WELCOME TO USI'S INNOVATION SYMPOSIUM



April 23, 2026

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 within employee benefits. Today we have brought together professionals from across the country with clinical experience in the industry to help you find innovative and impactful health solutions to help manage your employees' health conditions and provide cost containment.

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 workforce.

If you have any questions or concerns throughout the Symposium, please do not hesitate to reach out to a member of the USI Team. We hope you leave today feeling energized and empowered, both personally and professionally.

Best of Health,

Your USI Michigan Employee Benefits Team

USI Innovation Symposium Session Schedule

Registration, Breakfast and Vendor Fair: 8:30 AM - 9:15 AM	
Welcome and Opening Remarks: **Kyle Kenney– Practice Leader, USI Insurance Services** 9:15 AM - 9:30 AM	
Session 1 9:30 AM - 10:30 AM	AI and the Workforce: Aligning Cost, Capability, and Risk
Session 2 10:45 AM - 11:45 AM	Inside Health Plan Enforcement in 2026: Operational Risk, Vendor Oversight, and the Future of Compliance
Keynote Speaker – Dr. Michael Brown **Lunch/Vendor Fair** 11:45 AM - 1:15 PM	
Session 3 1:15 PM - 2:15 PM	Cost Containment through Creative Strategies
Session 4 2:30 PM - 3:30 PM	Behind the curtain: A candid conversation on pharmacy trends
Closing Remarks & Happy Hour 3:30 PM - 5:00 PM	

Session Details

Session 1 – AI Panel

9:30 AM – 10:30 AM

AI and the Workforce: Aligning Cost, Capability, and Risk

Artificial intelligence is rapidly reshaping how organizations operate — from automating routine tasks to enhancing decision-making and transforming the employee experience. But with these advancements come important questions around cost, capability, governance, and workforce impact. This session brings together experts from USI, BrightPlan, Work Friendly, Jelly Vision and ADP to explore how employers can thoughtfully integrate AI while balancing financial priorities and organizational risk.

Attendees will gain insight into:

- How AI is redefining workforce productivity, talent demands, and operational efficiency
- Cost-containment opportunities driven by automation, analytics, and intelligent workflows
- Risk considerations including compliance, data privacy, and ethical AI adoption
- Practical applications of AI across HR, payroll, employee wellness, and workforce support programs
- Strategies to upskill, support, and prepare employees for AI-enabled roles
- The organizational capabilities required to leverage AI responsibly and sustainably

This session will provide a forward-looking, actionable framework for employers seeking to unlock AI's potential while protecting their people, optimizing spend, and reducing exposure.



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USI Insurance Services
Director of Data Science
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Sean Goheen
BrightPlan
Director of Strategic Alliances
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Jim Taylor
Work Friendly
Chief Strategist
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Brian Henning
ADP
VP of Sales
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Brynn Michelich
Jelly Vision
COO
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Session Details

Session 2 – Legal Panel

10:45 AM – 11:45 AM

Inside Health Plan Enforcement in 2026: Operational Risk, Vendor Oversight, and the Future of Compliance

Health plan enforcement is evolving rapidly, driven by heightened regulatory scrutiny, transparency requirements, and the growing complexity of vendor relationships. As employers and plan sponsors navigate this shifting landscape, understanding the operational, financial, and compliance risks has never been more critical.

In this session, industry experts will break down what enforcement looks like in 2026 and how organizations can strengthen internal controls, improve vendor oversight, and mitigate exposure before issues escalate. Attendees will gain a clearer view of emerging regulatory priorities, practical compliance strategies, and the tools needed to proactively safeguard their health plan operations.

Key discussion areas include:

- The latest enforcement trends affecting self-funded and fully insured plans
- High-risk operational areas and how to identify vulnerabilities early
- Best practices for monitoring and managing third-party administrators and point-solution vendors
- Steps employers can take today to build a defensible, audit-ready health plan
- What's ahead in 2026 and how organizations can prepare for the next wave of enforcement activity



Andrea Brown
USI Insurance Services
Compliance Council
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Eric Gregory
Dickinson Wright
Employee Benefits & Executive Compensation Attorney
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Erik Wissig
SureCo
Chief Operating & Financial Officer
LinkedIn

Keynote Speaker



Dr. Michael Brown



3 Words

12:00 PM Main Ballroom

Dr. Michael Brown is a motivational speaker and the founder of DMB Coaching, known for his engaging and impactful conversations on life choices and personal growth. His podcast, "Three Words," is a bite-sized format that encourages listeners to live on purpose, navigate conflict effectively, and embrace their passions and purpose. The podcast is available on various platforms, including The Podcast App and Apple Podcasts, and is designed to inspire and empower individuals to make significant changes in their lives.

dmb coaching



Session Details

Session 3 – Cost Containment Panel

1:15 PM – 2:15 PM

Cost Containment through Creative Strategies

As healthcare costs continue to rise, employers are seeking innovative and sustainable ways to manage expenses without compromising employee experience or outcomes. Join us for a high-impact session featuring industry leaders from USI, The Difference Card, TELUS Health, Maven, Pareto Health, and WorkPartners as they share forward-thinking solutions that help organizations control spend more effectively.

This session will explore strategies such as:

- Alternative funding models and value-based plan designs
- Data-driven approaches to identifying cost drivers and reducing waste
- Virtual care, navigation tools, and proactive wellness solutions that improve utilization
- Maternity, family-building, mental-health, and chronic-care programs that enhance ROI
- Stop-loss optimization and risk-management strategies for long-term financial stability
- Supplemental and gap-funding solutions that lower employer costs while preserving strong benefits



Ben Clevenger
VP Employee Benefits
USI Insurance
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Andrew Boyle
Sales Consultant
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Shannon Flanagan
Telus Health
Commercial Relations
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Courtney Snyder
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Consultant Relations
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Brett Turman
Pareto Health
Vice President of Sales
LinkedIn



Steven Doyle
WorkPartners
VP Advocacy Services
LinkedIn

Session Details

Session 4 – Pharmacy Panel

2:30 PM – 3:30 PM

Behind the curtain: A candid conversation on pharmacy trends

Join us for an in-depth conversation on today's most pressing pharmacy and medication-management challenges — and the strategies employers can use to control rising costs while improving member outcomes. This session brings together experts from USI, RxResults, TrueScripts, and MedsDirectRx for a dynamic, multi-perspective discussion on trends shaping the pharmacy landscape in 2026.

Our panel will explore topics including:

- Key cost drivers in pharmacy spend and what employers can expect in the year ahead
- Transparent PBM models and how they differ from traditional carrier programs
- Clinical integration strategies to reduce waste, improve adherence, and support better patient outcomes
- Specialty drug management, including high-cost therapies and pipeline trends
- Practical recommendations employers can implement immediately to enhance their pharmacy benefits strategy

Whether you're navigating renewals, evaluating alternative funding approaches, or simply seeking clarity in an increasingly complex market, this session will provide valuable insight and actionable guidance.



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Pharm.D., BCMAS
USI Insurance Services
Pharmacy Consultant
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Nichole Sanfilippo
USI Insurance Services
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Chasity Matthews
TrueScripts
Sr. Director of Growth
LinkedIn



Scott Yancey
MedsDirectRx
CEO
LinkedIn

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Participating Vendor	Company Description	Website
ADP	Designing better ways to work through cutting-edge products, premium services and exceptional experiences that enable people to reach their full potential. HR, Talent, Time Management, Benefits and Payroll. Informed by data and designed for people.	https://www.adp.com/
Allsup	Allsup and its subsidiaries provide specialized services and technology that help those with disabilities navigate complex government programs, including Social Security Disability Insurance (SSDI), Ticket to Work, veterans' disability appeal, exchange plans and Medicare. Its innovative online tool, empower by Allsup®, combines the SSDI assessment, application and return to work support.	https://www.allsup.com/
Aware Health	Aware Health is the only orthopedic solution proven to reduce aggregate MSK costs across full populations. In an independent actuarial analysis, average MSK spend decreased from $57 PMPM to $51 PMPM after one year, with trend-adjusted savings of approximately $12 PMPM and some clients seeing savings above $22 PMPM. We deliver these results through a primary care–based MSK model. Members see top 5% orthopedic specialists the same or next day, receive an accurate diagnosis and treatment plan, and get better in an average of three visits. Our average engagement rate is 19%, and 95% of cases avoid surgery.	https://www.awarehealth.io/
Brightplan	BrightPlan delivers financial wellbeing by combining AI-powered tools with human financial advisors to provide personalized, end-to-end financial guidance for employees. It helps employers improve workforce well-being and business outcomes by making financial success more accessible, measurable, and actionable at scale.	https://www.brightplan.com/
Dickinson Wright	Dickinson Wright is a growing, full-service firm of experienced, creative, diverse and dedicated legal professionals. Our attorneys are respected by their peers, honored by industry endorsements and recognized through significant appointments to bar associations and the judiciary system.	https://www.dickinson-wright.com/
Fidelity HSA	Fidelity's mission is to strengthen the financial well-being of our customers and deliver better outcomes for the clients and businesses we serve. Fidelity's strength comes from the scale of our diversified, market-leading financial services businesses that serve individuals, families, employers, wealth management firms, and institutions.	https://www.fidelity.com/go/hsa/why-hsa

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First Stop Health	First Stop Health is a leading virtual, value-based direct care provider delivering convenient, safe, and high-quality care that people love. Members can access care 24/7 through the app, website, or phone, saving time and money with virtual Primary Care (including Urgent Care and Coaching), Urgent Care, and Mental Health solutions.	https://www.firststophealth.com/
Guardian	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	InComm Benefits is redefining benefits with a smarter, modern HSA that helps employees maximize tax advantages and build lasting financial security. Backed by decades of payments expertise, we deliver innovative HSA, FSA, HRA, Commuter, and COBRA solutions - creating measurable value for both employers and employees.	https://incommbenefits.com/
iSolved	iSolved is a leading provider of human capital management (HCM) solutions that combines modern technology with expert services and support. Purpose built for People Heroes™, iSolved gives HR, payroll and benefits leaders the tools and insights to streamline operations and deliver employee experiences that matter. iSolved People Cloud™ is a unified, modular platform with built-in artificial intelligence (AI) and analytics that connects HR, payroll, benefits, workforce management and talent management within a single platform.	https://www.isolvedhcm.com/about
Jellyvision	Jellyvision is the company behind ALEX®—the only benefits software built around how people actually make decisions. While most tools overwhelm employees with options or surface-level logic, ALEX does something different: it combines real claims data, behavioral science, and empathetic guidance to deliver benefits recommendations that feel right in real life. Whether someone's choosing a health plan, exploring voluntary benefits, or navigating a major life change, ALEX meets them with support that fits the moment.	https://www.jellyvision.com/
Maven	Maven is the world's largest virtual clinic for women and families on a mission to make healthcare work for all of us. Maven's award-winning digital programs provide clinical, emotional, and financial support all in one platform, spanning fertility & family building, maternity & newborn care, parenting & pediatrics, and menopause & midlife.	https://www.mavenclinic.com/about

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Participating Vendor	Company Description	Website
MedsDirectRx	At MedsDirectRx, we believe access to life-changing medications shouldn't come with life-changing price tags. We partner with self-funded employers, benefit providers, and health systems to dramatically lower the cost of high-cost brand and specialty prescriptions—without compromising quality, safety, or patient care. Through a strategic blend of international sourcing and domestic 340B partnerships, we deliver fully licensed, FDA-approved medications at a fraction of the standard price.	https://medsdirectrx.com/who-we-help/
Modern Health	Modern Health is a global mental wellbeing platform built on evidence-based principles. With our own network of therapists and coaches, along with in-app digital content and meditations, we equip members with the tools for mental wellness and resilience regardless of where they are in their journey.	https://www.modernhealth.com/
Omega Benefits	Omega helps HR teams and their broker engage employees and their spouses so they can explore and utilize employee benefits throughout the year. Omega provides affordable, full-featured benefit websites and AI chatbot that educates and provides answers to the most frequently asked questions.	https://omegabenefitstrategies.obspay.com/about.html
Pareto Health	Traditional health insurance is failing small and midsize employers. ParetoHealth unites employers with 50-1,000 employees into one strong, like-minded community that unlocks a better way to eliminate volatility and lower overall health benefits costs. More than 3,000 employers have joined ParetoHealth on the right side of the fight, representing over 1 million covered lives and $6.6 billion in healthcare spend under management.	https://www.paretohealth.com/
RxResults	To be the trusted source of comprehensive and easy-to-understand pharmaceutical information for employers, health plans and public health care payers to use in making pharmacy benefit decisions that will assure them and their covered members of the best quality care at the best price.	https://rxresults.com/
SureCo.	SureCo's mission dates back to 2009, the year Matthew Kim (CEO), Matt Christopherson (Co-Founder), and Marc Bablot (Founding Board Member) joined forces to address the skyrocketing costs of healthcare. For the next seven years, they helped individuals and small businesses capture significant savings with alternate health coverage solutions.	https://www.sureco.com/

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Participating Vendor	Company Description	Website
Telus Health (Behavioral Health Systems)	TELUS Health (formerly Behavioral Health Systems) provides behavioral health, employee assistance services (EAP) and drug testing administration to employers across the U.S. through a 100,000+ PPO network. Advantages include an open network, fee-for-service plan design as well as offering ancillary services including wellness, education/training and behavioral (workers') comp management.	https://www.telus.com/en/health
The Difference Card	Difference Card offers employers a creative solution that puts healthcare back in the hands of the consumer. Our MERP strategy allows companies to save on healthcare premium while also offering the same if not better benefits to their employees.	https://www.differencecard.com/
TrueScripts	TrueScripts Management Services is a pharmacist-founded, fully-transparent PBM that has focused on revolutionizing the pharmacy benefit management industry since our beginning in 2014. Our mission is to build lasting relationships by providing prescription benefit management expertise at a personal and customized level to ensure optimum value at the lowest possible cost.	https://www.truescripts.com/
UNUM	Unum helps employers put care at the center of their workplace by offering modern, easy to use benefits that protect employees and their families when it matters most. With broad financial protection coverage and innovative solutions for leave, absence, and everyday support, Unum makes it simple for organizations to deliver a better benefits experience—strengthening culture, morale, and talent attraction.	https://www.unum.com/
Work Friendly	For over 10 years, Work Friendly has partnered with companies at critical stages of growth—from early traction to scale. We've supported startups, founder-led teams, and PE-backed organizations navigating rapid hiring, operational complexity, and increasing risk. Along the way, we've helped build the infrastructure behind strong teams, resilient cultures, and scalable operations. And because we've grown alongside our clients, our model continues to evolve with them.	https://workfriendly.com/about-us/
WorkPartners	For more than 25 years, Workpartners has helped employers of all sizes make the most of their workforce, creating vibrant workplaces where every individual can realize their physical and emotional health, be present more days of the week, and contribute more hours of the day. We do this by identifying and engaging more at-risk employees and working to help lower an employer's overall benefits cost.	https://workpartners.com/about-us/

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Thank You for Attending the 2026 USI Innovation Symposium

