

Supplemental Health, DI & LTC Conference

Working in Harmony

August 5 – 7, 2019 • Loews Vanderbilt Hotel • Nashville, TN

MONDAY, AUGUST 5

FIRST TIMERS' GET TOGETHER — 1:00 to 1:30 p.m.

MEET & GREET — 1:30 to 2:00 p.m.

Join us as the conference begins to meet and greet peers while you share ideas and common experiences.

GENERAL SESSION — 2:00 to 3:15 p.m.

The Evolving Landscape of Opioids and Marijuana



GINA C. GUZMAN, M.D., DBIM, FAAIM, FALU, FLMI

*Vice President and Chief Medical Director
Munich Re US (Life)*

The current opioid epidemic is well-publicized, and its size and scope documented in both mainstream and medical literature. At the same time, the current increase in medical usage of marijuana coupled with the trend toward decriminalization of medical and recreational use could create the impression that the drug has well-understood effects and benefits. In fact, scientific research on the topic is still at a very early stage. So what does this mean for insurers? This presentation will review the current opioid epidemic, the current status of both medicinal and recreational marijuana, and possible implications for the insurance industry.

BREAK — 3:15 to 3:45 p.m.

Sponsored by Mutual of Omaha

CONCURRENT SESSIONS — 3:45 to 5:00 p.m.

1.1 Underwrite This! A Critical Illness, Accident & Hospital Indemnity Case Study Session

Join us for this interactive session as we look at a few challenging real life critical illness, accident, and hospital indemnity cases in the group market and share highlights from RGA's biennial critical illness underwriting survey.

CHELLI ESSER, Principal Group Underwriter, Voya; **MARY JOHNSON**, Senior Marketing Underwriter, RGA Reinsurance Company; **Moderator: MICHELLE HAINES, ASA MAAA**, Associate Actuary, RGA Reinsurance Company



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1.2 DI Regulatory Update: Music to Your Ears

Connect with your peers and industry experts as we turn up the volume on regulatory issues impacting the disability income industry, so you can avoid any unexpected interruption in the music.

DAVID STEINBRUNNER, ASA, MAAA, Assistant Actuary and GSI Underwriter, Ameritas

1.3 Mortality and Morbidity Improvement in LTC

As the LTC industry collects more data, how will changes in experience be measured? Is there a relationship between policyholders living longer and experiencing fewer claims? There are a number of challenges in measuring this experience including data quality, measurement methods and policy/UW changes over time. The speakers will explore these topics and provide multiple viewpoints on each of the key measurements.

RALPH DONATO, Principal Consulting Actuary, LTCG; **BRIAN ULERY, FSA, MAAA**, Principal Consulting Actuary, LTCG

1.4 Long-Term Care Innovation Ideas — Three Perspectives

The presenters of this session will provide an overview of the long-term care innovation landscape. We will discuss the market environment, state-level innovations and provide a deep dive of one state's experience. We will also discuss other relevant proposals.

LARHAE KNATTERUD, M.D., Aging Transformation, State of Minnesota; **JOHN O'LEARY**, President, O'Leary Marketing; **EILEEN J. TELL**, Principal and CEO, ET Consulting, LLC; **Moderator: LINDA CHOW, FSA, MAAA**, Senior Manager, Insurance & Actuarial Advisory Services, EY

1.5 Direct to Consumer Marketing — Risk and Rewards

Join us for a strategic and tactical session on digital and direct-to-consumer marketing for supplemental health products. We will share advice on new execution models, people, processes, and technology. Find out lessons learned on reducing lead and acquisition costs and improving the user experience.

DONNA JERMER, ACS, Vice President, Distribution Lead, RGAX; **Moderator: GREG LEV, FSA, MAAA**, Actuary, Guarantee Trust Life

RECEPTION — 5:30 to 6:45 p.m.

Sponsored by MetLife



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TUESDAY, AUGUST 6

BREAKFAST — 7:00 to 8:00 a.m.

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

2.1 2019 U.S. Critical Illness Market Survey Results and Analysis

Increase your overall knowledge of how the supplemental health industry is trending with an informative session hosted by GenRe on critical illness insurance. During this event, GenRe will report out on their 2019 market survey results. GenRe will present on trends specific to critical illness. Be prepared to leave this event with a better understanding of current and future state insight from carriers that are actively marketing this product, including those companies exploring it as a new product offering as well.

STEVE WOODS, Vice President and Senior Account Executive, Gen Re; **Moderator: KRISTEN WILLEY, MBA, GBDS**, Senior Distribution Sales Consultant, Special Products/Workplace Solutions, Mutual of Omaha

2.2 Get Giggy With It — LIMRA Research on the Gig Economy

Hear the results of LIMRA's recent research on the gig economy. Learn about gig workers' access to financial protection products, unmet needs, and financial concerns. Also hear about employers' interest in providing benefits to nontraditional or contingent workers.

KIMBERLY LANDRY, Assistant Research Director, Workplace Benefits, LIMRA; **Moderator: JOSEPH REFANO**, National Product Director, MetLife

2.3 Future of Long-Term Care Services

The delivery of quality long-term care services to our aging society will become an even greater challenge as the number of people requiring such services rapidly grows in the coming years. New solutions will be required to meet this demand. Fortunately, emerging technology and innovative approaches to managing care delivery can help address this need, potentially avoiding a societal crisis. Session attendees will learn about innovative, non-financial long-term care services and products developed by entrepreneurs, start-ups, and established companies that will enable long-term care services to be more accessible, appropriate, and affordable. Attendees will learn how this revolution can be considered in new product development and the administration of in-force long-term care policies.

JOE WURZBURGER, FSA, MAAA, Staff Fellow, Society of Actuaries; **Moderator: VINCENT BODNAR, ASA, MAAA**, Partner, Oliver Wyman

2.4 Striking a Chord in DI Underwriting Technology

Come spend some time talking to experts in the electronic health records industry. What's unique? What's the same? How can electronic health records change the future of underwriting?

JENNA FARISS, ASA, MAAA, Project Consultant, Medical Data, Milliman IntelliScript; **NICHOLE L. MYERS, FALU, AIRC, ARA, ACS**, Director, Business Development, Electronic Health Records, MIB, Inc.; **NICK ZAMBRUNO**, Business Development, Human, API; **Moderator: KAREN RUGG**, Second Vice President, Disability Underwriting, Berkshire Life

BREAK — 9:00 to 9:30 a.m.



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

3.1 Journey Into the World of Long-Term Care Claims Management

This session will be an interactive dialogue around the approach for developing a claims management vision exercise and the value such work adds to the company. We will explore the aspects of executing on this vision and discuss the critical role of a claims strategist.

JOHN SIEB, LTC Business Head and COO, Prudential; **RHETT WIELAND**, Director, Claims Management, Prudential;
Moderator: SANJA ZEHNDER, Managing Actuary, Bankers Life and Casualty

3.2 Communication Science of Supplemental Health

Explore the communication science of helping consumers understand the value behind supplemental health products. We will discuss how technology is impacting communication and continuing discussions around engagement and decision support.

ABIGAIL ALBRIGHT, Product Evangelist, Maxwell Health; **ERIC SILVERMAN**, Founder, Voluntary Disruption;
Moderator: JOSEPH REFANO, National Product Director, MetLife

3.3 In-Force Business Management

“In God we trust, all others bring data.” — W. Edwards Deming. Whether you have a new or existing supplemental health business, experience monitoring is a critical component to running a data driven business. The presenters will discuss best practices for capturing, retaining, and utilizing data to manage inforce blocks of critical illness, accident and hospital indemnity products.

BILL BADE, FSA, MAAA, Consultant, Sydney Consulting Group; **KAMRAN MALIK, ASA, MAAA**, Consultant, Sydney Consulting Group

3.4 Connecting the Dots and Driving Change in Our Industry

Are you prepared to drive change in our industry? Insurance is notable for slow adoption of change, but our world is transforming at an unprecedented rate, which will force rapid evolution within our industry. Product design and marketing, risk selection, automation of underwriting, and customer service will all be affected. To succeed, we must understand existing change and recognize potential change on the horizon. This session is designed for all professionals interested in leveraging change and leading transformation in our industry.

MICHELLE PRIVETT, MS, RN, FALU, FLMI, AVP, Underwriting Marketing, Munich Re; **PAUL RIVARD, AALU, FLMI**, Second VP, Underwriting Client Solutions, Munich Re; **Moderator: RICK DIXON**, Assistant Vice President, Underwriting Services, Munich Re

BREAK — 10:30 to 11:00 a.m.



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

4.1 Suspicious Minds

Learn about fraud from experts in the field of LTC and DI. This session will focus on what fraud is, why it's important and ways to identify fraud in the LTC and DI space.

JOE CHAMPIGNY, ALHC, CFI, Director, Claims Service and Solutions Group, Individual Markets, Guardian; **TAMMY O'CONNOR**, Manager, Business Integrity, Operational Risk and Performance Management, CNO Financial Group; **Moderator: KAREN RUGG**, Second Vice President, Disability Underwriting, Berkshire Life Insurance

4.2 Working in Concert: Next Generation Integration

In this session, we will discuss what it takes to integrate the group worksite products. Carriers who are just beginning efforts to integrate their worksite product suite as well carriers who have been integrating for some time will summarize the opportunities, challenges, and key learnings. A panel discussion will also shed light on what next generation efforts might look like.

LYDIA JILEK, Senior Director and Intellectual Capital Leader, Willis Towers Watson; **KENDIE STROEDE**, Integration Product Lead, Cigna; **Moderator: JULIE POHJOLA**, Senior Product Manager, Group Supplemental Solutions, Cigna

4.3 Ask an Actuary

Do you ever get feedback from your actuary that you just don't understand? This session focuses on translating actuarial concepts and/or decision making to help facilitate better communication.

ASHLEE BORCAN, FSA, MAAA, Principal and Consulting Actuary, Milliman; **STEPHEN FOX, FSA, MAAA**, Actuarial Director, Health Pricing & Profitability, MassMutual

4.4 FASB Targeted Improvements

Explore the practical implications of new accounting standards to LTC in-force management and actuarial processes.

SIVAKUMAR DESAI, Assistant Vice President, Valuation and Experience Analysis, Unum; **DOUGLAS REILLY**, Assistant Vice President, LTC Finance and Reserving, CAN; **ROBERT YEE, FSA**, Director, PricewaterhouseCoopers; **Moderator: JENNIFER CAPLIN**, Actuarial Consultant, PricewaterhouseCoopers

4.5 Are You Experienced? DI Morbidity and Lapses

What are the latest trends in individual DI industry experience? How have claim incidence and termination rates changed since the introduction of the 2013 IDI valuation table? Attend this session to learn about current IDI experience for both morbidity and lapses.

JIM FILMORE, FSA, MAAA, Vice President and Actuary, Living Benefits and Group Pricing, Munich Re; **MAUREEN SHAUGHNESSY, FSA, MAAA**, Research Actuary, Insurance Research, LIMRA; **Moderator: PETER BRAUN, FSA, MAAA**, Senior Director and Actuary, Northwestern Mutual

LUNCH — 12:00 to 1:00 p.m.

Sponsored by Vitech



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

5.1 An Alternative Beat — GSI

Carriers in the IDI industry are finding their way in the guaranteed standard issue market, and have discovered that it is impossible to be all things to all people. After an overview of the GSI industry, representatives from different carriers will share and discuss their GSI organizational structure and identity.

DAVID GRAY, FLMI, FFSI, Lead Underwriter, GSI, The Standard; **TAMMI ROBERTS**, Director, IDI Case Design Underwriting, IDI Risk Management, Unum; **DANIEL SKWIRE, FSA, MAAA**, Principal and Consulting Actuary, Milliman; **DAVID STEINBRUNNER, ASA, MAAA**, Assistant Actuary and GSI Underwriter, Product Development, Disability Income, Ameritas Life Insurance Corp.; **Co-Moderators: TAMMY AUDERER, FLMI**, Director of Operations, Principal Financial Group; **KATIE BANKS**, Product Manager, The Standard

5.2 Supplemental Health Claims

Participate in a roundtable exercise where attendees will evaluate difficult supplemental health claim submissions or likely denials. This will be followed by a group discussion about the issue within the claim. Examples of claims that may be evaluated include cardiac arrest for critical illness, the definition of hospital admission for hospital indemnity, and an example of possible fraud.

KEITH KENNEDY, Assistant Vice President, Claim Department, Allstate; **KIMBER MORRISSEY**, Group Supplemental Health Claims Lead, Mutual of Omaha; **Moderator: MIKE PRENDES, FSA, MAA**, Consulting Actuary, Sydney Consulting Group

5.3 LTC Policyholder Behavior

Join actuarial and claim management directors in an interactive discussion on how various LTC benefits, contract language, and rate increases impact policyholder decisions. How do claim directors adapt to these challenges?

KEITH BURNS, ASA, MAAA, VP and Actuary, Prudential; **DENISE LISTON**, Senior Vice President, LTCG

5.4 Outside Perspective on the LTC Insurance Industry Risks

This session will explore some of the key LTC insurance risks facing insurers from those looking in from the outside. An equity analyst and rating agency perspective will be provided to understand how insurers are evaluated when LTC risk is on the balance sheet. This moderated session will have an open Q&A session so please come prepared with questions.


ANDREW KLIGERMAN, Analyst, Credit Suisse; **DOUG MEYER, CFA**, Managing Director, Insurance, Fitch Ratings; **Moderator: MATT MORTON, FSA, MAAA**, Principal Consulting Actuary, LTCG

5.5 Supplemental Health Reserves: Why Should Non-Actuaries Care?

For supplemental health products, actuarial reserves are essential. In this session, a panel of actuaries will outline the types of reserves typically generated for these products, illustrate the role they play in product monitoring and reporting, and give a high-level description of how to calculate them. Additionally, we'll identify key assumptions that impact reserve levels as well as where to find regulatory guidance. While the focus will be on statutory reserves, we will provide some feedback on recent changes to GAAP reserves for long-duration products.

ASHLEE BORCAN, FSA, MAAA, Principal and Consulting Actuary, Milliman; **DEVIN CHELLBERG, FSA, CERA, MAAA**, Director and Actuary, Trustmark

BREAK — 2:00 to 2:30 p.m.



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CONCURRENT SESSIONS — 2:30 to 3:45 p.m.

6.1 Key Findings of the Long-Term Care Medical Symposium

Hear how experts from outside the industry view the future of long-term care claims.

SALLY BURBANK, MD, Internal Medicine, St. Thomas Health; **DAVID HUTCHINGS, MD**, Founder and CEO, Dementia and Alzheimer's Care, Stonerise Therapy; **Co-Moderators: ROBERT EATON, FSA, MAAA**, Consulting Actuary, Milliman; **JOE WURZBURGER, FSA, MAAA**, Staff Fellow, Health, Society of Actuaries

6.2 Supplemental Health Buzz Group

In this session, attendees will break into small groups to discuss current events, challenges, and opportunities in the supplemental health industry.

Facilitators: MICHELLE HAINES, ASA, MAAA, Associate Actuary, U.S. Group Reinsurance, RGA; **JOE REFANO**, National Product Director, MetLife; **RICH SCHAEFER**, Chief Actuary, Allstate; **STEPHANIE TURGEON**, Director, Product Development, MetLife; **SUSAN WAGNER**, Assistant Vice President, Worksite & Institutional Insurance Innovation and Pricing, MassMutual; **BECKY WINTERS**, Senior Voluntary Product Manager, Product Development, Voya Financial; **Moderator and Facilitator: ASHLEE BORCAN, FSA, MAAA**, Principal and Consulting Actuary, Milliman

6.3 Advocacy Activity for Supplemental Health Products

With responsibility at the ACLI for industry advocacy on supplemental benefits and group insurance issues before federal and state policymakers and at the National Association of Insurance Commissioners (NAIC), Piacentini will provide an update of advocacy efforts for supplemental health insurance products.

CHARLES PIACENTINI, J.D., Vice President, Insurance Regulation and Associate General Counsel, American Council of Life Insurers; **Moderator: JAMES HUFFMAN, FLMI, ACS**, Second Vice President, LIMRA and LOMA

6.4 Keeping in Tune With DI (Hot Topics)

Join us for an interactive fast paced discussion about the current and future challenges the DI Industry is facing.

KATHLEEN COUGHLIN, Head DI Underwriter, DI Risk Management and Governance, MassMutual; **KAREN RUGG**, Second VP, Disability Underwriting, Berkshire Life

BREAK — 3:45 to 4:00 p.m.

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GENERAL SESSION — 4:00 to 5:00 p.m.

Datashock: Artificial Intelligence, Connectedness, and Readying for the Big Data and Social Future



JENNIFER GOLBECK, Ph.D.

*Director of the Social Intelligence Lab
University of Maryland*

The future is going to be driven by Artificial Intelligence (AI). Huge power lies in smart algorithms combined with big social data to track behavior and develop new insights into customers and what they want. How could these insights alter long-standing practices in the life insurance industry? Where do business opportunities lie in leveraging new technological capabilities, and how can organizations prepare for these changes? Golbeck will explain how new computational techniques are revealing hidden traits of millions of people online, and how this impacts the future of our business.

RECEPTION — 5:15 to 6:15 p.m.

Sponsored by Limelight Health

WEDNESDAY, AUGUST 7

7:00 to 8:00 a.m.

Actuarial Professionalism Session (Part 1)

Court is in session and you are the jury! Follow along as challenging aspects of actuarial professionalism are explored in a court-like setting. Deliberate based on what you already know from your own experience as well as what you learn in this session and deliver your verdict accordingly. Who says learning about actuarial professionalism can't also be fun?

ASHLEE BORCAN, FSA, MAAA, Principal and Consulting Actuary, Milliman; **JOE WURZBURGER, FSA, MAAA**, Staff Fellow, Health, SOA; **SANJA ZEHNDER**, Managing Actuary, Bankers Life and Casualty

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GENERAL SESSION — 8:00 to 9:00 a.m.

Initiative 18|11: What Can We Do About the Cost of Healthcare?



BRIAN PAULEY, FSA, MAAA

*Vice President, Actuarial Services
Highmark Health*



JOE WURZBURGER, FSA, MAAA

*Staff Fellow, Health
Society of Actuaries*

Healthcare costs in the U.S. are 18 percent of the GDP compared to 11 percent in similar countries. In this session, the presenters will describe the drivers behind this problem, discuss potential issues and outline the SOA's efforts to address the issue.

BREAK AND EXHIBITOR RAFFLE — 9:00 to 9:30 a.m.

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

7.1 Supplemental Health Products — A Regulatory Perspective

Join this session to discuss current and emerging issues that are important to our industry. Attendees will have the opportunity to provide questions in advance of the session, and the topics of greatest interest to attendees will be provided to panel members to ensure a thorough discussion. Questions may also be posed during the discussion.

THOMAS F. CARSWELL, FLMI, Assistant Director, Division of Product Review, Office of Commissioner of Insurance, State of Georgia; **MICHAEL HUMPHREYS**, Assistant Commissioner, Insurance Division, TN Department of Commerce and Insurance; **STACY KORON**, Compliance Consultant, Milliman; **Moderator: SUSAN WAGNER**, Assistant Vice President, Worksite and Institutional Insurance Innovation and Pricing, MassMutual



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7.2 Let's Give Them Something to Talk About

We often wonder why consumers don't fully appreciate or understand future senior care needs, or why they don't buy more of our products. *She Works Hard For Her Money* and *He's A Hard Working Man*, so whose role is it to make sure that they properly manage, plan, and protect their future? During this session, we will hear from experts who have been *Working 9 to 5* to discover how best to educate consumers on retirement planning, senior care needs, as well as the consideration of long-term care products. In addition, we will learn more about consumer education outreach programs by the National Council on Aging, and the State of Maryland, as well as product development and education programs by New York Life.

HEATHER DEICHLER, Vice President, LTC and Linked Benefits, New York Life; **JOSH HODGES**, Chief Customer Officer, National Council on Aging; **ELIZABETH WEGLEIN**, Chief Executive Officer, Elizabeth Cooney Care Network; **Moderator: WINONA BERDINE, CLTC, LTCP, HIA, MHP, HCSA**, Vice President, Business Development, RGA Reinsurance Company

7.3 Considerations for the Composer: DI Product Design/Pricing

There are many ways to write a song — different keys, time signatures, and tempos. The same is true for designing and pricing disability income products. Join us for a discussion of the benefits and risks to consider when comparing different approaches. Some key topics to be discussed include distribution risk, insured behavior, and the balance of accuracy and feasibility.

PETER BRAUN, FSA, MAAA, Senior Director and Actuary, Northwestern Mutual; **DEREK COBURN, FSA, MAAA**, Director, IDI Finance, Unum


BREAK — 10:30 to 10:45 a.m.

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

8.1 The Third Gender — How an Insured Identifies Impacts Insurance as We Know It Today

Although recent legislation surrounding the third gender is not directed at the insurance industry, many insurance companies are beginning to react. Join us in an "all track" panel session to explore the downstream risk impacts of how an individual identifies and how these changes may disrupt the insurance industry as we know it today.

KATHLEEN COUGHLIN, Head DI Underwriter, DI Risk Management and Governance, MassMutual; **ROBERT EATON, MAAA, FSA**, Consulting Actuary, Milliman; **SARAH THACKER, FLMI, CLU**, Underwriting Manager, Underwriting Benefits, Voya; **Moderator: WINONA BERDINE, CLTC, LTCP, HIA, MHP, HCSA**, Vice President, Business Development, RGA Reinsurance Company

The banner features a purple and orange geometric design on the left, transitioning into a photograph of musical instruments (violin, saxophone, trumpet, and guitar) on the right. The text "Supplemental Health, DI & LTC Conference" is centered in white.

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8.2 Actuarial Professionalism Session (Part 2)

Court is in session and you are the jury! Follow along as challenging aspects of actuarial professionalism are explored in a court-like setting. Deliberate based on what you already know from your own experience as well as what you learn in this session and deliver your verdict accordingly. Who says learning about actuarial professionalism can't also be fun?

ASHLEE BORCAN, FSA, MAAA, Principal and Consulting Actuary, Milliman; **JOE WURZBURGER, FSA, MAAA**, Staff Fellow, Health, SOA; **SANJA ZEHNDER**, Managing Actuary, Bankers Life and Casualty

ADJOURN – 11:45 a.m.

ABOUT THE ASSOCIATIONS

LIMRA, a worldwide research, learning, and development organization, is the trusted source for industry knowledge, helping more than 850 insurance and financial services companies in 64 countries increase their marketing and distribution effectiveness.



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With nearly 1,200 member companies in over 80 countries, LOMA is a global leader in insurance and financial services industry education, committed to improving our members' management and operations through quality employee development, research, information sharing, and related products and services.



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With roots dating back to 1889, the Society of Actuaries (SOA) is the world's largest actuarial professional organization with more than 30,000 actuaries as members. Through education and research, the SOA advances actuaries as leaders in measuring and managing risk to improve financial outcomes for individuals, organizations, and the public. Actuaries are highly sought-after professionals who develop and communicate solutions for complex financial issues.



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CONCURRENT SESSIONS TRACKING

	#	Session Title	DI	LTC	SH
Monday					
3:45 to 5:00 p.m.	1.1	Underwrite This! A Critical Illness, Accident & Hospital Indemnity Case Study Session			◆
	1.2	DI Regulatory Update: Music to Your Ears	◆		
	1.3	Mortality and Morbidity Improvement in LTC		◆	
	1.4	Long-Term Care Innovation Ideas – Three Perspectives		◆	
	1.5	Direct to Consumer Marketing – Risk and Rewards			◆
Tuesday					
8:00 to 9:00 a.m.	2.1	2019 U.S. Critical Illness Market Survey Results and Analysis			◆
	2.2	Get Giddy With It – LIMRA Research on the Gig Economy	◆		◆
	2.3	Future of Long-Term Care Services		◆	
	2.4	Striking a Chord in Underwriting Technology	◆		
9:30 to 10:30 a.m.	3.1	Journey Into the World of Long-Term Care Claims Management		◆	
	3.2	Communication Science of Supplemental Health			◆
	3.3	In-Force Business Management			◆
	3.4	Connecting the Dots and Driving Change in Our Industry	◆		
11:00 a.m. to 12:00 p.m.	4.1	Suspicious Minds	◆	◆	
	4.2	Working in Concert: Next Generation Integration	◆		◆
	4.3	Ask an Actuary			◆
	4.4	FASB Targeted Improvements		◆	
	4.5	Are You Experienced? DI Morbidity and Lapses	◆		
1:00 to 2:00 p.m.	5.1	An Alternative Beat – GSI	◆		
	5.2	Supplemental Health Claims			◆
	5.3	LTC Policyholder Behavior		◆	
	5.4	Outside Perspective on the LTC Insurance Industry Risks		◆	
	5.5	Supplemental Health Reserves: Why Should Non-Actuaries Care?			◆
2:30 to 3:45 p.m.	6.1	Key Findings of the Long-Term Care Medical Symposium		◆	
	6.2	Supplemental Health Buzz Group			◆
	6.3	Advocacy Activity for Supplemental Health Products			◆
	6.4	Keeping in Tune With DI (Hot Topics)	◆		
Wednesday					
7:00 to 8:00 a.m.		Actuarial Professionalism Session (Part 1)	◆	◆	◆
9:30 to 10:30 a.m.	7.1	Supplemental Health Products – A Regulatory Perspective			◆
	7.2	Let's Give Them Something to Talk About		◆	
	7.3	Considerations for the Composer: DI Product Design/Pricing	◆		
10:45 to 11:45 a.m.	8.1	The Third Gender – How an Insured Identifies Impacts Insurance as We Know It Today	◆	◆	◆
	8.2	Actuarial Professionalism Session (Part 2)	◆	◆	◆

