Martin Ahrens is Senior Director of Health Management Services at the National Rural Electric Cooperative Association (NRECA) located in Arlington, Virginia. In addition to serving a broad variety of membership needs, NRECA provides group insurance benefits to employees and dependents of America’s electric cooperatives. Mr. Ahrens and his team provide product development and management for the NRECA medical plan and its components parts, including disease management, wellness programs, pharmacy benefits, provider networks, etc. Prior to joining NRECA in 1998, Martin worked at Coventry Health Care / Principal Health Care and Blue Cross Blue Shield of the National Capital Area. Mr. Ahrens is a graduate of Virginia Tech.
Adam “Buck” Buckalew

Adam Buckalew is the deputy health policy director for the U.S. Senate Committee on Health, Education, Labor and Pensions. Recognized in 2017 by POLITICO as an Emerging Health Care Leader, Buck advises Chairman Lamar Alexander on federal health care policy with an emphasis on commercial health insurance.

He previously served as coalitions director and deputy chief health counsel for the House Committee on Energy and Commerce. In this position, Buck engaged with executive agencies and key industry stakeholders to advance the committee’s Republican agenda throughout the six subcommittee’s jurisdiction: Communications and Technology; Consumer Protection and Commerce; Energy; Environment and Climate Change; Health; and, Oversight and Investigations. Additionally, he was the lead advisor to Energy and Commerce Republican Leader Greg Walden on commercial health insurance, experimental access to investigational drugs and devices, tobacco, and mental health parity. Among other responsibilities, Buck counseled Republican members on mental health and substance use, United States Preventive Services Task Force (USPSTF), Medicare Part C and Part D, Controlled Substances Act (CSA).

Before joining the Health Subcommittee team, Buck served as deputy chief of staff for Oklahoma U.S. Rep. Markwayne Mullin. In this leadership role, he helped formulate and direct the congressman's priorities before Energy and Commerce, guiding the intersection of the legislative, communications, and political strategies.

Prior to this, Buck was the communications director and a legislative assistant to Mississippi U.S. Rep. Gregg Harper, where he first established my extensive network of congressional, executive branch, and off-Hill stakeholders. he also advised Mississippi Gov. Phil Bryant when he served as the Magnolia State's lieutenant governor.

Outside of the office, Buck attends St. John’s Catholic Church his my wife, Emily, and he enjoys running.
Suzanne Clark is President of the Chamber of Commerce of the United States, the largest business federation in the world. She is the first female President in the institution’s 107-year history. Ms. Clark leads the strategic alignment and execution of policy development, government relations and market innovation in the quarter-billion-dollar organization. She also guides the strategic transformation of the Chamber’s policies and processes to best meet the 21st century needs of its more than 3 million member companies internationally.

Prior to re-joining the US Chamber in 2014, where she had previously served as Chief Operating Officer, Clark acquired and led a prominent financial information boutique – Potomac Research Group (PRG) – which was recognized by the Inc500 as the 135th fastest growing private company in 2012. PRG became a brand leader in the field of policy research and analysis for institutional investors – connecting “Washington to Wall Street;” and, the firm was sold to a larger macro research organization where she is a non-executive partner. As a seasoned business owner, Ms. Clark remains passionate about the need to create an environment where companies can innovate, grow and flourish.

In 2007, Clark was named President of the National Journal Group (NJG), a premier provider of information, news and analysis for Washington’s political and policy communities. NJG is an arm of Atlantic Media Company, and for the next three years Clark led NJG’s 6 distinct print, online, and event businesses and guided an evolution from long form journalism to cutting edge digital and mobile media, with the result that her group produced record-level profits and received multiple journalism awards.

Clark sits on the Board of two public companies – AGCO, a Fortune 500 global leader in the design, manufacture and distribution of agricultural equipment, and TransUnion, a provider of global risk and credit information. She is also a member of the Board of So Others Might Eat, serving the poor and homeless in the nation’s capital, and St. Patrick’s Episcopal Day School. She is the former President of the International Women’s Forum (Washington Chapter), a global group of leading women in business, law, government, technology and the arts.

Clark was named one of Washingtonian Magazine’s “40 Under 40: Young Washingtonians to Watch,” and later, one of the magazine’s “100 Most Powerful Women in Washington.”

Ms. Clark earned a BA, magna cum laude, and an MBA from Georgetown University, and lives in Virginia with her husband and their daughter.
Zahra Ebrahimi earned her Ph.D. in economics from SUNY Stony Brook University in New York and has a rich background in data analysis, applied econometrics, and labor economics. Her primary focus is concentrated on conducting and interpreting research on spending behavior, retirement and labor market behavior, asset allocation, and plan participation of the elderly and how they are affected by various socio-economic factors using the Health and Retirement Study (HRS) and Consumption and Activities Mail Survey (CAMS) datasets.
Paul Fronstin is Director of the Health Research and Education Program at the Employee Benefit Research Institute (EBRI), a private, nonprofit, nonpartisan organization committed to original public policy research and education on economic security and employee benefits. He also oversees the Center for Research on Health Benefits Innovation. He has been with EBRI since 1993.

Dr. Fronstin's research interests include trends in employment-based health benefits, private health insurance exchanges, workplace wellness programs, consumer-driven health benefits, retiree health benefits, employee benefits and taxation, and public opinion about health benefits and health care. He currently serves on the board of trustees for Emeriti Retirement Health Solutions and for the Maryland Patient Safety Center. He also serves on the National Advisory Board for the University of Michigan Center for Value-Based Insurance Design. He is the associate editor of Benefits Quarterly and is also a TIAA-CREF Institute Fellow. From 2012-2016, Dr. Fronstin served on the Maryland Health Care Commission. In 2010, he served on the Institute of Medicine (IOM) Committee on Determination of Essential Health Benefits.

Dr. Fronstin earned his Bachelor of Science degree from SUNY Binghamton and his Ph.D. in economics from the University of Miami. Dr. Fronstin can be reached at fronstin@ebri.org.
Chris Gaston is Senior Policy Director of Davis & Harman LLP. Chris has more than a dozen years of Capitol Hill experience and he represents clients on a wide range of issues before Congress, particularly retirement and savings policy.

Prior to joining Davis & Harman LLP, Chris served as Chief of Staff for U.S. Representative Rush Holt (D-NJ) who was a senior member of the House Committee on Education and Labor.

Chris graduated from The George Washington University and received a master’s degree from Georgetown University. He and his wife, Molly, have two active kids, Max and Clare, and one growing Labradoodle, Daisy.
Marybeth Gray is Senior Vice President Health & Welfare Consulting Trion Consulting, a Marsh & McLennan Agency, LLC. For more than 25 years, Marybeth has worked in the employee benefits field. She was named EBN’s 2017 Most Influential Women in Benefit Advising: 30 leaders whose unique client management strategies, innovative data manipulation and other industry-leading skills are transforming the field. She has also developed critical strategies to control costs over the long term.

Formerly a Vice President with AON Consulting, Marybeth specialized in utilization and data management to understand key cost drivers. She is an expert in developing and redesigning pharmacy programs and understanding the cost drivers within these programs as well.

As a National Account Manager with Aetna Inc., Marybeth was responsible for overall account management from a financial and operations perspective for clients with more than 10,000 employees operating in multiple locations. She detailed plan design opportunities for clients as well as monitored the ongoing financial implications to plans. She also served on the Aetna Presidents Roundtable Committee, fostering communications between clients and the president’s office regarding suggested changes that would improve Aetna’s operational procedures.
Bob Holcomb is Vice President of Legislative and Regulatory Affairs for Empower Retirement. In his role, he oversees retirement policy efforts on behalf of Empower. In addition, he interprets pension-related legislation and regulations, consults with clients and internal partners on legislative and regulatory issues, and represents the organization in advocacy groups.

Bob joined the organization in 1991 and has been in the retirement services industry for more than 30 years, serving in client management, operations, technical consulting and sales support roles.

Bob is a graduate of the University Of Kansas School Of Law. He is a frequent speaker at conferences and represents Empower with industry advocacy groups.
Dr. Wei-Yin Hu is Vice President and head of the Financial Research group. His team’s responsibilities include the development of the analytical models that generate Edelman Financial Engines’ recommendations and forecasts, and the design of new retirement advice services. Dr. Hu has expertise in asset pricing, capital markets, taxation, and retirement economics. He joined Edelman Financial Engines after leaving a position as an economics professor at UCLA, where he taught for five years. Throughout his career, he has published research in leading academic and practitioner journals and has given invited lectures in numerous academic and non-academic settings. Dr. Hu received a Ph.D. in economics from Stanford University.
Kathy Kraninger became Director of the Consumer Financial Protection Bureau in December, 2018. From her early days as a Peace Corps volunteer, to her role establishing the Department of Homeland Security, to her policy work at the Office of Management and Budget (OMB) to the CFPB, Director Kraninger has dedicated her career to public service.

Director Kraninger came to the CFPB from the Office of Management and Budget, where as a Policy Associate Director she oversaw the budgets for executive branch agencies including the Departments of Commerce, Justice, Homeland Security (DHS), Housing and Urban Development, Transportation (DOT), and Treasury, in addition to 30 other government agencies.

Previously she worked in the U.S. Senate, where she was the Clerk for the Senate Appropriations Subcommittee on Homeland Security, which provides DHS with its $40 billion discretionary budget. On Capitol Hill, she also worked for the House Appropriations Subcommittee on Homeland Security as well as the Senate Homeland Security and Governmental Affairs Committee.

Ms. Kraninger also served in executive branch posts with the Department of Transportation. There, after the terrorist attacks on September 11, 2001, she volunteered to join the leadership team that set up the newly created DHS.

Her work at DHS led to awards including the Secretary of Homeland Security’s Award of Exceptional Service, the International Police and Public Safety 9/11 Medal, and the Meritorious Public Service Award from the United States Coast Guard.

Ms. Kraninger graduated magna cum laude from Marquette University and earned a law degree from Georgetown University Law Center. She served as a U.S. Peace Corps Volunteer in Ukraine.
Lori Lucas, CFA

Lori Lucas, CFA, is the President and CEO of EBRI. Lori is responsible for leading EBRI in its mission to provide unbiased, fact-based research and data on retirement, health care, and other benefits that provide financial security for American workers.

Formerly, Lori was an Executive Vice President and Practice Leader at Callan, where she led Callan's DC business, and developed research and insights into retirement trends for the benefit of clients and the industry.

In previous roles, Lori was Director of Retirement Research at Hewitt Associates, served as a vice president at Ibbotson Associates, as a pension fund consultant at J.H. Ellwood & Associates, and an analyst and product development leader at Morningstar, Inc.

Lori received a Bachelor of Arts from Indiana University and earned a Masters from the University of Illinois. Additionally, she earned the right to use the Chartered Financial Analyst® designation. Lori is the immediate past Chair of the Defined Contribution Institutional Investment Association and has served as the Vice Chair and Research Chair of EBRI. She is a former columnist for Workforce Management online magazine. She has testified before the Senate HELP Committee, the DOL, SEC, and ERISA Advisory Council. Her views have frequently been cited in the press, and in articles and white papers she has written. She has also been a featured speaker at national and international conferences.
Alicia Munnell is the Peter F. Drucker Professor of Management Sciences at Boston College’s Carroll School of Management. She also serves as the Director of the Center for Retirement Research at Boston College. Before joining Boston College in 1997, Professor Munnell was a Member of the President’s Council of Economic Advisers (1995-1997) and Assistant Secretary of the Treasury for Economic Policy (1993-1995). Previously, she spent 20 years at the Federal Reserve Bank of Boston (1973-1993), where she became Senior Vice President and Director of Research in 1984. She has published many articles, authored numerous books, and edited several volumes on tax policy, Social Security, public and private pensions, and productivity. Professor Munnell was co-founder and first President of the National Academy of Social Insurance and is currently a member of the American Academy of Arts and Sciences, the Institute of Medicine, and the Pension Research Council at Wharton. She is a member of the Board of The Century Foundation, the National Bureau of Economic Research, and the Pension Rights Center. In 2007, she was awarded the International INA Prize for Insurance Sciences by the Italian Accademia Nazionale dei Lincei in Rome. In 2009, she received the Robert M. Ball Award for Outstanding Achievements in Social Insurance from the National Academy of Social Insurance. In 2015, she chaired the U.S. Social Security Advisory Board’s Technical Panel on Assumptions and Methods. Alicia Munnell earned her B.A. from Wellesley College, an M.A. from Boston University, and her Ph.D. from Harvard University.
Jack VanDerhei is the research director of the Employee Benefit Research Institute (EBRI) and the editor of Benefits Quarterly. He is also the director of the EBRI Retirement Security Research Center. He has been with EBRI since 1988. Previously, he was on the faculty of the Wharton School of the University of Pennsylvania where he served as research director of the Pension Research Council.

Dr. VanDerhei has more than 200 publications devoted to employee benefits and insurance, but his major areas of research focus on the financial aspects of private defined benefit and defined contribution retirement plans. He is currently analyzing a database with annual observations of over 27 million 401(k) participants from more than 110,000 plans. This has resulted in annual co-authored updates of the 401(k) universe for account balances, asset allocation and loan activity since 1996. The most recent research, "401(k) Plan Asset Allocation, Account Balances, and Loan Activity in 2016," was jointly published by EBRI and the Investment Company Institute in September 2018 as well as a November 2018 joint publication on What Does Consistent Participation in 401(k) Plans Generate? Changes in 401(k) Account Balances, 2010–2016.

Information on his simulation studies can be found at EBRI's website: Retirement Security Projection Model (bit.ly/ebri-rspm-new).
James Veneruso, CFA, FRM, CAIA, is a senior vice president and defined contribution consultant in Callan's Fund Sponsor Consulting group. He is based in New York. He joined Callan in 2007, providing analytical support to Callan's DC clients and consultants. He is a regular speaker at the "Callan College" and various investment forums, and his views have been featured in numerous publications. Prior to joining Callan, James served for over two years as a United States Peace Corps Volunteer in the Kingdom of Tonga. He served as project manager for the Future Farmers of Tonga program and taught at Queen Salote College. James received his master's degree in economics from the University of Illinois and graduated with departmental honors, earning a BS in computer science and economics at Vanderbilt University. He is a holder of the right to use the Chartered Financial Analyst® designation, Financial Risk Manager and the CAIA designation.
Gal Wettstein is a research economist at the Center for Retirement Research at Boston College. He conducts research on labor market outcomes for older workers, health insurance markets and coverage, retirement decisions, and savings. Before joining the Center, he earned a doctorate in economics from Harvard University in the fields of health economics, labor economics, and public finance.
Steven Wojcik is Vice President of Public Policy at the National Business Group on Health and is responsible for leading the Business Group's public policy, government affairs, advocacy and external communications. He has over 25 years of experience in health policy development, analysis and research, government relations, corporate communications and public affairs. He joined the Business Group in September 2000.

He currently serves as Chair of the Board of Fauquier Health Systems in Warrenton, VA, where he lives with his family. Prior to joining the Business Group, he was manager of Government Relations for PacifiCare Health Systems and a senior health policy analyst for WellPoint Health Networks Inc., two large national health plans based in California at the time. Previously, he was a policy analyst at the Center for Health Policy Studies in Maryland and at Project HOPE's, Center for Health Affairs where he conducted health services research. He also served as a consultant to the Polish Ministry of Health between 1988 and 1992, funded in part by USAID, where he advised on health care financing reform and oversaw part of a successful multimillion dollar World Bank loan application for the health sector. He holds a Master of Arts in public policy from the University of Chicago and a Bachelor of Science in foreign service from Georgetown University.