

SIouxLAND CHAPTER CFMA

JOIN US AT 8:45 AM ON WEDNESDAY, JUNE 20 AT CJ CALLAWAY'S

Chad Oxender has been with Howe, Inc. for over 18 years. He is a field to office employee that has helped Howe grow and expand operations from a family owned business with only 20 employees to a current employee status of over 100 personnel. Chad has implemented training programs to keep employees up to date in new technology and continuing education. Chad has developed the Howe office mentorship program, taking charge of training the new estimators and project managers to ensure succession of the Howe business in years to come. Chad's expertise in Team Building ensures that the right people are working together, from the apprentice/foreman level to the project support and management levels. Chad brings a unique style of leadership to Howe. Having a successful 24 year career of active and reserve military service before his retirement from the military in January of 2014, he has led personnel in the operation of U.S. Naval conventional steam ships to managing 129 enlisted personnel as a the Commanders First Sergeant for the 405th Security Forces Squadron and the 114th Security Forces Squadron. Chad's leadership style is one of honesty, integrity, and accountability. He continues to maintain and teach those standards at Howe. **Chad will be speaking on "Building an Apprenticeship Program"**. This presentation will cover the costs of starting and maintaining a registered apprenticeship program, registering a program at the state and federal level, choosing instructors, hiring an administrator, and how to keep new apprentices engaged."

Howe, Inc. has been involved in an apprenticeship since the days of the union. After the decline of the union in the 80's, Howe and several other mechanical contractors around Sioux Falls pooled together to turn out plumbing apprentices. As years went on, some companies faded out and some pulled out of the program looking to take their training in-house. In 2017, Howe Inc. formally withdrew from the Sioux Falls PHCC Plumbing Apprenticeship, purchased the equipment and tools, and set out on their own, learning the information needed to start their own Nationally Registered Apprenticeship Program.

Health Insurance: What are my options? An overview of self-funding, captives and the current fully insured market. In their presentation, the Marsh & McLennan Agency (MMA) team will discuss the options for funding employee benefit plans including an overview of the current fully insured market, the entrance of new carriers and what is in the works on the national and state levels. An overview of self-funded options for funding employee benefit plans will focus on what self-funding entails, how it can impact your organization, who is a good candidate and what options are available for self-funding financing and administration. A focus on hot topics in the market will include association plans and captive solutions.

Christy Westerman, Employee Benefits Consultant - With over 22 years of experience in the insurance industry, Christy is well-versed in all aspects of Employee Benefits; however, she is highly experience in designing group health and employee benefits programs for businesses. Christy earned her Health Insurance Associate designation (HIA) in 1997 and is an active member of the National Association of Insurance and Financial Advisors (NAIFA). A graduate from St. Cloud State University in 1993, Christy holds her BS degree in Business Management.

Sarah Delaney, Vice President, Analytical Services - Sarah joined the MMA team after 10 years in the actuarial departments with carriers in both the property/casualty and health insurance industries. Most recently, she led the underwriting and analytics team for a provider owned health plan. Sarah brings knowledge in benefit design, underwriting, predictive modeling, reinsurance and provider contracting and assists employers in all aspects of strategic planning, benefit and risk modeling and innovative solutions for their employee benefit needs. Sarah holds a BS degree in Mathematics with an emphasis in statistics and economics.

8:45	Registration
9:00	Chad Oxender - Building an Apprenticeship
9:30	Christy Westerman & Sarah Delany - Health Insurance Options
10:15	Break
11:30	Lunch/Networking

