

THE RETAIL BENEFITS GROUP 2025 ANNUAL BENEFITS CONFERENCE

June 23-25, 2025
Hotel Zachary & Wrigley Field
Chicago, IL



Insurance | Risk Management | Consulting

ABOUT THE EVENT

Welcome to The Retail Benefits Group (RBG) Annual Conference, hosted by Gallagher! We are excited to gather for the third time at Wrigley Field's American Airlines Conference Center and Hotel Zachary in Chicago, June 23-25, 2025.

This event brings together Retail Industry leaders from across the country to enhance their understanding of the programs, strategies, and tools critical for attracting and retaining employees in today's competitive retail labor market. With national speakers covering relevant topics and ample networking opportunities, this conference offers valuable insights in a dynamic, historic setting.

Sessions will be held in a workshop format, promoting deeper conversations and connections, with a special focus on optimizing your retail benefits. It's all about optimizing strategies that hit the ball out of the park!

EVENT DETAILS

ATTIRE

- Business Casual

ENTRY INSTRUCTIONS

- Enter through the *Cubs Front Office Lobby* at:
1101 W Waveland Ave
Please bring a valid photo ID

ROOM LOCATION

- Home Plate Room
American Airlines Conference Center

WI-FI ACCESS

- **Network:** CubsGuest
Password: #YouHaveToSeelt25

KEYNOTE

The Second City[®] WORKS

Second City Works is the professional services arm of the Second City comedy theater. They use the methods pioneered on their stages to create events, content, and professional development programs that inspire people to perform better

Second City will be our Keynote Speaker on June 24th. Second City Works has created a special event for The Retail Benefits Group incorporating live performances. They will run an interactive workshops that use improv techniques to enhance collaboration, communication, leadership, and agility within teams.



THANK YOU TO OUR ANTITRUST ATTORNEY

Wiggin and Dana is a full-service law firm of highly talented, creative and experienced lawyers dedicated to exceeding our clients' expectations every day.



With offices in Boston, Connecticut, New York, Philadelphia, Washington, DC, and Florida, we represent clients throughout the United States and globally on a wide range of sophisticated and complex matters. From defending a Fortune 500 institution in “bet-the-company” litigation, to helping the next generation of inventors bring a new technology to market, to preserving the wealth that a family business has worked so hard to create, we pride ourselves in offering value driven solutions and results.

GUEST ATTORNEY



[Robert M. Langer](#) | Senior Counsel
Wiggin and Dana

Bob Langer is one of the nation's leading authorities on antitrust, consumer protection, and trade regulation law. A Senior Counsel in the firm's Litigation Department and Co-chair of the Antitrust and Technology Disputes Practice Group, Bob has extensive experience counseling clients, handling litigation, and managing regulatory investigations. He is also co-author of Connecticut Unfair Trade Practices, Business Torts and Antitrust, the definitive treatise on these topics.

Bob has represented clients in class actions, federal and state courts, and before the Federal Trade Commission, U.S. Department of Justice Antitrust Division, and state attorneys general across the country. Earlier in his career, he spent over two decades as Assistant Attorney General for antitrust and consumer protection in Connecticut and chaired the National Association of Attorneys General Multistate Antitrust Task Force, coordinating state and federal enforcement efforts.

His significant cases include participation in U.S. Supreme Court matters such as *Leegin v. PSKS*, *Hartford Fire v. California*, *Ohio v. AMEX*, and *Total Wine v. Seagull*. Bob also testified before the Congressional Antitrust Modernization Commission on state action immunity and has been deeply involved in pro bono work, including initiatives for the Fair Factories Clearinghouse and the Connecticut Bar Foundation's Cooper Fellows oral history project.

A frequent speaker and writer on antitrust, consumer protection, and healthcare issues, Bob's articles have appeared in *The New York Times* and *The Hartford Courant*. For 46 years, he has taught courses on antitrust and constitutional law as an adjunct professor at the University of Connecticut School of Business, UConn School of Law, and Quinnipiac University School of Law.

THANK YOU TO THE RBG LEADERSHIP COMMITTEE



Elizabeth Corti | CCP, Benefits Director

Bath & Body Works

Elizabeth serves as the Benefits Director for Bath & Body Works Inc., having joined the business in May 2018.

Elizabeth has responsibility for the strategy and execution of employee benefits plans in the US, Canada, Puerto Rico and other global locations. This includes health and welfare plans; retirement plans; and the associate stock purchase plan.

Prior to Bath & Body Works, Elizabeth was a part of the benefits team at The Wendy's Company where she spend 6 years serving a similar role. She started her career working with a multitude of retirement plans at Prudential before growing her career to include health and welfare plans as a part of her expertise. Elizabeth earned her undergraduate degree from Ohio University, and her MBA from Ohio Dominican University.

"I was introduced to the RBG during my tenure at a former employer, when I left and joined Bath & Body Works in 2018, I was excited that we were already a part of the RBG. I remain engaged to stay connected with other benefits professionals that face similar challenges and opportunities that I do. When a leadership position presented itself, I jumped at the chance to be more involved to help shape the way our group engages with each other."



Carla Nelson | Director of Healthcare & Wellness

Kohl's

Carla Nelson is the Director of Benefits for Kohl's, Inc. In her role, Carla is responsible for evaluating, creating and executing benefit programs and initiatives for all associates.

She's been at Kohl's for 5.5 years and prior to that worked in the financial services industry for 18 years in Talent Acquisition and Benefits leadership roles.

Carla holds a Bachelor's of Business degree from the University of Wisconsin, Milwaukee and an MBA from the University of Wisconsin - Whitewater. She is also SPHR certified.

"I was new to the retail industry in available, and I was so excited to hear about the Retail Benefits Group so I could network with my peers and learn more about the industry. When a leadership opportunity became available, I was thrilled to join the Executive Leadership Team and help shape the work that we focus on and engage new members and companies."

THANK YOU TO THE RBG LEADERSHIP COMMITTEE



Misty Palmer | Director of Benefits

Bob's Discount Store

Misty Palmer is an HR and benefits leader with over 25 years of experience managing Global Health & Welfare, retirement, and leave programs across industries including Energy, Financial Services, and Retail.

As Director of Benefits at Bob's Discount Furniture, she oversees benefits, leave, education, and scholarship programs for 5,300 employees, leading a team of three.

Misty's work spans organizations from mid-sized companies to those with over 50,000 employees. She brings a strategic, people-focused approach to benefits administration.

Her passion for employee well-being and expertise in benefits make her a key partner in building engaged, thriving workforces.

"Walking a mile in someone else's shoes isn't as much about the walk or the shoes; it's to be able to think like they think, feel what they feel, and understand why they are who and where they are. Every step is about empathy." – Tori Sorenson



Jackie Adams | Director, Benefits & People Analytics, Human Resources

Meijer

Carla Nelson is the Director of Benefits for Kohl's, Inc. In her role, Carla is responsible for evaluating, creating and executing benefit programs and initiatives for all associates.

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TEAM GALLAGHER



Barbara Weaver Lloyd | Area Senior Vice President

Gallagher Benefit Services | Phone: 1.415.275.4068

Email: Barbara_WeaverLloyd@ajg.com

Barbara joined the Gallagher Benefits Services San Francisco office in January 2016, bringing with her more than 30 years of experience in the Employee Benefits Industry with major firms. As a recognized expert in health care strategy, benefit design, engagement and innovative thinking, Barbara is adept at developing a deep understanding of her clients' unique cultures and needs. In turn, Barbara uses her insights to craft innovative programs and solutions specific to the goals of each client. Barbara has a "hands on" approach providing her clients with senior level guidance, thought leadership and a partnership that always puts her clients first.

Barbara's positive outlook around "anything is possible", and being well connected in the HR and Benefits community, helps her exceed expectations with her clients in every engagement.



Joe Milano | Area Senior Vice President

Gallagher Benefit Services | Phone: 1.609.744.8803

Email: Joseph_Milano@ajg.com

Joe's experiences range from consulting for large, complex, self-funded clients across a breadth of industries, to adapting customized insurance and business solutions to meet the needs of large employers. Every recommendation is delivered with objectivity respectful of the unique culture of each organization and then shepherds the right specialized talent based on the assessed needs of every customer. Joe has the ability to speak in plain English but also use his analytical skills to help clients move from Good to Great and give them the ability to become best in class.



Scott Howell | Area Vice President

Gallagher Benefit Services | Phone: 1.208.841.2604

Email: Scott_Howell@ajg.com

Scott specializes in providing benefits & HR consulting services for self-funded, multi-state, and large employers. He is responsible for working with clients to design, implement, and communicate their benefits programs. Scott also provides consulting in data analytics and innovative solutions to mitigate escalating benefit costs. Scott began his career in 2000 and joined Gallagher in 2003. He has consistently been a recipient of the Gallagher National Leaders award that recognizes the top consultants in our organization and is a frequent seminar presenter.

GALLAGHER SURVEY TEAM



Thomas Cummins, C C P | Managing Director & Practice Leader
Gallagher Surveys

Mr. Cummins is the Practice Leader at Gallagher, where he heads the Research and Insights survey team, a prominent compensation and benefits surveying practice. With his expertise in research, design, data modeling, and survey techniques, he contributes to the creation of numerous national, regional, and local reports.

Since joining Olney Associates in 1995, Mr. Cummins has transformed the survey operations from conducting only two local healthcare surveys to producing hundreds of surveys across various industries nationwide. Notably, he played a pivotal role in developing the largest privately produced employee benefits survey in the country.

Throughout this journey, he has prioritized enhancing the user experience of our survey products, implementing advanced electronic survey methodologies, including web-based surveys and sophisticated database reporting. Additionally, he has expanded the survey practice globally. Mr. Cummins is a sought-after speaker renowned for his engaging presentations on compensation issues and related economic analyses.



Michelle Barrett, Vice President | Survey Operations
Gallagher Surveys

Ms. Barrett joined Gallagher in 2010 and specializes in survey development, analysis, and reporting. Ms. Barrett served as the programmatic lead and played a crucial role in the development and implementation of Gallagher's National Benefits & Benchmarking Survey in 2013.

Ms. Barrett continues to manage the survey annually, overseeing coordination with stakeholders, data verification, processing, and final reporting. Through her efforts to enhance efficiency and accuracy, survey participation has grown from 900 to over 4,000 participants. Additionally, she leads various global survey publications and conducts surveys in the US, Canada, UK and Brazil. Ms. Barrett also serves as the project lead for association surveys such as Retail Benefits Group and Silicon Valley Employers Forum.

She holds a Bachelor's Degree in History, Sociology, and Political Science from the National University of Ireland Galway, she previously worked as an Assistant Vice President and Technical Report Writer at Boston Financial Investment Management.

AGENDA | MONDAY, JUNE 23, 2025

TIME	TOPIC	SPEAKER
12:00 pm – 1:30pm	Lunch & Registration	
1:30 pm – 2:00 pm	Welcome & Member Introductions	Barbara Weaver Lloyd, Gallagher
2:00 pm – 2:30 pm	Antitrust Updates	Robert M. Langer, Senior Counsel, Wiggins & Dana, LLP
2:30 pm – 4:00 pm	2025 Annual Benefits Survey Results & Insights	Michelle Barrett, SVP, Survey Operations, Gallagher Surveys Thomas Cummins, CCP, Managing Director, Gallagher Surveys
4:00 pm – 5:00 pm	Current Trends Impacting Organizational Wellbeing	Kathleen Schulz, Global Innovation Leader, Organizational Wellbeing, Gallagher Morgan Todd Ledford, Managing Director, Talent & HR Strategy, Gallagher
5:00 pm – 5:30 pm	Free Time	
5:30 pm – 8:00 pm	Meet & Greet, Drinks & Buffet Dinner	

AGENDA | TUESDAY, JUNE 24, 2025

TIME	TOPIC	SPEAKER
7:00 am – 8:00 am	Breakfast	
8:00 am – 8:15 am	Good Morning & Review of the Day	Barbara Weaver Lloyd, Gallagher
8:15 am – 9:15 am	Alternative Medical Plans: Personalized Benefits Solutions that Reduce Employer Costs	Rob Hare, President, Benefits All In Bryce Craig, Regional Practice Leader, VB, Gallagher
9:15 am – 10:00 am	Coffee Snack Break	
10:00 am – 11:00 am	Leave Management: Insights and Solutions; In Source, Outsource, or Co Source	Dom Salvato, Life & Disability, Gallagher Mary Armstrong-Flipppo, Absence & Productivity, Gallagher
11:00 am – 12:00 pm	Pfizer: Hit a Home Run with Your Preventive Health Benefits Strategy	Beau Evans, National Director of Employers, Pfizer
12:00 pm – 1:00 pm	Lunch	
1:00 pm – 2:00pm	KEYNOTE	Second City
2:00 pm - 3:30 pm	Contract Forensics: Practical Steps to Reduce Fraud, Waste, and Abuse (Bring your ASO/ASA Contracts)	Lee Lewis, Chief Strategy Officer & GM Medical, Health Transformation Alliance
3:30 pm – 4:00pm	Coffee Snack Break	
4:00 pm – 4:45 pm	Employee Communications: Think Like an Ad Agency to grab—and keep—the attention of your audience	Rhys Davies, Gallagher Communications Kristen Hart, Gallagher Communication
4:45 pm – 5:30 pm	Free Time	
5:30 pm – 6:00 pm	UBER/LYFT to 600 E. Grand Avenue, Chicago (5 miles from Wrigley Field)	
6:00 pm – 9:00 pm	Chicago River Cruise & Dinner	

AGENDA | WEDNESDAY, JUNE 25, 2025

TIME	TOPIC	SPEAKER
7:00 am – 8:00 am	Breakfast	
8:00 am – 8:15 am	Good Morning & Review of the Day	Barbara Weaver Lloyd, Gallagher
8:15 am – 9:00 am	Mental Health Benefits: Innovative Strategies to Support Your Workforce	Sherry Rais, CEO & Co Founder, Enthea
9:00 am – 10:10 am	MSK: A new approach to decrease surgical interventions, expedite return-to-work, and reduce in healthcare costs	Mark Testa, DC, MHA, Regenexx, LLC Anthony Vasquez, EVP Regenexx, LLC
10:10 am – 10:40 am	Coffee Snack Break	
10:40 am – 11:10 am	MSK: Direct to Employer (DTE) Orthopedic Network Alternatives	Kim Lobato, Direct to Employer Practice, Gallagher
11:10 am – 12:10 pm	Breakout Member Workshop	Carla Nelson, SPHR, Director of Healthcare & Wellness, Kohl's Elizabeth Corll, Benefits Director, Bath & Body Works Misty Palmer, Director of Benefits, Bob's Discount Furniture
12:10 pm – 1:20 pm	Pharmacy: Drive down costs with cost containment options, clinical management, with optimized patient care	Melissa Pinto, PharmD, MBA, RXBenefits
1:20 pm – 1:30 pm	Closing Remarks & Thank You	Barbara Weaver Lloyd, Gallagher
1:30 pm – 2:30 pm	Lunch	

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SUPPLY CO**



**VICTORIA'S
SECRET**



UNDER ARMOUR

Dunham's
SPORTS®

BECOME AN RGB MEMBER

RGB Member Qualifications:

To be eligible for initial membership in the Retail Benefits Group, a corporation, partnership, association, or individual at minimum must:

(i) engage primarily in the business of retail sales, and (ii) employ at least 3,000 employees that work 30+ hours per week.

A member who satisfies these qualifications at the time it joins the Group may maintain its membership in the Group even if it subsequently cannot meet the initial membership qualifications. A member who joins the RGB midyear must remain a member at least through the end of the following year. Membership thereafter is on a year-to-year basis.

RGB Annual Membership Fee:

The annual membership fee is \$3,000. An additional fee may be required for the RGB legal fees to provide antitrust guidance as needed. These fees are shared amongst member firms, vary based on services rendered and billed separately by our law firm each year.

The RGB Leadership Team:

- Misty Palmer, Director of Benefits, Bob's Discount Furniture, Misty.Palmer@mybobs.com
- Carla Nelson, SPHR, Director of Healthcare & Wellness, Kohl's, Carla.Nelson@kohls.com
- Elizabeth Corll (Lizzi), Benefits Director, Bath & Body Works, ECorll@bbw.com
- Jackie Adams, Director, Benefits & People Analytics, Meijer, jackie.adams@meijer.com

For More Information:

Contact: Barbara Weaver Lloyd

Gallagher | San Francisco

Phone: +1 415.275.4068

Email: Barbara_WeaverLloyd@ajg.com

ABOUT GALLAGHER

Your Trusted Insurance Broker and People Strategy Partner.

We provide tailored and comprehensive solutions for businesses, organizations, and people. Through effective risk management strategies, we help reduce total cost of risk and support the wellbeing of organizations and people.

Dedicated to doing what's right for our clients, colleagues, and communities.

Since 1927, Gallagher has led with integrity, ethics and compassion, the building blocks of The Gallagher Way. Founded on the principles of transparency and accountability, we've upheld our commitment to ethical business through decades of growth, change and expansion. For nearly a century, we've proudly built a reputation of trust and integrity with our clients and colleagues.

And we're just getting started.





Gallagher

Insurance | Risk Management | Consulting

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