



WELCOME TO USI'S INNOVATION SYMPOSIUM

May 8 | 7:30 am to
2025 | 2:30 pm

The Townsend Hotel
100 Townsend St. , Birmingham, MI 48009

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Hello & Welcome

We are so happy that you are joining us today for USI's Innovation Symposium. USI recognizes the unique challenges you face in the employee benefits workplace. Therefore, we have brought together professionals across the country with clinical experience in the industry to find innovative and impactful health solutions to help you manage your employees' health conditions and cost containment.

Today, we will take a deeper dive into the types of solutions we have found to produce a positive impact on the populations of our client partners. We hope this opens your eyes to the wide variety of solutions that can be offered to your employees.

If you have any questions or concerns throughout the symposium, please do not hesitate to reach out to your USI Employee Benefits Advisor.

Best of Health,

Your USI Michigan Employee Benefits Team

USI's Innovation Symposium

May 8, 2025

Speaker Schedule

Check-in and breakfast
7:30 AM – 8:15 AM

Opening remarks –
8:15 AM – 8:30 AM

Session 1 – Cost Containment Panel

8:30 AM to 9:15 AM

Hosted by Sal Giammarusti, Employee Benefits Practice Leader

- Elena Gambon, First Stop Health
- Andrew Boyle, The Difference Card
- Scott Brendamour, Crumdale

Session 2 – USI Population Health Management

9:30 AM to 10:15 AM

Hosted by Cory Panning, PHM Consultant

- Cheryl Lee Eberting, AZOVA
- Melody Hartzler, Pharm to Table

Session 3 – Women's Health Panel

10:30 AM to 11:15 AM

Hosted by Cory Panning, PHM Consultant

- Scott Liebman and Sarah Moore Benefit Bump
- Christy Buck, Be Nice

Lunch & Keynote Address

11:30 AM to 12:30 PM - Lunch

12:30 PM to 1:15 PM - Keynote Speaker

Hosted by Vic Strecher–Kumanu

Session 4 – Pharmacy Panel

1:30 PM to 2:30 PM

Hosted by Marc Sweeney, Pharmacy Consultant

- Betsy Bigler, Northwind Pharmaceuticals
- Brad Larkin, Rx Benefits
- Cherly Lee-Eberting, AZOVA

Meet Our Speakers

Session 1

USI Cost Containment Panel – First Stop Health, The Difference Card and Crumdale

First Stop Health: At First Stop Health we believe that accessing healthcare should be affordable, efficient, equitable, and delightful without compromising quality or consistency. We are excited to partner with employers looking to provide a solution to employees and their household members that can expand access to primary care providers, close preventive gaps in care, engage employees in healthcare & positively impact the medical trend. We deliver Care That People Love ™!

The Difference Card: The Difference Card administers employee benefit plans for US-based companies, often creating savings by designing unique health plan designs that fit each employer's specific needs. **Focused on providing better benefits at a better price,** The Difference Card works closely with fully-insured and level-funded employer groups to create benefit plans that attract top talent and help organizations retain their workforce. The Difference Card also administers many TPA services such as: FSA, DCA, HSA, HRA, LSA and Fertility HRAs.

Crumdale: Crumdale Specialty is a diversified insurance firm providing custom, self-funded healthcare solutions. Ranked on the Inc. 5000 Fastest Growing Companies and Best Workplaces, we leverage industry expertise, superior talent, data analytics, and a disruptive mindset to manufacture, underwrite, and administer agile, transparent, and cost saving solutions. **We optimize the fragmented health benefits supply chain to reduce health benefit costs and create better outcomes for employers and employees**



Sal Giammarusti
Employee Benefits
Practice Leader
USI Insurance
[LinkedIn](#)



Elena Gambon
Chief Strategy Officer
First Stop Health
[LinkedIn](#)



Andrew Boyle
Sales Consultant
Difference Card
[LinkedIn](#)



Scott Brendamour
Sales Director
Crumdale
[LinkedIn](#)

Meet Our Speakers

Session 2

USI Population Health Management - Azova Health and Pharm to Table

Preventive Care 3.0 – A Whole Person Approach

Join us as we share the next evolution of preventive care and strategies on the elements that enable a comprehensive whole health approach to wellbeing. We will explore the digital health technologies that set the stage for efficient, accessible, affordable, and sustainable strategies that impact the employer's bottom line and the participants' long-term health. These will drive intelligent resource allocation, better outcomes, and lower costs.



Cory Panning
**Regional Population
Health Consultant**
USI Insurance
[LinkedIn](#)



Cheryl Lee Eberting, M.D.
CEO and Founder
AZOVA
[LinkedIn](#)



Dr. Melody Hartzler
Clinical Pharmacist & CEO
Pharm to Table
[LinkedIn](#)

Meet Our Speakers

Session 3

USI Population Health Management – Women’s Health

Breaking the Silence: Women’s Health Conversations that Matter

This panel will discuss workforce strategies to address women’s health holistically. We will explore the physical and emotional health topics that need to be addressed in every workplace that often touch the lives of many, if not every, female employee within your company. These topics often get forgotten, due to a lack of knowledge or fear of addressing sometimes sensitive conversations. From age-related health concerns, prevention, and the unique stressors that impact mental and behavioral health, participants should leave feeling empowered to break the stigma and align their benefits to address the needs of their female workforce.



Cory Panning
**Regional Population
Health Consultant**
USI Insurance
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Scott Liebman
SVP Product Strategy
Benefit Bump
[LinkedIn](#)



Sarah Moore
SVP Product Strategy
Benefit Bump
[LinkedIn](#)



Christy Buck
Executive Director
Be Nice
[LinkedIn](#)

Meet Our Speakers

Session 4

USI Pharmacy Panel, Northwind Pharmaceuticals, Rx Benefits and AZOVA

Innovative Solutions to Pharmacy Challenges 2025

With rising drug costs, often attributed to GLP-1 and specialty drugs, employers are looking for solutions to mitigate costs. This session will provide an overview of the pharmacy landscape of 2025 and presentations by Northwind Pharmaceuticals, Rx Results and AZOVA that are bringing innovative solutions to the market. This session will include a panel discussion with all presenters.



**Marc Sweeney,
Pharm.D., BCMAS
Pharmacy Consultant
USI Insurance
[LinkedIn](#)**



**Betsy Bigler
President and CEO
Northwind
Pharmaceuticals
[LinkedIn](#)**



**Brad Larkin
Senior Vice President
Rx Benefits
[LinkedIn](#)**



**Cheryl Lee Eberting, M.D.
CEO and Founder
AZOVA
[LinkedIn](#)**

Keynote Speaker

Victor J. Strecher (pronounced Streker), PhD, MPH is a visionary leader and expert in the fields of behavior change, digital communication, and wellbeing. His pioneering research led to successful ventures, reaching millions of lives. He's Founder & CEO of Kumanu, a next generation wellbeing company, Professor at the University of Michigan School of Public Health, renowned speaker, and author.

In 1995, Vic founded the U-M Center for Health Communications Research, studying the future of digitally-tailored health communications when fewer than 15% of Americans had Internet access. In 1997, he founded HealthMedia, a digital health coaching company that was sold to Johnson & Johnson in 2010. More recently, Vic created Kumanu (Maori for “nourish” and “cherish”), a digital platform designed to help individuals and organizations live more purposefully.

Vic and the organizations he founded have won numerous national and international awards, including two Smithsonian Awards, the Health Evolution Partners Innovations in Healthcare Award, the National Business Coalition on Health's Mercury Award, and the Health Enhancement Research Organization's (HERO) Mark Dundon Research Award. In 2010, Vic won the University of Michigan's Distinguished Innovator Award. In late 2017, Dr. Strecher was the Donald A. Dunstan Foundation's “Thinker in Residence” in Adelaide, Australia to develop a “Purpose Economy” of business, government, and communities. His 2009 TedMed presentation has been cited by MPHonline as one of the “Top 10 Ted Talks on Public Health.”

His latest neuroscience, behavioral, and epidemiologic research; his two books, *Life On Purpose* and the graphic novel *On Purpose*; his free massive open online course Finding Purpose and Meaning in Life, which in its first six months has over 75,000 enrollees; and the Purposeful application his business (Kumanu) created are all focused on the importance of developing and maintaining a transcending purpose in life.



Vic Strecher
Founder and CEO
Kumanu



SPEAKERS AND VENDOR BOOTH CONTACTS:

Vendor Name	Contact Info:	Solution	Website
ADP	Zach James, Broker District Manager	At ADP, our team's mission transcends mere process improvement; we empower organizations to optimize their most valuable asset—their people. My role as Broker District Manager goes beyond offering solutions; it's about tailoring our approach to fit each unique enterprise, fostering their strategic growth, and enhancing workforce management. ADP's dedication to adaptive Human Capital Management (HCM) and compliance solutions supports companies in focusing on core business goals, a testament to our expertise.	https://www.adp.com
AZOVA	Cheryl Lee Eberting, CEO and Founder of AZOVA	AZOVA offers the industry's only all-in-one wellness solution with our Whole Health membership program and connected digital health ecosystem. With a focus on prevention and root cause medicine, we help your employees identify and effectively manage health risks while reducing your healthcare costs. Whole Health members start with the Health Vitality and Prevention Program, which includes a HEALTHBOX Virtual Preventive Exam. Each member receives a personalized Health Vitality Index Report™ and meets with a Whole Health primary care provider. Members get no-cost primary care, no-cost virtual urgent care, and no-cost health coaching (for those who need it). All members get access to AZOVA's care navigation and connected specialty network, including dermatology, clinical pharmacy, therapy, psychiatry, sleep medicine, doulas, functional medicine, functional nutrition, and more. AZOVA's algorithms identify each member's needs and provide targeted care so you don't pay for what isn't necessary. Whole Health drives down your cost of care, lifts the morale of your employees, and improves healthcare outcomes.	https://www.azova.com/
Benefit Bump	Scott Liebman and Sarah Moore, VP of Legal and Business Development	BenefitBump is a support program for growing families and working parents. We provide hyper-personalized benefits and leave navigation and family wellbeing services through our team of family building and early childhood experts. This results in happier and healthier employees, better use of existing benefits, and less work for Benefits and HR teams.	https://www.benefitbump.com/
Be Nice	Christy Buck Executive Director	The Mental Health Foundation of West Michigan provides education to area schools, businesses, and community groups through mental health and suicide prevention programs, speaking engagements, and mental health first aid training seminars. The MHF is the best source for proactive mental health and suicide prevention education to improve and save lives.	https://www.benice.org/
Color Health	Emily Fishman, Consultant Relations	Color Health partners with the American Cancer Society to offer employers a comprehensive cancer program designed to drive early detection, enhance treatment management, and support survivorship. Color is the only vertically integrated, oncologist-led solution, ensuring seamless, expert-guided care every step of the cancer journey.	https://www.color.com/
Crumdale Partners	Scott Brendamour, Regional Sales Director	Crumdale Specialty is a diversified insurance firm providing custom, self-funded healthcare solutions. Ranked on the Inc. 5000 Fastest Growing Companies and Best Workplaces, we leverage industry expertise, superior talent, data analytics, and a disruptive mindset to manufacture, underwrite, and administer agile, transparent, and cost saving solutions. We optimize the fragmented health benefits supply chain to reduce health benefit costs and create better outcomes for employers and employees.	https://crumdalepartners.com/

SPEAKERS AND VENDOR BOOTH CONTACTS:

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The Difference Card	Andrew Boyle, Senior Sales Consultant	The Difference Card administers employee benefit plans for US-based companies, often creating savings by designing unique health plan designs that fit each employer's specific needs. Focused on providing better benefits at a better price, The Difference Card works closely with fully-insured and level-funded employer groups to create benefit plans that attract top talent and help organizations retain their workforce. The Difference Card also administers many TPA services such as: FSA, DCA, HSA, HRA, LSA and Fertility HRAs.	www.differencecard.com
First Stop Health	Elena Gabon, Chief Growth Officer	At First Stop Health we believe that accessing healthcare should be affordable, efficient, equitable, and delightful without compromising quality or consistency. We are excited to partner with employers looking to provide a solution to employees and their household members that can expand access to primary care providers, close preventive gaps in care, engage employees in healthcare & positively impact the medical trend. We deliver Care That People Love TM !	https://www.firststophealth.com/about-us
Guardian	Adam Reed Sr. Sales Consultant	Guardian makes a difference in the lives of people when they need us most. With over 160 years of stability and fiscal integrity, we are a trusted resource to generations of families and business owners, inspiring well-being and helping build financial confidence.	https://www.guardianlife.com/
Incomm Benefits	John Dean, National Director	InComm Benefits is the future of employee benefits. Our unique HSA and FSA solutions simplify the user experience, enabling account holders to easily take advantage of triple-tax savings using one card. Employers may benefit from higher adoption rates, boosted employee satisfaction, and increased savings using our cutting-edge solutions.	https://www.incomm.com/benefits
Jelly Vision	Mike Gaynor, Sr. Channel Sales Manager	We won't beat around the bush- the world of benefits is hard. It's time for something better than options that fail to deliver and waste countless millions on unused resources. That's why Jellyvision is your partner to reinvent how employees choose and use benefits. Our sophisticated technology delights and guides your people to make better benefits decisions — leading them, and you, to a more prosperous future.	https://www.jellyvision.com
Kumanu	Vic Strecher, Founder and CEO	Kumanu is the only purpose-powered wellbeing platform—built for organizations that want to go beyond check-the-box programs and create lasting change.	https://Kumanu.com
Modern Health	Travis Metivier	Modern Health is the comprehensive global mental health solution offering employees access to one-on-one, group, and self-serve digital resources for their emotional, professional, social, financial, and physical well-being needs - all within a single platform.	https://www.modernhealth.com

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Vendor Name	Contact Info:	Solution	Website
Northwind	Betsy Bigler, President, COO	Northwind Pharmaceuticals offers clinically-centered pharmacy benefits encompassing integration with employer health clinics, home delivery services, pharmacy benefit administration, and stand-alone or integrated Clinical Blueprints. Our Diabetes and Weight Management Clinical Blueprints provide comprehensive chronic disease management for high-risk members led by pharmacists, nurses, and health coaches, then supplemented with a curated kit of appropriate medications and supplies. Ultimately, Northwind programs help employers steward their investment in health benefits by lowering the total cost of care and improving the lives of the members we all serve.	https://www.nwpharma.com
Personify Health	Rob Strickland, Vice President of Sales- Midwest	Personify Health is the first and only personalized health platform to provide health plan administration (TPA), wellbeing, and care navigation and advocacy in one place. Our goal? Easier access to benefits, cost savings, and healthier, happier members. Our solution is designed to engage members, improve their health, and lower their healthcare costs.	www.personifyhealth.com
Pharm to Table	Melody Hartzler, Clinical Pharmacist and CEO	PharmToTable started as a blog to share my story as a pharmacist learning about functional and integrative medicine. It now has a platform for pharmacists and other health care providers to provide telehealth consults for functional medicine and chronic disease management.	https://pharmtotable.life
Rx Benefits	Brad Larkin, Business Development Executive	As the benefit industry's first and only pharmacy benefits optimizer (PBO), RxBenefits exists to ensure EBCs can offer employers and their members a cost-effective pharmacy benefit solution combined with a Fortune 100 service experience. Our unique approach to partnering with the Big 3 PBMs is enabled by our market-leading purchasing power, independent clinical solutions, and high-touch superior service. Our unwavering commitment to keeping pharmacy benefits affordable has created a better solution for the ever-changing market.	https://www.rxbenefits.com/
Zomo Health	Nima Bousheri, CEO	Zomo Health combines physician-integrated health assessment, personalized health plans, and targeted coaching outreach with social engagement tools. Our high-touch approach, real-time analytics, and customizable programs ensure lasting behavior change, measurable outcomes, and a strong ROI.	zomohealth.com/

VENDOR FAIR SPONSORS:



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For Attending
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