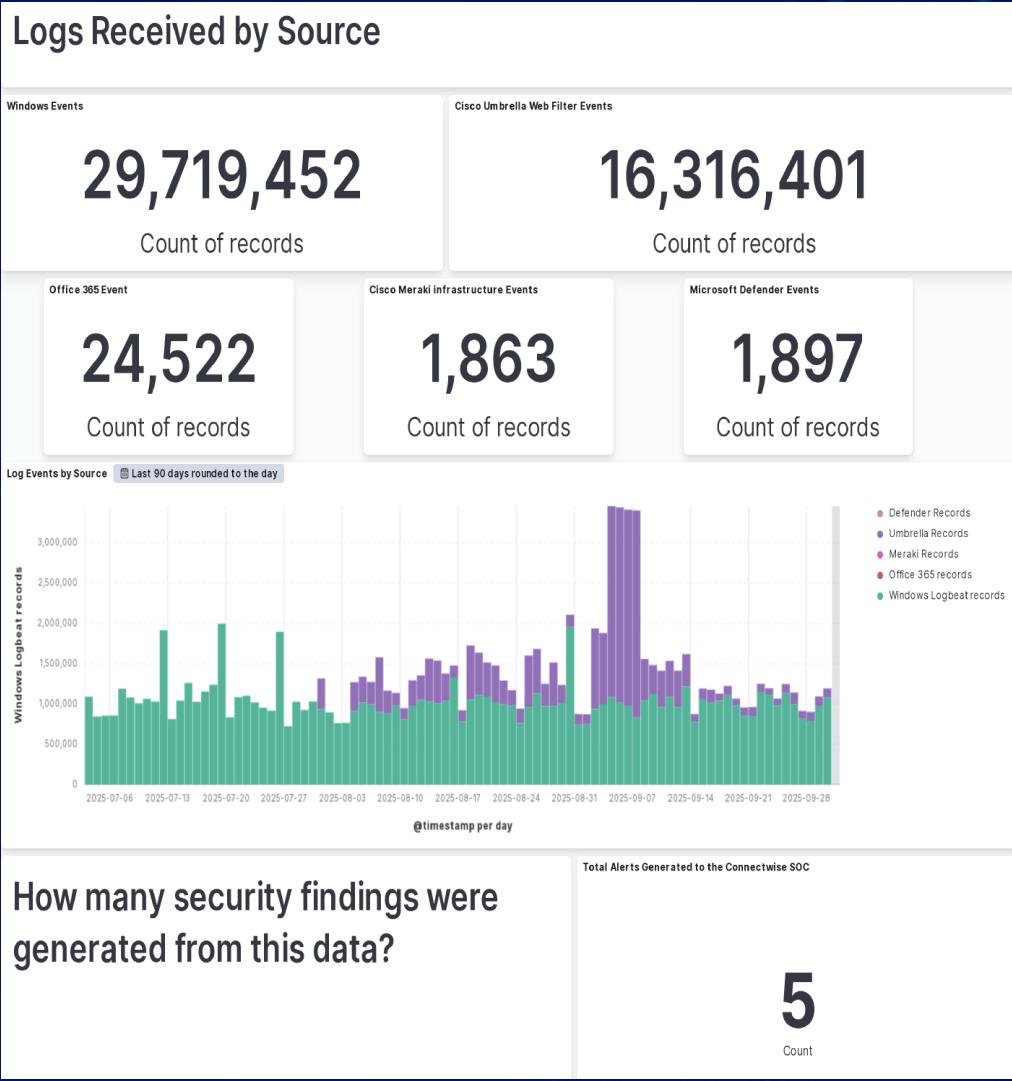
19

ONLINE SERVERS: 18 OFFLINE SERVERS: 1

TEST	RESULT
	DNS Record Published DNS Record found
	SPF Record Published SPF Record found
	SPF Record Deprecated No deprecated records found

Managed Security Services

SIEM Log Collection
24x7 Security Operation Center
Dark Web Monitoring



Security Consulting

Network Scans & Remediation

Penetration Testing

Security Program Management

Policy Review

Azure/Office365 Reviews



IT Projects / Augmentation

Infrastructure Modernization

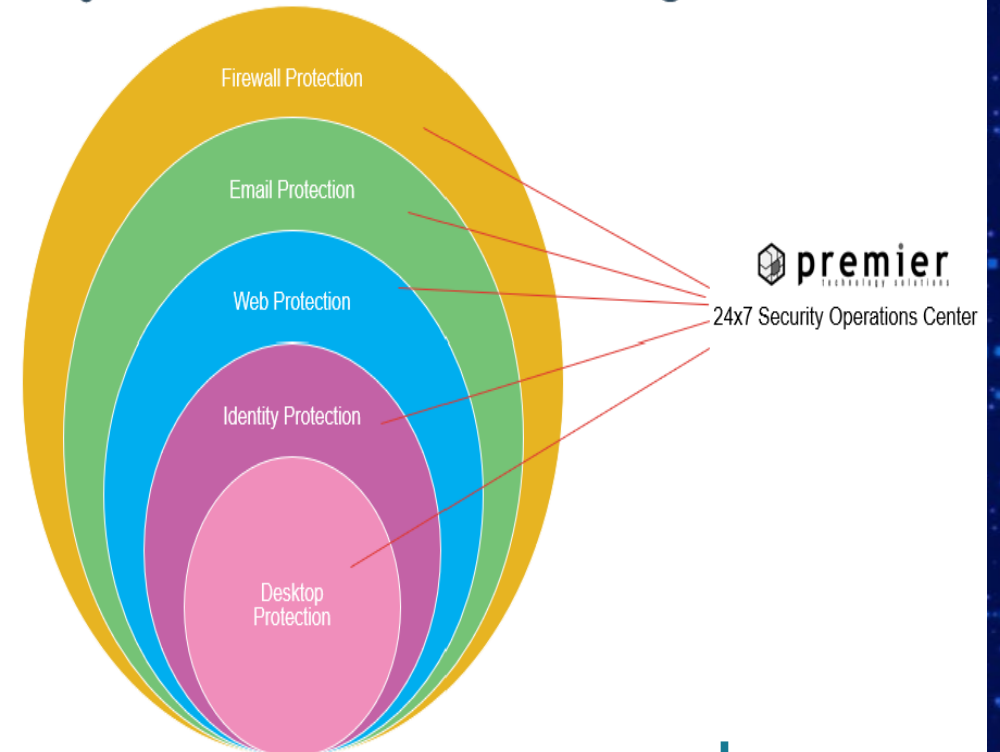
Secure Desktops

Cloud Migrations

Zero Trust Modifications

Best Practice Reviews

Multilayer Defense + Monitoring



Incident Response

Review compromise indicators

Isolate System, Contain Spread

Implement Controls

Rebuild Systems

Investigate Logs

Review Findings



Thank You

For more info, please contact us

mgolusinski@premiertechnology.com

212-576-1602

Sponsor Introductions

Sword Health: Gold Sponsor

Jerry Gallo, Regional Vice President of Labor & Trust

Shawn McLoughlin, Vice President, Labor & Public Sector

Company Overview and Contribution to the Benefits Administration Community

- **Sword Health** is a digital physical therapy company specializing in the treatment of musculoskeletal (MSK) conditions such as back and joint pain. The company has expanded its focus to include pelvic health, movement health, and mental health. Sword combines licensed clinicians, physical therapists, pelvic health specialists, and mental health professionals with advanced technology and AI-driven feedback to deliver personalized, remote digital x to more than 130 labor clients.
- From the standpoint of a benefits administrator, Sword Health offers several compelling advantages:
 - **MSK Cost Containment**
Musculoskeletal (MSK) issues are among the leading drivers of healthcare costs, particularly for Taft-Hartley plans. Sword Health helps mitigate these expenses through early intervention, digital therapy, and the prevention of high-cost treatment such as surgeries and chronic condition escalation.
 - **Outcomes-Based Pricing Model**
Instead of a traditional fee-for-service approach, Sword Health aligns its pricing with member outcomes. Fees are tied to measurable results, and all charges are subject to a rate cap, offering greater predictability, accountability, and value-based performance for benefit plans.
 - **Enhanced Access and Flexibility**
By delivering care digitally, Sword Health allows members to complete therapy sessions from home, outside standard business hours, and even on weekends. This flexibility enables members can bank hours without leaving the job site or disrupting their work schedules to attend physical therapy.

Top 3 Initiatives for 2025–2026

1

Mental Health
Expansion

Scale *Mind*, combining AI, clinicians, and wearable tech to deliver proactive, continuous mental health care.

2

AI-Powered
Operations

Grow *Sword Intelligence* to streamline non-clinical and administrative workflows.

3

Expansion &
Partnerships

Extend reach internationally, with a focus on labor partnerships nationally.

Thank You

For more info, please contact us

j.gallo@swordhealth.com
TBD

s.mcloughlin@swordhealth.com
TBD

Sponsor Introductions

The Berwyn Group: Gold Sponsor

Jeff Anderson, Sr. New Business Development Manager

Dan Ursin, Chief Information Officer & CISO

The Berwyn Group Overview

Leader in death audit and locating missing participants

**Eliminate overpayments.
Stay compliant and connected.**

- **CertiCensus:** the proactive, end-to-end population management solution
- **CertiDeath:** the industry's only complete death audit solution
- **CertiSearch:** locate missing participants and beneficiaries with speed and accuracy

30+ years
in business

Solutions
trusted by
2,000+
organizations

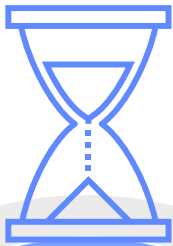
\$1+ billion
in overpayments
uncovered

96.5% of deaths
identified
with 99%
accuracy

75+ million
obituary database

Millions of
dollars invested
in solutions

Serving the Multiemployer Community



**Help preserve
the longevity
of the fund**



**Build strong
relationships
between the
plan and
participants**



**Assist plans
in meeting
regulations
and staying
compliant**



**Remove
administrative
burden from
the plan**

Berwyn's Top 3 Initiatives

1

Deliver smarter software solutions and seamless experiences by harnessing innovation and operational technologies

2

Integrate and triangulate diverse data sources to set a new standard of insight for our clients

3

Invest in and innovate our cybersecurity strategy to continue to safeguard clients

Thank You

For more info, please contact us

janderson@berwyngroup.com
612.277.0534

dursin@berwyngroup.com
612.277.0501

Sponsor Introductions

Managed Business Solutions (MBS): Silver Sponsor

AI Gates, Principal

About MBS

Delivering business focused, high quality Information Technology Services

100 Consultants on staff

32-year track record of rapid results and client satisfaction

Founded in 1993 and headquartered in Colorado Springs, Colorado

**Wholly-owned by
Sealaska Government
Services**

**Representing over
23,000 tribal member
shareholders**

**Small Disadvantaged
Business (SDB)**

**Certified minority-
owned business by the
National Minority
Supplier Development
Council (NMSDC)**

Top Three Initiatives for 2025

Investment in the Pension and Benefits Vertical

Strengthening industry partnerships and increased involvement in industry events

1

Enhancing and Expanding Pension and Benefits Service

Combining our agile development skills with our pension and benefits system knowledge

2

Integration with CRM and Data Analytics

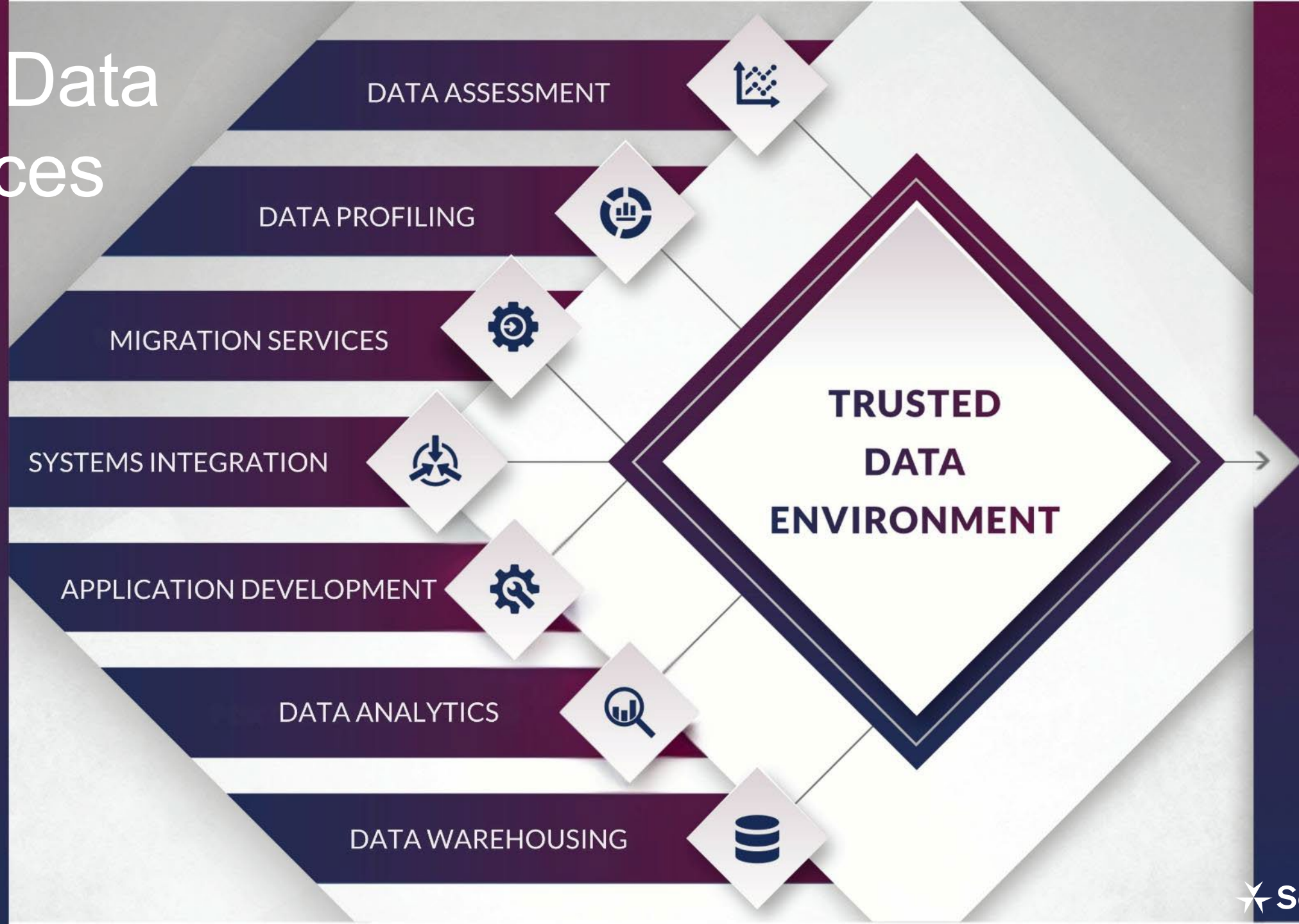
Connecting pension and benefit systems with CRM systems and producing data health analytics in Power BI

3

MBS Experience



MBS Data Services



STRATEGIC INSIGHTS

Thank You

For more info, please contact us

Al.Gates@mbshome.com

970.222.9629



Questions

Thank You

For more info, please contact us

jsmills@segalco.com

301.908.3014

2025 IT Summit

Connectivity

Cybersecurity & HIPAA Security in 2025: Fiduciary
Duty, Regulatory Pressure, and the Human Risk Factor

Gisela De San Roman and Michael Stoyanovich

October 21-22, 2025 / Nashville, TN



Why This Matters Now

Taft-Hartley Funds and Public Sector Clients have dual compliance pressures and fiduciary obligations

Large breaches (≥500 records): **725** reported for 2024 (as of Jan 28, 2025). That's roughly flat vs. 2023 and the **third straight year** above 700.

Individuals affected: **+/- 275 million** health records were exposed in 2024 - **+63.5% year over year** (2024 vs. 2023). This equals **+ / - 82% of the U.S. population**. The spike was driven by one mega-incident (Change Healthcare).

Cause profile: **Hacking/IT incidents** accounted for **+/- 81%** of large breaches (589 of 725) and **most records**.

Breach size distribution: Median breach size fell to **4,335** records (vs. 7,270 in 2022); **36 incidents exceeded 500k records**.

Who was most impactful: While organizations themselves filed most breach reports, **third-parties accounted for +/- 66% of records breached** in 2024

HIPAA Security

Old Rule, New Technologies

Overall, Covered Entities Have Met This Challenge

Slowly, New Technologies Began to Be Included in Risk Assessments

New Technologies Motivated Covered Entities to Think About Risk Assessments in Creative Ways

Technologies Added to Risk Assessments

Some examples

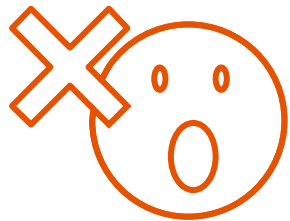
- Cloud-based systems
- Mobile devices and apps
- Multifunction machines
- Social media channels
- Instant and text messaging
- Voicemail
- Remote access
- And so on...



Since the HIPAA Security Rule mandated risk assessments, many new technologies and tools have been included in their scope.

Neglected Basics

Upward trend on failing to comply with basic standards and implementation specifications; including:



- Not performing regular risk analysis
- Not performing regular access management and activity log reviews
- Not ensuring controls of system authentication
- Not tending to (identifying and patching) vulnerability exploitations

Case Study 1: Risk Analysis Violation

Northeast Radiology, P.C. – Medical Imaging Centers NY/CT

What happened?

- OCR investigation was initiated in response to a network server hacking incident and data breach reported on March 11, 2020
- OCR's investigation determined that Northeast Radiology had failed to conduct a HIPAA-compliant risk analysis, as required by 45 C.F.R. § 164.308(a)(1)(ii)(A) of the HIPAA Security Rule.

Case Study 1: Risk Analysis Violation

Northeast Radiology, P.C. – Medical Imaging Centers NY/CT

Cost



- Pay \$350,000 financial penalty
- Adopt a corrective action plan to address the issues identified by OCR during its investigation
- OCR will monitor for compliance with the corrective action plan for two (2) years
 - The corrective action plan requires to conduct a comprehensive risk analysis, develop a risk management plan, develop and implement policies and procedures, and update and augment its HIPAA and security awareness training program for its workforce members

Case Study 2: 5-Year Insider Data Breach

Jackson Health System

What happened?

- The covered entity announced an insider data breach that involved the theft of the protected health information of 2,599 patients
- According to its June 6, 2025, press release, “Jackson became a victim of an employee who took advantage of his trusted position to access patient information inappropriately.”
- The unauthorized access took place between July 2020 and May 2025, which means it went undetected for five years

Case Study 2: 5-Year Insider Data Breach

Jackson Health System

Cost



- The covered entity was investigated by the HHS' Office for Civil Rights over the insider incident and was determined to have violated multiple provisions HIPAA Privacy, Security, and Breach Notification Rules.
 - In 2019, OCR imposed a \$2.15 million financial penalty to resolve the alleged violations.
- The then OCR Director Roger Severino said the OCR investigation revealed a HIPAA compliance program that had been in disarray for several years.
 - Among the identified HIPAA violations was the failure to regularly review logs of activity in information systems containing ePHI.

Case Study 3: Unsecure Database

Serviceaide, Inc., Business Associate – IT and Workflow Management

What happened?

- On November 15, 2024, Serviceaide discovered that certain information within its Catholic Health Elasticsearch database had been exposed online and could be accessed without authentication
- The database included names, DOBs, SSNs, medical record numbers, patient account numbers, medical/health information, health insurance information, treatment information, prescriptions, clinical information, provider names and locations, and email/usernames and passwords

Case Study 3: Unsecure Database

Serviceaide, Inc., Business Associate – IT and Workflow Management



- Serviceaide has recently mailed notification letters to the affected individuals and informed the HHS' Office for Civil Rights about the data breach on May 9, 2025.
- Complimentary credit monitoring and identity theft protection services have been made available to victims of the data breach.
- Potential for OCR investigation; fines TBD.

Case Study 4: Vulnerability Exploitations

Cierant Corporation – Distributed Marketing Software and Services Company

What happened?

Exploited vulnerability in the Cleo VL Trader managed file transfer solution

- Vulnerabilities exploited: CVE-2024-50623 and CVE-2024-55956.
- Allowed files to be uploaded and downloaded
- Malicious files could be uploaded that could allow remote code execution

Case Study 4: Vulnerability Exploitations

Cierant Corporation – Distributed Marketing Software and Services Company



- Impacted one of its largest client: BCBS of Massachusetts
- Cierant Corporation issued notifications to 232,506 individuals
 - Lawsuits, fines, and class actions suit TBD

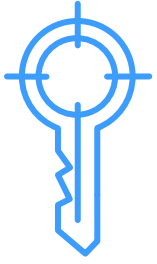
HIPAA Security Rule Notice of Proposed Rulemaking

The U.S. Department of Health and Human Services (HHS), through its Office for Civil Rights (OCR), issued a Notice of Proposed Rule Making on December 27, 2024

Goal: to strengthen cybersecurity protections for ePHI, in response to escalating cyber threats like ransomware and data breaches

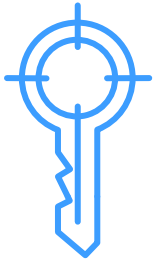
This marks the first major update to the HIPAA Security Rule since its inception in 2003

Key Proposed Changes



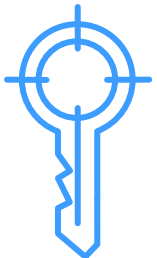
Mandatory implementation specifications

Removes the distinction between “required” and “addressable” specifications - all specifications become mandatory, with limited exceptions



Annual risk analysis & documentation

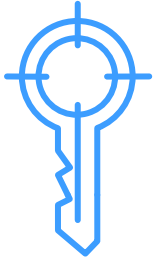
Entities must conduct annual risk assessments, document vulnerabilities, and maintain updated cybersecurity plans



Technology asset inventory & network mapping

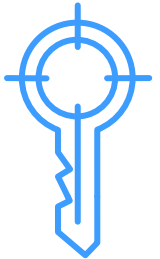
Requires a comprehensive inventory of technology assets and a network maps

Key Proposed Changes



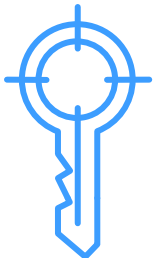
Contingency planning & incident response

Entities must be able to restore systems within 72 hours and have documented incident response plans that are tested and revised regularly



Compliance audits

Requires annual audits to verify adherence to the security rule, including third-party verification for business associates



Encryption & technical safeguards

Mandates encryption of ePHI at rest and in transit, deployment of anti-malware, removal of unnecessary software, and network port controls

Key Proposed Changes

Multi-factor authentication (MFA)

MFA becomes a required safeguard, with limited exceptions



Vulnerability scanning & penetration testing

Entities must perform vulnerability scans every six (6) months and penetration tests annually

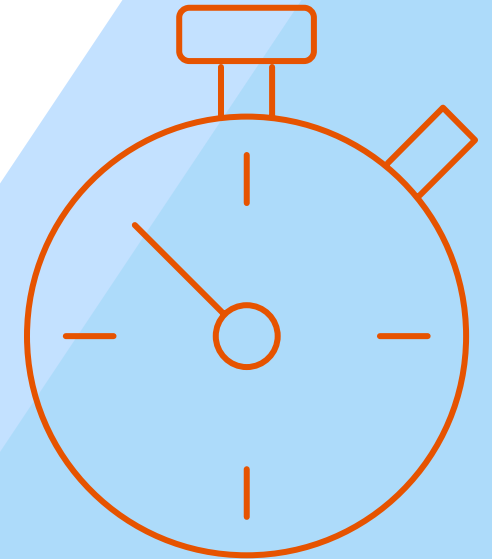
Network segmentation & backup controls

Requires segmentation of networks and separate controls for backup and recovery of ePHI

Key Proposed Changes

Group health plan requirements

Sponsors must comply with all safeguards and notify plans within 24 hours of contingency plan activation



What Is Next?

The public comment period closed on March 7, 2025

The final rule is expected in late 2025 or early 2026

- Likely 24-month implementation window for compliance

While HHS is undertaking this rulemaking, the current Security Rule remains in effect

| The DOL, Cybersecurity & “Best Practices” Quick Wins

DOL's Expanding Expectations

What changed in 2024

- **EBSA clarified scope:** DOL confirmed its cybersecurity guidance applies to **all ERISA plans** - including **health & welfare** - not just retirement.
- **What “good” looks like in DOL guidance:** Conduct **prudent annual risk assessments** and obtain a **reliable annual third-party assessment** of security controls (part of the DOL “Best Practices”).

Fiduciary duty anchor

Under ERISA's **duty of prudence**, fiduciaries must act with care, skill, prudence, and diligence; DOL states fiduciaries have an **obligation to ensure proper mitigation of cybersecurity risks**.

What Boards & Counsel now expect to see on request

- **Annual** risk assessment cycle and independent third-party validation (audit/attestation) aligned to DOL Best Practices.
- Evidence of vendor due diligence and monitoring (including independent reviews of cloud/hosted providers).
- Documented roles and responsibilities, training cadence, incident response, and resiliency plans – and evidence of testing.

DOL's Expanding Expectations vis-à-vis *Client Environments*

Segal's population-level assessments

- **Baseline Tier** = across multiemployer and public-sector assessments benchmarked to NIST (CSF) and DOL cybersecurity “Best Practices” risk assessments over multiple years is still ‘Tier 1’.
- 0-49 (Tier 1) is the least mature / 50-64 (Tier 2) is more mature / 65-85 (Tier 3) is even more mature / 86 (Tier 4) and above is the most mature organization (all out of a possible 100).

Tier 1	This is a Partial implementation, meaning that cybersecurity is done through informal practices, has limited awareness across the organization, and demonstrates limited or no cybersecurity coordination among organizational entities.
Tier 2	This is a Risk Informed implementation, meaning there are management approved processes and prioritization, but they are not deployed organization-wide; a high level of cybersecurity awareness exists; adequate security resources are provided; and there is informal sharing of best practices and coordination across the organization.
Tier 3	This is a Repeatable implementation, meaning that formal policies define risk management practices with regular reviews and updates and there is an organization-wide approach to manage cybersecurity risk with fully implemented processes and regular formalized coordination.
Tier 4	This is an Adaptive implementation, meaning that cybersecurity practices actively adapt based on lessons learned and predictive indicators; cybersecurity is implemented and is part of the organizational culture; and there is active risk management and information sharing.

DOL's Expanding Expectations vis-à-vis *Client Environments*

Incident response planning

- **Gap:** most entities lack documented or tested incident response plans.
- **Impact:** high regulatory and operational risk if a breach occurs.
- **Relevant frameworks:**
 - **NIST CSF (V2.0):** respond function
 - **DOL cybersecurity “best practices”:** incident response
- **Example:** no IR documentation cited for many of our clients

Recovery capabilities

- **Gap:** recovery planning and backup validation are rarely mentioned.
- **Impact:** prolonged downtime and data loss risk.
- **Relevant frameworks:**
 - **NIST CSF (V2.0):** recover function
 - **DOL cybersecurity “best practices”:** resiliency (BCP/DRP)
- **Example:** no recovery evidence for multiple of our clients.

DOL's Expanding Expectations vis-à-vis *Client Environments*

Vendor risk management

- **Gap:** few entities show evidence of vendor cybersecurity oversight.
- **Impact:** third-party vulnerabilities can bypass internal controls. As noted previously, while organizations themselves filed most breach reports, third-parties accounted for + / - 66% of records breached in 2024.
- **Relevant frameworks:**
 - DOL cybersecurity “best practices”
 - NIST CSF V2.0
- **Example:** multiple of our clients have not done this and have oversight evidence (and others did it once and think “that’s enough”).

DOL's Expanding Expectations vis-à-vis *Client Environments*

Monitoring and detection

- **Gap:** detection capabilities (e.g., SIEM, anomaly alerts, etc.) are not cited.
- **Impact:** delayed breach discovery increases damage.
- **Relevant frameworks:**
 - DOL cybersecurity “best practices”
 - NIST CSF V2.0
- **Example:** no detection evidence for multiple of our clients.

DOL's Expanding Expectations vis-à-vis *Client Environments*

Governance and oversight

- **Gap:** many entities lack formal cybersecurity governance structures.
- **Impact:** inconsistent practices and lack of accountability.
- **Relevant frameworks:**
 - DOL cybersecurity “best practices”
 - NIST CSF V2.0
- **Example:** most all our clients lack evidence of even minimal governance maturity.

“Best Practices” Quick Wins

(Minimal Effort, Maximum Impact)



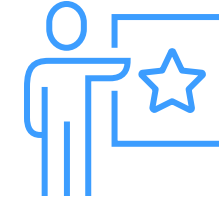
Establish incident response, disaster recovery, business continuity plans (aka the “critical three”)

- Follow DOL and NIST CSF guidelines to develop IR strategies.
- Designate responsibilities and conduct tabletop simulations.



Outline cybersecurity requirements for vendors

- Incorporate cybersecurity provisions into contracts.
- Conduct regular due diligence on vendors and third parties, including questionnaires (and other security report reviews (e.g., SOC 2)).



Deploy basic monitoring solutions

- Implement endpoint detection and/or log monitoring systems.
- Consider open-source or affordable SIEM tools if budget constraints exist, but ensure you have the expertise to manage these “free” solutions.

“Best Practices” Quick Wins

(Minimal Effort, Maximum Impact)



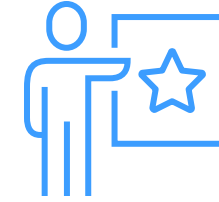
Provide training for trustees and staff

- It is not just staff; trustees need to understand cybersecurity so they can better govern cybersecurity.
- Monitor training completion and schedule annual refreshers.



Establish a cybersecurity governance framework

- Clarify roles, duties, and escalation procedures.
- Align governance with NIST CSF’s ‘GOVERN’ function and the DOL’s oversight framework.



Inventory & audit

Technology asset inventory and network mapping is expected under DOL “best practices”, NIST CSF and would be required under proposed HIPAA security rule changes (mentioned previously)

| Evolving Threats and Novel Risks

Evolving Threats: Ransomware-as-a-Service, and Realistic Fakes (AI); AI Tool Misuse

Threats:

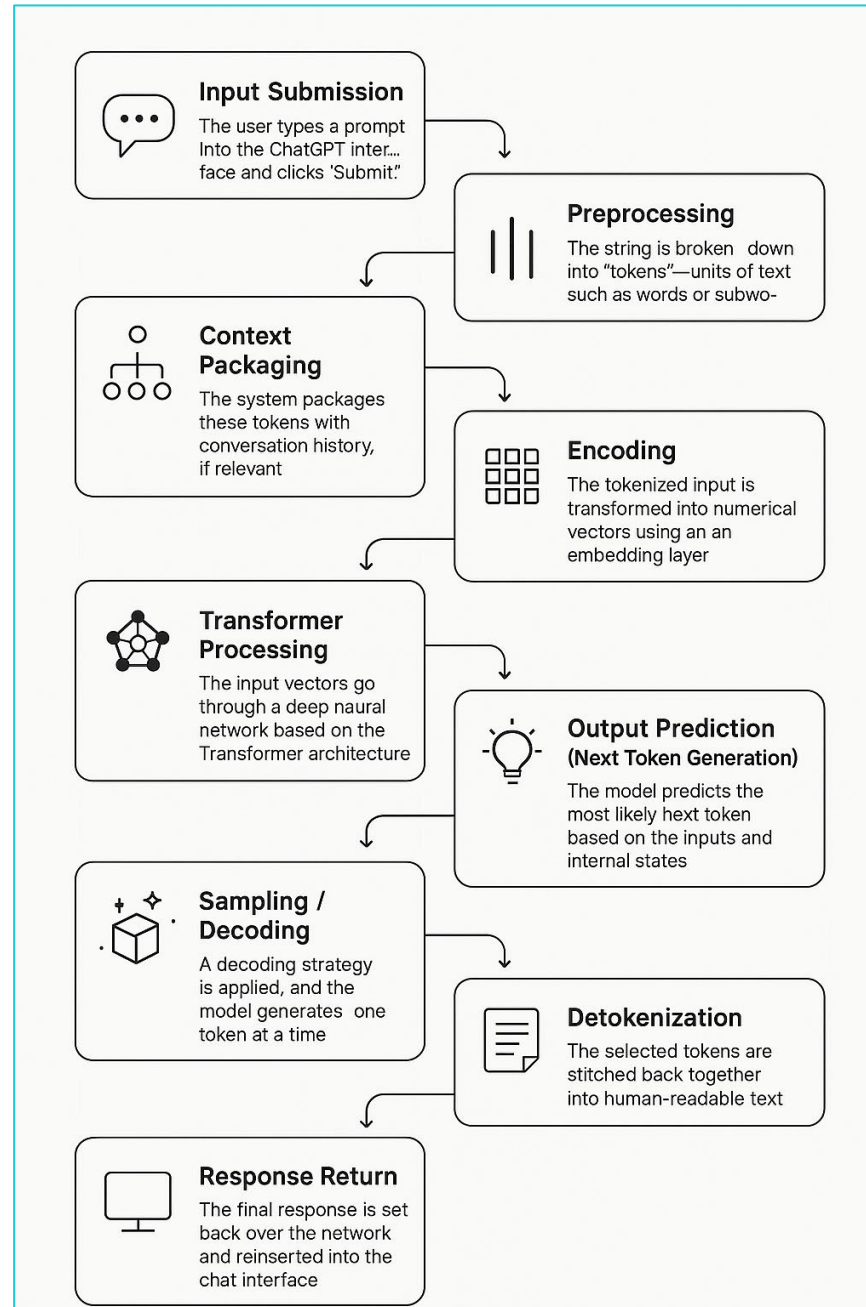
- Ransomware-as-a-Service with \$1.5M median ransom; and ransomware as a service is growing. Unfortunately, it is “easy” for potential actors to start using these tools
- AI-driven fraud and deepfakes are being used in scams (video and audio manipulation)

Risks:

AI misuse (e.g., leaking ePHI via ChatGPT) demands clear internal policies along with training and education of staff. People do not understand how these tools may “leak” data and information

A ChatBot Risk Walkthrough

What potential risks arise from inputting confidential, sensitive, or non-public information into a chatbot?



1. Data Breach

Sensitive information could be exposed if the AI provider experiences a security breach or if data is improperly secured during transmission or storage.

2. Data Retention

Even if not intended, some AI systems may log or retain user inputs for model improvement or debugging. This creates a risk if PII/ePHI is stored without proper anonymization or encryption.

3. Data Sharing

Some providers may share data with third parties (e.g., for analytics or model training), which could lead to unauthorized exposure of sensitive information.

4. Inaccurate or Unsafe Outputs

AI models may misinterpret sensitive data, leading to incorrect or misleading responses—especially dangerous in healthcare or legal contexts.

5. Regulatory Non-Compliance

Entering PII/ePHI into systems may violate compliance obligations and expose organizations to legal risk.

6. Re-identification Risk

Even if data is partially anonymized, repeated prompts or contextual clues *could* allow the system—or a malicious actor—to infer identities or sensitive attributes.

| Closing Remarks

2025 Takeaways

- Compliance complexity is increasing: HIPAA-HITECH, DOL “Best Practices,” state, and other agency requirements all demand attention.
- Annual risk assessments and independent third-party audits are now baseline expectations for compliance under existing DOL and proposed HIPAA Security Rule changes.
- Human risk remains the biggest vulnerability; ongoing staff and trustee training is essential.
- Vendor cybersecurity oversight is critical, as third-party breaches drive the majority of exposed records.
- Documented and tested incident response and recovery plans are essential to minimize *both* regulatory and operational risk.
- AI misuse and emerging technology risks require clear policies, staff training, and ongoing vigilance.
- Formal cybersecurity governance frameworks and regular tabletop testing are critical for resilience and accountability.



Questions

Thank You

For more info, please contact us

mstoyanovich@segalco.com

248.910.2637

2025 IT Summit

Connectivity

Compliance Update for Retirement and Health Funds

Julia Zuckerman, Vice President & Senior Consultant, Retirement and Health Compliance

October 21-22, 2025 / Nashville, TN



Agenda

- **General Updates**
- **Hot Topics in Health Plan Compliance**
- **Hot Topics in Retirement Plan Compliance**

| General Updates

Budget Reconciliation Act

Employee benefits provisions

- Allowances for easier access to health savings accounts (HSAs)
- Changes to fringe benefit taxation, including an increase to the dependent care assistance program (DCAP) maximum deferral
- Increases to tax credits for employer-provided childcare, paid family and medical leave; creation of “Trump Accounts;” temporary changes to the taxation of tips and overtime



Budget Reconciliation Act

Impact on the US Healthcare System

- Estimated to cut Medicaid funding by \$940 billion over 10 years, according to an analysis by the Congressional Budget Office (CBO); cuts in the form of new work requirements, more frequent eligibility verification, new cost-sharing copayments for certain Medicaid beneficiaries, and limits on state provider taxes
- Reduces support for the ACA Exchanges/Marketplace by more than \$200 billion, including changing premium assistance tax credit eligibility and verification rules
- No extension of the enhanced ACA subsidy expansion beyond December 31, 2025 — which will significantly increase the cost of coverage on the ACA Exchanges
 - Employed individuals and dependents who lose coverage could seek to enroll in employment-based plans they previously avoided because of high employee premium contributions

New EBSA Assistant Secretary

Senate confirmed Daniel Aronowitz on September 18, 2025

The Employee Benefit Security Administration (EBSA) is the agency at the DOL responsible for administering, regulating, and enforcing the provisions of Title I of the ERISA

- Formerly president of ENCORE Fiduciary, an insurer specializing in ERISA fiduciary liability insurance
- Frequent critic of class action fiduciary retirement plan litigation, stating: “ERISA’s fiduciary process standard has been turned into a performance standard in which plaintiff lawyers have become the judge and jury”
- At confirmation hearing — pledged a “major turn-around” of the agency and goals to improve EBSA’s enforcement of fiduciary law
- Does not appear to have health benefit plan experience



| Hot Topics in Health Plans

SCOTUS Ruling on Preventive Care Coverage

Kennedy v. Braidwood Management

Plaintiffs objected to the ACA requirement that non-grandfathered health plans cover pre-exposure prophylaxis (PrEP) medications at no cost

- Plaintiffs argued that the US Preventive Services Task Force (USPSTF) structure violates the Constitution's appointments clause, which requires "principal" officers to be appointed by the president and confirmed by the Senate
- The Administration appealed to the US Supreme Court, and plaintiffs agreed the case should be heard
- The Trump Administration filed a brief with the US Supreme Court arguing that the 5th Circuit decision was incorrect



SCOTUS Ruling on Preventive Care Coverage

Court upheld the requirement

- On June 27, 2025, the Supreme Court agreed with HHS and reversed the decision of the 5th Circuit
- The Court stated that USPSTF members remain subject to the Secretary of HHS's supervision and direction, are inferior officers, and do not need to be confirmed by Congress
- The Court further found that during the one-year period after the USPSTF makes a recommendation, and before it becomes binding on plans, the HHS Secretary may request that the USPSTF reconsider or withdraw a recommendation
- Plan sponsors should continue to cover preventive benefits with no cost-sharing in the same manner they currently do

Women's Preventive Services Benefits Update

Additional breast cancer screening coverage required

- Health Resources and Services Administration (HRSA) guidelines require plans to cover, without cost sharing, mammography screening for women at average risk for breast cancer at least biennially and as frequently as annually, initiating screening no earlier than age 40 and no later than age 50, with screening continuing at least until age 74
- On December 30, 2024, HRSA updated its breast cancer screening guidelines to include additional imaging where required to complete the screening process or to address findings on the initial screening mammograph
- Generally beginning in 2026, plans must cover, without cost sharing, the initial mammography plus any additional imaging (e.g., MRI, ultrasound or mammography) or pathology evaluation where required to complete the screening process or to address findings from the initial screening

Shifting COVID-19 Vaccine Recommendations

Recent eligibility limits and uncertainty

- The Food and Drug Administration (FDA) recently limited COVID vaccine eligibility to people age 65+ or who have other health problems
- However, any change in the vaccine schedule must be approved by the Centers for Disease Control (CDC) after a recommendation of the Advisory Committee on Immunization Practices (ACIP)
- FDA approval is not relevant to whether a plan must cover the vaccine
- While there is no ACA requirement for a prescription for a vaccine, some states require a prescription if the vaccine has not been CDC approved



Shifting COVID-19 Vaccine Recommendations

Plan sponsor considerations

- Plans must maintain vaccine coverage through the end of the plan year for any vaccine that was covered at the beginning of the year — meaning, keep covering COVID and other vaccines at 100% (with no cost-sharing) through the end of the plan year
- It appears that plans can opt not to cover the vaccine as of the beginning of the plan year for those who are not over 65 and do not have a health condition
- Plans can always opt to continue to cover vaccines at 100%, regardless of eligibility recommendations
- Regardless of coverage, there may be access hurdles

ERISA Preemption and State PBM Laws

US Supreme Court decides not to hear the *Mulready* case

- The Court declined to review a 10th Circuit appeals court ruling, leaving intact the finding that ERISA preempts Oklahoma's law regulating pharmacy benefit managers (PBMs)
- The OK law's provisions — including mandatory pharmacy network access and prohibitions on mail-order incentives — were struck down as interfering with nationally uniform plan management
- The 10th Circuit opinion is binding on states in that circuit: CO, KS, NM, OK, UT, WY and portions of MT and ID; although the appellate court's decision is not binding in other circuits, the fact that the Court refused to review it could be persuasive in other jurisdictions

ERISA Preemption and State PBM Laws

This area is still very much in flux

- The Supreme Court's earlier *Rutledge v. PCMA* ruling held that states may still regulate the costs PBMs pay to pharmacies without interfering with plan administration
- On September 2, 2025, a federal court in Illinois ruled that ERISA does not preempt Arkansas Rule 128 — which requires health plans to report pharmacy cost data and ensures pharmacies receive a minimum reimbursement amount



Mental Health Parity

Regulatory background of the Mental Health Parity and Addiction Equity Act (MHPAEA)

- Final regulations published in 2013 provide requirements regarding parity in quantitative and nonquantitative treatment limitations
- MHPAEA was amended December 27, 2020, through the Strengthening Parity provisions of the Consolidated Appropriations Act of 2021
- Proposed rules published on August 3, 2023
- Proposed rules receive over 9,500 comments
- Final regulations published September 23, 2024
 - Staggered applicability dates for plan years on or after January 1, 2025, and January 1, 2026

Mental Health Parity

MHPAEA Litigation

- The ERISA Industry Committee (ERIC) filed litigation challenging the 2024 final regulation on January 17, 2025, against the US Departments of Health and Human Services, Labor, and Treasury in the United States Court of Appeals for the DC Circuit
- The lawsuit alleges that the rule exceeds the Departments' authority under the MHPAEA and CAA, violates the Due Process Clause of the 5th Amendment, is arbitrary and capricious, and otherwise violates the Administrative Procedure Act
- The federal Departments responded seeking an abeyance



Mental Health Parity

MHPAEA Nonenforcement Agreement

- On May 12, 2025, the court granted an abeyance based on the Departments stating it will reconsider the final regulations, including potentially issuing a proposed rulemaking rescinding or modifying the current regulations
- On May 15, 2025, the Departments issued a statement regarding enforcement of the 2024 MHPAEA final regulations. Specifically, the Departments indicate that they will not enforce the provisions of the 2024 Final Rule or otherwise pursue enforcement actions, based on a failure to comply with those provisions that become effective prior to a final decision in the litigation, plus an additional 18 months
- The statutory provisions and 2013 final regulations remain in effect and are enforceable

HIPAA Reproductive Healthcare Rule

Now vacated

- In 2024, HHS under the Biden administration published the HIPAA Privacy Rule to Support Reproductive Health Care Privacy that prohibited the use or disclosure of protected health information (PHI) related to lawful reproductive health care in certain circumstances — requiring new HIPAA policies, training and notice
- On June 18, 2025, following a legal challenge, a US district court in Texas vacated the reproductive privacy provisions — and the Trump administration did not appeal that ruling
- Reproductive healthcare language that was added to HIPAA Policies and Procedures and/or Notices of Privacy Practices regarding reproductive healthcare privacy rights is no longer applicable and will ultimately need to be removed
- However, the litigation did not affect the new privacy protections under the for the Confidentiality of Substance Use Disorder Patient Records; such information must be included in Notices by February 16, 2026

Other Hot Topics in Health Plan Compliance

- Executive orders addressing prescription drug costs, price transparency
- FAQs on price transparency rules, RFI on Rx Machine-Readable Files
- Advanced Explanation of Benefits regulations pending
- No Surprises Act Independent Dispute Resolution (IDR) regulations
- Health and welfare plan fiduciary duty litigation
- Implications of Medicare changes on group health plans





| Hot Topics in Retirement Plans

SECURE 2.0 Implementation

Treasury's Roth catch-up contribution guidance

- Under SECURE 2.0, employees aged 50+ with prior-year FICA wages over \$145k (indexed for inflation) who make catch-up contributions must do so on an after-tax Roth basis
- Recently released final regulations on this requirement:
- While the application of the final rule is delayed until 2027, the statute remains generally effective starting January 1, 2026, and plans are required to follow it using a reasonable, good-faith interpretation; however, the rule treats multiemployer plans as satisfying the Roth requirement for certain catch-up contributions until a later date tied to expiration of the plan's collective bargaining agreements

SECURE 2.0 Implementation

New model Annual Funding Notices, accompanying guidance

- SECURE 2.0 mandates reporting of demographic information over a three-year period as of the last day of each plan year and requires disclosure of the average return on assets for the most recent plan year
- It does not eliminate the special supplement concerning smoothed interest rates over 25 years and their effect on employer contribution requirements
 - Model AFNs for single-employer and multiemployer plans are included in an appendix to the FAB
- Multiemployer plans must also report demographic information and average returns and adhere to requirements outlined in FAB 2023-01
- Plans using self-developed AFNs must ensure they represent a reasonable, good-faith interpretation of existing laws and SECURE 2.0 changes

Alternative Investments in DC Plans

Executive order designed to allow private equity to become a bigger piece of retirement savings accounts

- On August 7, 2025, President Trump signed an executive order encouraging the inclusion of private equity, cryptocurrency, and other alternative investments in defined contribution plans.
 - Defined benefit plans have long invested in alternative investments.
- The order directs DOL to clarify its position on alternative investments in DC plans, offer guidance on the government's position with respect to fiduciary duties when offering funds that include alternative investments.
 - DOL instructed to work with Treasury and the SEC on guidance that would encourage the adoption of these investments.
- Meanwhile, the Ninth Circuit appeals court recently affirmed the dismissal of claims challenging Intel Corporation's DC plans' investment in private equity – emphasizing that fiduciary duty is about process and not investment results.

DOL Plans to Reissue ESG Rule

Likely to mirror the last Trump Administration's ESG rule

- Under the Biden administration, DOL issued final regulations on environmental, social, and governance (ESG) investing, allowing fiduciaries to consider ESG factors in risk and reward assessment and use ESG-focused investments as a plan's qualified default investment alternative
- The regulation faced legal challenges from 26 Republican state attorneys general, but the Texas District Court upheld it. Nevertheless, on May 28, 2025, as anticipated, the Trump Administration announced that it “will engage in a new rulemaking on the subject of the challenged rule”
- It is likely that the new rule will closely track the previous ESG rule that the DOL issued during the first Trump administration

Supreme Court Addresses Prohibited Transactions Lawsuit

Cunningham v. Cornell

- ERISA bans transactions between a plan and its service providers, but exempts certain transactions that, for example, are necessary and have a reasonable cost
- Participants in the university's 403(b) plan argued they could plead a prohibited transaction without pleading that the exemptions do not apply — and court agreed with them, in a unanimous decision
- The Court recognized that its decision could encourage more litigation, and therefore suggested several approaches for trial courts



Pending SCOTUS Case: *M&K v. IAM Nat'l Pension Fund*

Description	2 nd Circuit Court of Appeals	DC Circuit Court of Appeals
Case	<i>Nat'l Retirement Fund v. Metz Culinary Management</i> (2020)	<i>Trustee of the IAM Nat'l Pension Fund v. M&K Employee Solutions</i> (2024)
Holding	Must use the interest rate assumption in effect as of (on) the measurement date	May use assumptions adopted after the measurement date provided the assumptions are based on “the body of knowledge available up to the measurement date”
Further proceeding		M&K filed a petition for cert with SCOTUS. SG invited by SCOTUS to file a brief. SG advises Court of hear the case. Court grants cert

Issue as framed by the Court: Whether ERISA section 4213's instruction to compute withdrawal liability “as of the end of the plan year” requires the plan to base the computation on the actuarial assumptions most recently adopted before the end of the year, or allows the plan to use different actuarial assumptions that were adopted after, but based on information available as of, the end of the year

Actuarial Equivalence Litigation

Cases challenge “outdated” mortality assumptions

- 30+ cases filed involving single-employer plans; one case involves a multiemployer plan
- Many procedural issues (i.e., statute of limitations)
- Class certification is often an issue
- Courts appear to be more willing to allow cases to proceed to discovery before disposition; more settlements?
- Will the DOL back away from the amicus brief filed in the Southern Co. Services case (11th Circuit, and also used by plaintiffs in Kellogg in the 6th Circuit) stating that plan sponsors and fiduciaries must use current, reasonable actuarial assumptions when calculating joint and survivor annuities?
 - Oral arguments in Kellogg took place on May 8, 2025, and in the Southern Company Services case on September 17, 2025

Defined Contribution Plan “Fee” Litigation

Plaintiffs continue to bring claims

- On January 24, 2022, the Supreme Court in the *Hughes v. Northwestern* case articulated fiduciaries’ continuous duty to monitor plan investments; offering participants a diverse menu of options is not sufficient to avoid a breach
- Since then, hundreds of cases have been filed against plan sponsors alleging breaches of fiduciary duties based on:
 - Excessive administrative and recordkeeping fees; failure to monitor fees; failure to disclose fees.
 - Failure to monitor investments; offering overly expensive options or share classes, or underperforming funds.
 - Prohibited transactions, self-dealing, conflicts of interest.
 - Improper use of of plan forfeitures.
- Some plan sponsors have been successful in getting the lawsuits dismissed.
- Parties have negotiated settlements to these fee lawsuits for millions of dollars.
- Plaintiffs’ relative success following *Northwestern* continues to encourage additional lawsuits and increase plaintiffs’ bargaining power in the settlement context.

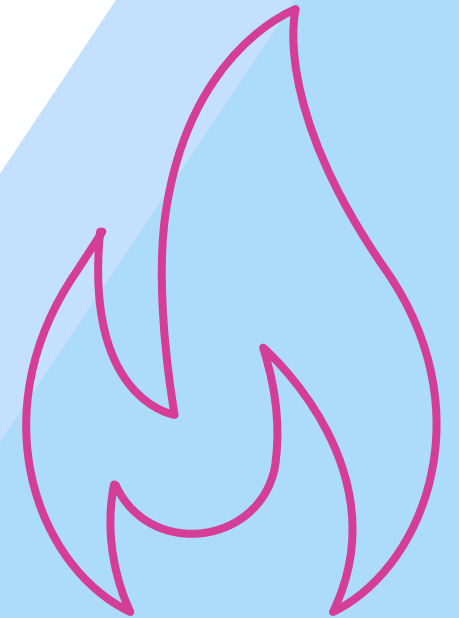
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Other Hot Topics in Retirement Plan Compliance

- DOL request for extension in response to fiduciary rule litigation
- DOL escheatment guidance for retirement plans
- DOL rescinds opinion on Citigroup's racial equity program
- IRS clarifies withholding rule for uncashed pension checks
- Pension risk transfer litigation





Questions

Thank You

For more info, please contact us

jzuckerman@segalco.com

917.674.0310