

02.26.2026 | COSM



PEOPLE  
SOLUTIONS

# Lockton People Solutions Forum

*Now to Next: Empowering Tomorrow's HR Strategy*

02.26.2026 | COSM



# Welcome and Opening Remarks

**Steve Idoux**

Chief Executive Officer, Lockton Dunning Series,  
Partner, Lockton Partners, LLC

PANEL DISCUSSION

# State of the Market



**Scott Klein**

Senior Vice President  
Consulting Director

Lockton



**Joanna Cetinkaya**

Senior Vice President  
Consulting Director

Lockton



**Tyrone James**

Senior Vice President  
Consulting Director

Lockton



**Dina Rudow**

Senior Vice President  
Practice Operations Leader

Lockton

# Healthcare trends

01

9%

INFLATION  
PROJECTED IN 2026

02

HIGH-COST CLAIMS  
DRIVE

1/3

OF TOTAL COST

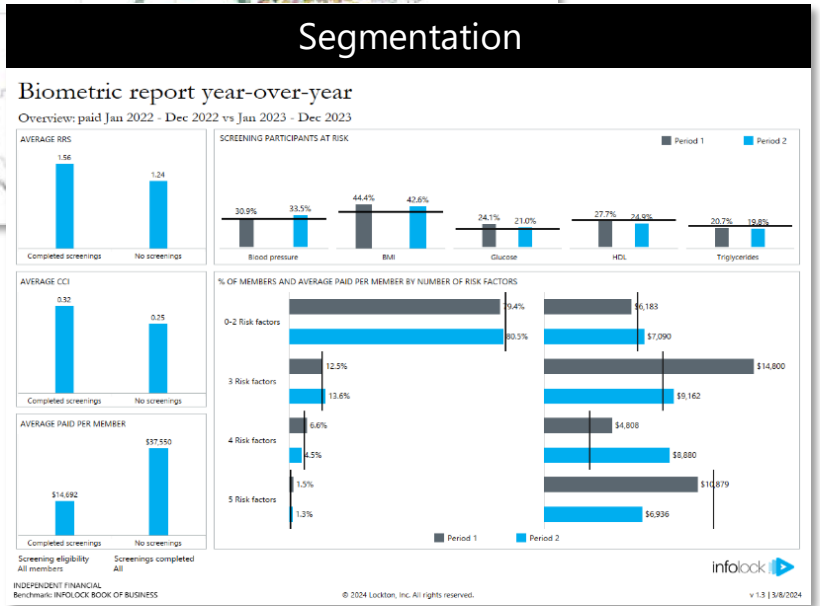
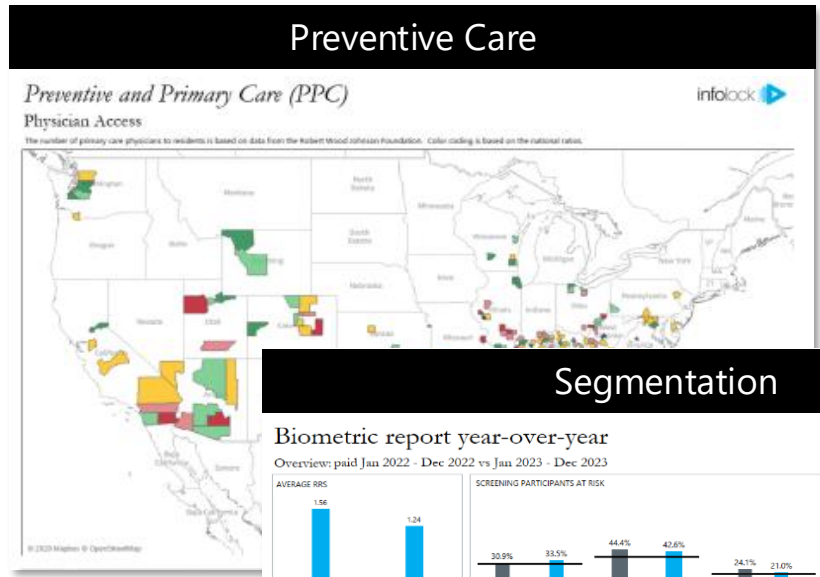
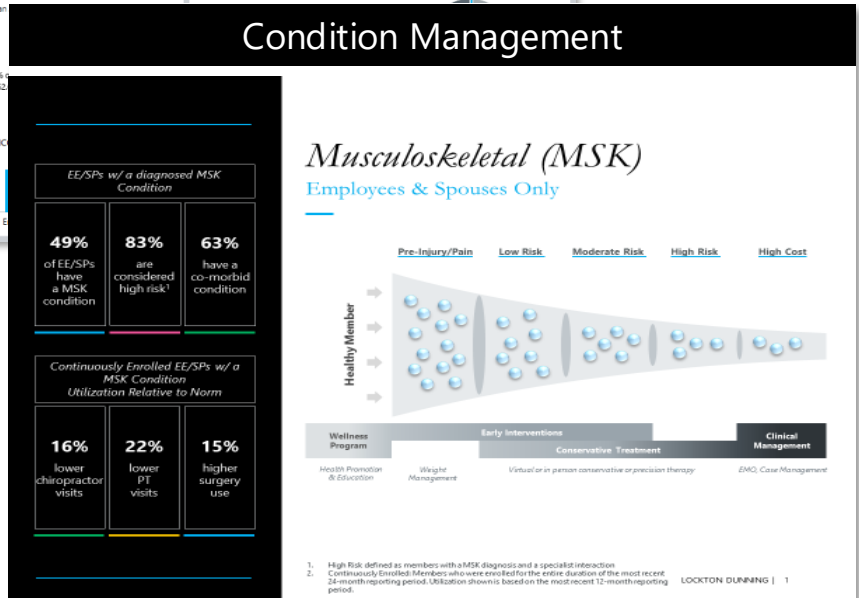
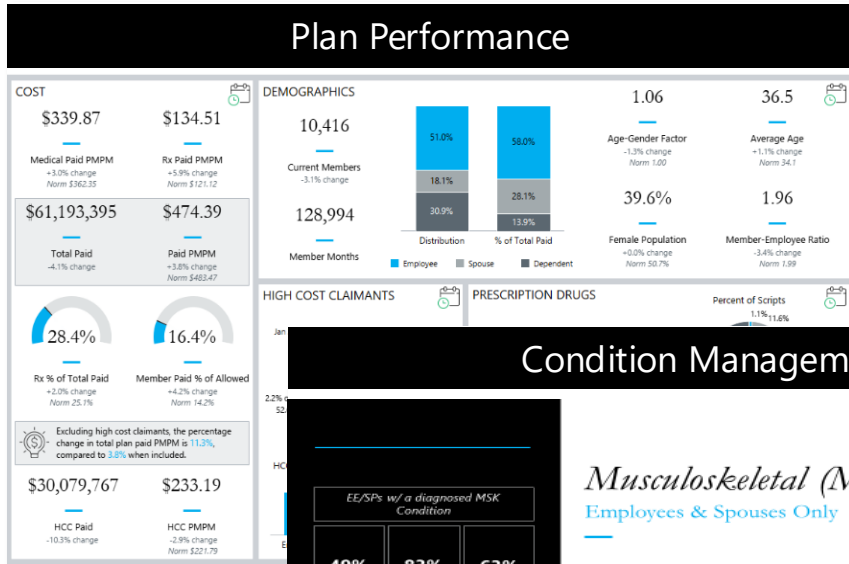
03

**Transparency**

HELPING OR  
HURTING?

# Action through insight

## INFOLOCK POPULATION HEALTH ANALYTICS



1. High Risk defined as members with a MSK diagnosis and a specialist interaction  
 2. Continuously Enrolled Members who were enrolled for the entire duration of the most recent 24-month reporting period. Utilization shown is based on the most recent 12-month reporting period.

LOCKTON DUNNING | 1

# Simulate tool

## Client ABC

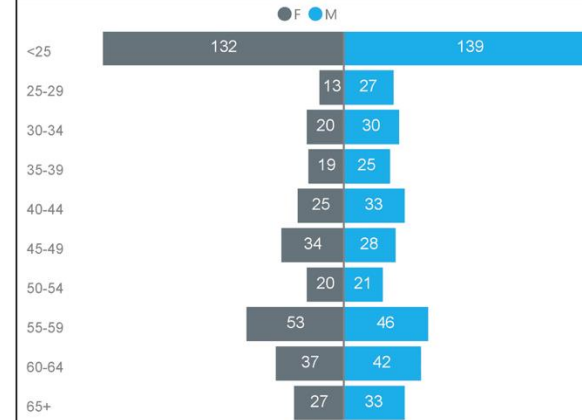
Covered Employees: 385  
 Percent of Eligible: 82.6%  
 Covered Members: 804

| Tier | Employees | Dependents |
|------|-----------|------------|
| EE   | 182       |            |
| ES   | 69        | 69         |
| EC   | 45        | 78         |
| EF   | 89        | 272        |

| Client ABC                               | BENCHMARK                         |
|--|-----------------------------------|
| Average Contract Size<br><b>2.1</b>      | Average Contract Size<br>2.0      |
| Average Employee Age<br><b>48.6</b>      | Average Employee Age<br>44.4      |
| Child Bearing Female (%)<br><b>15.0%</b> | Child Bearing Female (%)<br>23.7% |
| Simulated Claims PEPY<br><b>\$15,354</b> | Claims PEPY<br>\$13,572           |
| Average Family of 4<br><b>\$25,010</b>   | Average Family of 4<br>\$27,249   |
| Risk Score<br><b>1.13</b>                | Risk Score<br>1.04                |

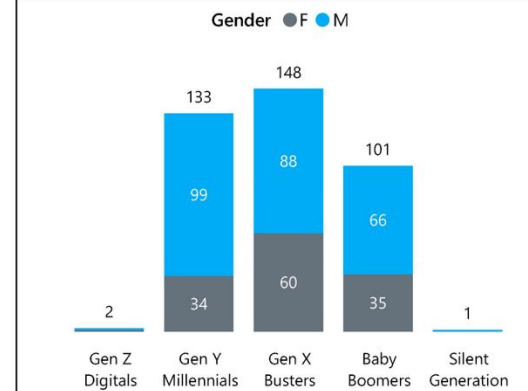
Values above do not reflect filters applied to age and/or gender.  
 Average family of 4 per Milliman 2022 Medical Index adjusted to plan paid basis. All benchmarks generated via Infolock™

## Membership by Age and Gender

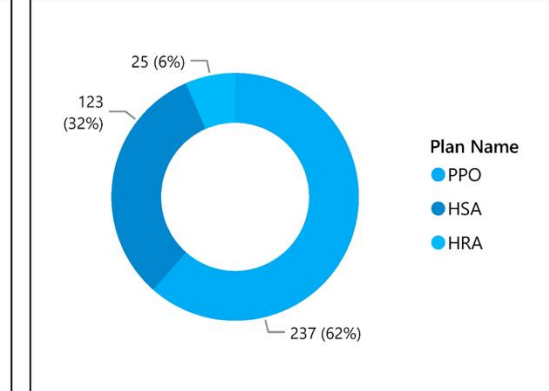


| Condition      | SIMULATED Prevalence | Benchmark Prevalence |
|----------------|----------------------|----------------------|
| Hypertension   | 27.3%                | 21.3%                |
| Hyperlipidemia | 21.8%                | 16.4%                |
| Back Pain      | 11.0%                | 9.9%                 |
| Diabetes       | 10.6%                | 8.3%                 |
| Osteoarthritis | 8.5%                 | 6.2%                 |
| Neck Pain      | 7.3%                 | 6.8%                 |
| Depression     | 7.1%                 | 7.3%                 |
| CAD            | 4.6%                 | 3.0%                 |
| Asthma         | 4.0%                 | 3.8%                 |
| COPD           | 1.3%                 | 0.9%                 |

## Generational Enrollment



## Employees by Plan Name

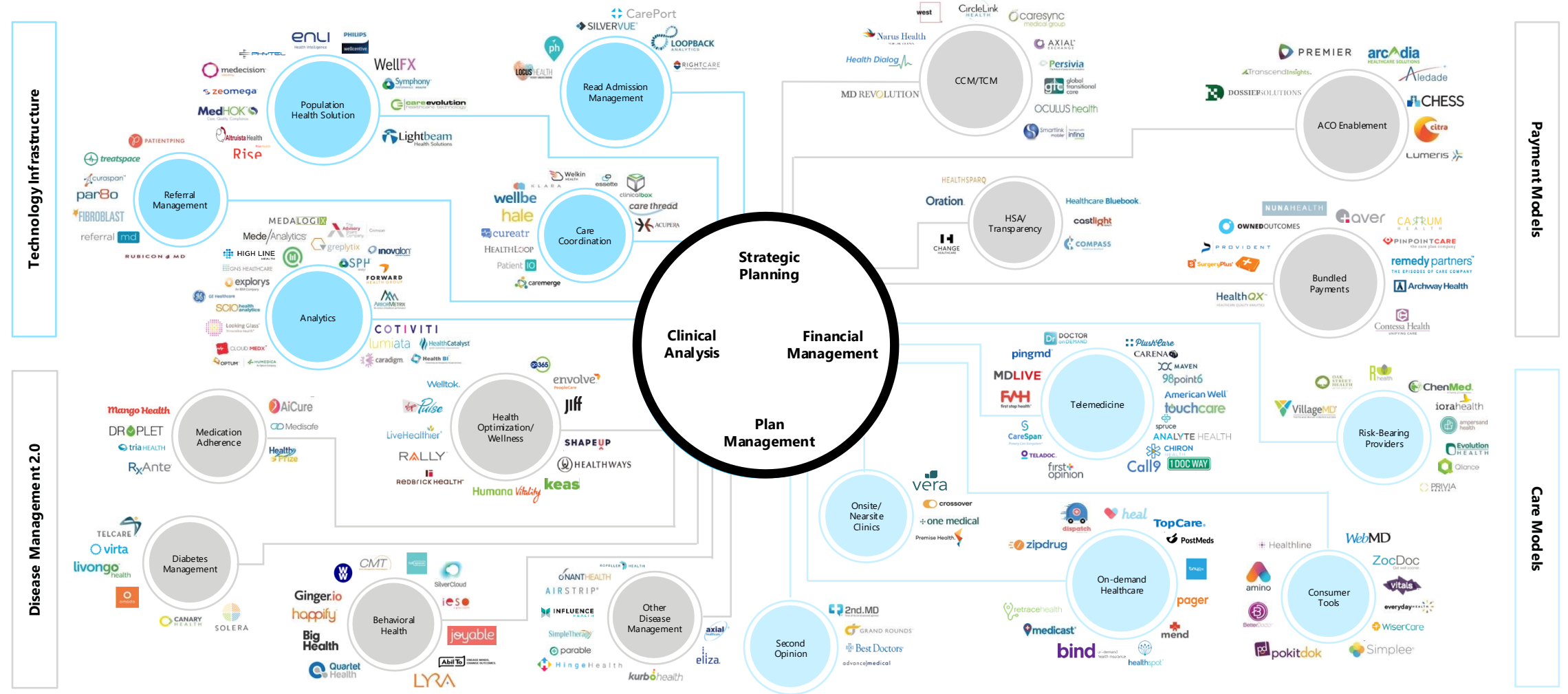


## Simulate allows us to leverage our datasets to:

- Represent "normalized" data and expected conditions based on employee demographics
- Identify strategies and potential opportunities when employer clinical data is unavailable

# Healthcare marketplace maze

OPTIMIZING TOTAL COST OF CARE



# Spending on the rise

The background of the slide is a dark space scene filled with stars. On the left side, there is a large blue planet with several white dots on its surface and a white orbital ring. Above it is a smaller blue planet with a white orbital ring. Several white arrows point upwards and to the right, suggesting growth or progress.

CURRENTLY MORE THAN \$5.3 TRILLION

DOUBLED FROM 2012 TO 2024

ACCESS AND PRICING BEING RESHAPED

PANEL DISCUSSION

# “Voices from the Field”



**Josh Mandel**

Senior Vice President  
Market Director Leader  
Lockton



**Maruchy Cantu**

Chief Administrative Officer  
Chief Human Resources Officer  
DFW Airport



**Jade Marcantel**

Chief Human  
Capital Officer  
Intuitive Machines



**Maryam Morse**

Chief People Officer  
Topgolf

PRESENTATION

# AI Powering Personalized Connection



**Brad Bigelow**

Chief Executive Officer  
and Founder

Acolyte Health



**Amanda Vaught**

SHRM-CP  
Vice President  
of HR Operations

RS&H

# How AI is impacting our world

**75%**

**of knowledge workers reported using AI tools at work** and adoption nearly doubled in just six months in early 2024.

Microsoft/LinkedIn 2024 Work Trend Index

**40%**

**of the global workforce will need to reskill** in the next three years due to AI implementation.

IBM's 2023 Institute for Business Value

**75%**

**of HR inquiries initiated through conversational AI platforms**

Gartner prediction

**400M to 800M**

workers globally could be displaced by automation by 2030

**555M to 890M**

new jobs created in the same period



# HR overwhelmed with transactions

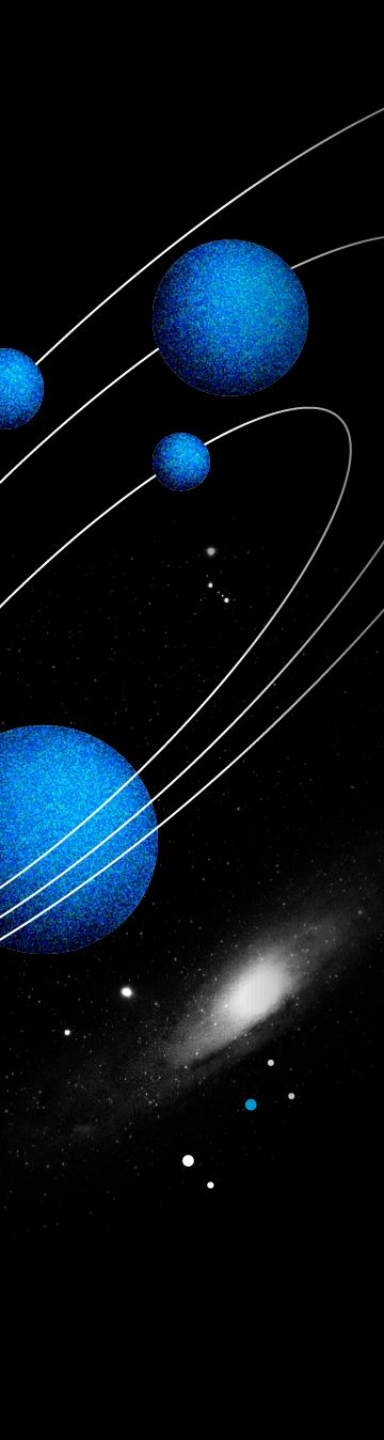
How do I ...



# The shift

AI removes friction.





# Unburden yourself to amplify the human experience

HR has time back  
to build  
relationships and  
elevate the culture.



# AI-powered solutions for a connected experience



## Agents

Handle routine inquiries at scale

## Multi-Channel

Meeting employees where they are

## AI Generated Content

Content tailored to every individual



# AI-powered personalized communications

The screenshot shows a browser window at `app.acolytehealth.com` displaying a video player. The video content features the Lockton logo in the top right corner and the title **AI-Powered Learning and Guidance** with the subtitle *Employees Can Ask Questions in Real-Time*. The video shows a digital interface for a '2026 Benefits Guide' with sections for 'Welcome to your 2026 Benefits Guide', '2025 Open Enrollment', and 'Featured Benefits' including Medical Plans, Health Savings Account (HSA), and Group Term Life & AD&D. A man in a suit is speaking, and a caption at the bottom of the video frame reads **And it's not just for benefits videos.** Below the video player, there is a Lockton logo on the left, an **Activate Enrollment** button on the right, and a circular profile picture of the man. At the bottom center, a line of text reads: *This video features an approved message delivered by the digital acolyte of the individual.* In the bottom left corner of the browser window, there is a link for `Acolyte Health Privacy Policy`.



## TIP SHEET

# Agentic technology

## Agents Act; Chatbots React

- 01 AI Agents go beyond scripted replies — they understand intent, retrieve live data from your policies, and execute multi-step HR workflows autonomously.

## Accuracy Is Built In, Not Bolted On

- 02 RAG grounding ties every response to your actual knowledge base. Confidence scoring and human escalation paths keep sensitive topics in expert hands.

## Start Small; Prove Value Fast

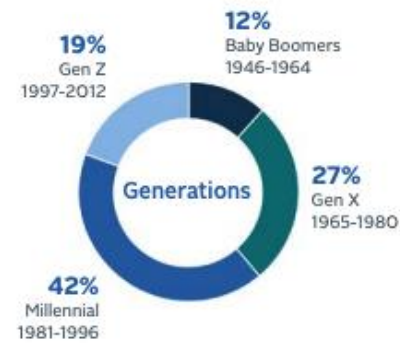
- 03 Pilot with one department and FAQ-only scope. Set 80%+ confidence thresholds and audit weekly. A focused 90-day pilot builds the business case for expansion.

## Certifications Unlock Approvals

- 04 Ask vendors for SOC 2 Type II, ISO 27001, and the new ISO 42001 AI governance standard. These credentials fast-track IT and AI committee sign-off.



# Connected in progress



CASE STUDY | RS&H

# Putting the employee at the center of the experience

**RS&H**

## 2026 Open Enrollment

Your Journey. Your Rewards. Our Shared Future

**2026 Benefits at a Glance**

At RS&H, we're proud to offer our associates and their families a comprehensive and competitive benefits package.

**Eligibility**  
RS&H associates are eligible for benefits on the 1st day of the month following date of hire, for full-time or part-time associates regularly scheduled to work 20 or more hours per week. Eligibility for RS&H associates' dependents vary by coverage. An eligible dependent is defined as a covered associate's legal spouse, qualifying alternate partner or dependent child of the associate or associate's spouse.

**Medical**  
BlueCross BlueShield | myhealthgoodlife.com  
RS&H offers associates and dependents the opportunity to enroll in one of three health plans: a PPO Plan and two High-Deductible Health Plans (HDHP) with Health Savings Accounts (HSAs).

Each plan allows you to visit any provider of your choosing. However, you will likely experience significant savings if you choose a participating in-network provider due to network discounts and higher coverage levels.

| Medical Benefits               | RS&H PPO Plan           | RS&H HDHP <sup>1</sup>  | RS&H Associate HDHP    |
|--------------------------------|-------------------------|-------------------------|------------------------|
| Group insurance                | \$5,000 per person      | \$2,500 single coverage | \$1,400 per person     |
|                                | \$5,000 per person      | \$2,500 single coverage | \$5,000 per person     |
| Out-of-pocket maximum          | \$6,000 per person      | \$4,000 single coverage | \$6,500 per person     |
|                                | \$12,000 family maximum | \$7,000 single coverage | \$7,000 family maximum |
| Coverage your share            | 100%                    | 75%                     | 75%                    |
| Prescription copay             | 100%                    | 100% covered            | 100% covered           |
| Primary physician office visit | \$0 copay               | 25%                     | 25%                    |
| Specialist office visit        | \$0 copay               | 25%                     | 25%                    |

**Pharmacy**  
Optum Rx | www.optumrx.com

| Medical Benefits      | RS&H PPO Plan  | RS&H HDHP             | RS&H Associate HDHP   |
|-----------------------|----------------|-----------------------|-----------------------|
| Pharmacy Deductible   | \$0            | Combined with Medical | Combined with Medical |
| Pharmacy Deductible   | Not applicable | Combined with Medical | Combined with Medical |
| Out-of-pocket maximum | Not applicable | Combined with Medical | Combined with Medical |
| Out-of-pocket maximum | Not applicable | Combined with Medical | Combined with Medical |
| Per one               | \$10           | \$10                  | \$10                  |
| Per one               | \$10           | \$10                  | \$10                  |
| Per three             | \$30           | \$30                  | \$30                  |
| Per three             | \$30           | \$30                  | \$30                  |
| Specialty (PPO only)  | \$100          | \$100                 | \$100                 |

Associate per-paycheck (bi-weekly) cost for medical and pharmacy benefits:

| Medical              | RS&H PPO Plan | RS&H HDHP | RS&H Associate HDHP |
|----------------------|---------------|-----------|---------------------|
| Medical              | \$11.78       | \$11.78   | \$11.78             |
| Associate + Spouse   | \$362.40      | \$381.63  | \$380.00            |
| Associate + Children | \$238.30      | \$253.54  | \$252.00            |
| Family               | \$152.04      | \$238.80  | \$239.99            |

<sup>1</sup> Includes any wait

Your Journey. Your Rewards. Our Shared Future.

2026 Benefit Guide



**Total Rewards**  
Your Journey. Your Rewards. Our Shared Future.

Search benefits chapters...

**RS&H**

## Welcome to your Total Rewards Hub

Your Rewards. Your Journey. Our Shared Future.

[Download Benefits Guide](#)

**Total Rewards Hub Explainer**  
Watch our comprehensive guide to help you navigate your benefits choices

**Welcome to Open Enrollment!**  
Review and update your benefits today

**Your Journey Awaits: Open Enrollment is Here!**  
Review your benefits and make changes for the upcoming year.  
Open enrollment: November 5th thru November 18th

0 Days left

[Review Enrollment Checklist](#) [Discover Benefits Changes](#) [Enroll now](#)



# Connected experience

**BEFORE:** Engagement was complicated and overwhelming

Company Intranet

## Benefits Documents

Browse the available documents related to your benefits below:

Health Coverage Policy   Plan Summary Overview   Wellness Program Details   Cafeteria Plan Information   Salary Assert  
Benefits Enrollment Guide   Wellness Program Details   Cafeteria Plan Information   Savings Account Instructions   Forms  
Medical Reimbursement Form   Retirement Plan Fee Disclosure   Dental Coverage Summary   2024 Compensation Statement  
Flexible Spending Account Guide   Out-of-Network Claim Form   Voluntary Benefits Outline   Life Insurance Policy   Case  
Cost-sharing Details   Leave of Absence Policy   Investment Options Overview   Paid Time Off Guidelines   Transportation  
Benefits   Plan Participation Rules   Accident Insurance Terms   Health Savings Account Packet   Provider Network List  
Severance Pay Explanation   Absenteeism Policy   Health Improvement Program   External Specialist Request   Pharmacy  
Benefits Chart   Plan Continuation Notice   Preventive Services Guide   Internal Scholarship Info   Out of Country Coverage  
Retirement Options Summary   Qualified Event Instructions   Member Rights Policy   Cost Estimate instructions   Worker  
Assistance Program   Coordination of Benefits Info   Precertification Details   Supplemental Insurance Guide   Authorization  
Form   Tuition Assistance Resources   Employee Assistance Plan   Wellness Resources   Sick Leave Documentation   Enrollment  
Appeal Process   Plan Selection Procedures   Occupational Health Info   Supplemental Inconine Protection   Domestic  
Partner Policy   Benefit Program Notice   Provider Directory   Telemedicine Overview   Critical Illness Insurance   2023 Benefit  
Review   Check Reissue Form   Contribution Limits   Dental Schedule of Benefits   Gum Membership Details   Benefit  
Questionnaire   HEALTH TIPS   Transitional Benefits Notice   Estate Preservation Guide   2023 Benefit Review   Check Reissue Form

| Subject  | Date       |
|--|------------|
| Subject - HR/Benefits team   | 11/29/2025 |
| RE: Rfidelity Switch You're welcome! Always hard nailing down these dates w      | 11/20/2025 |
| RE: HSA Migration Opt-in Hi Janie, Fidelity is working on it for Thi "just got i | 11/20/2025 |
| RE: Fidelity Switch thank you! Alex, you have not missed an email, that em       | 11/20/2025 |
| Fidelity Switch Did the highlighted blow up? Got lost but do it agan missing th  | 11/19/2025 |
| Denton, Ryan Live EvkEating Attached it link to offer se this letter off lette   | 11/19/2025 |
| John Hancock and Fidelity all.notify With Bro, You will receive a letter from    | 11/19/2025 |
| RE: Open Enrollment question Hi Nicole, Yes, unfortunately, We were only a       | 11/19/2025 |
| RE: Akctivate HSA for 2026 No worries - thank you the emil mail may ise lat      | 11/19/2025 |
| RE: Missed Open Enrollment Hi Natalie, Your 2025 benefits will automatici        | 11/19/2025 |
| RE: Open Enrollment question I one general question about ourrollment at         | 11/19/2025 |
| RE: HSA & 401(f) Jong Thank you Natalie, Your opens eroll for with H.S.A. an     | 11/19/2025 |
| Overage Dependents RE Hichard, We have removed Brett Bollinger from y            | 11/19/2025 |
| RE: Open Enrollment Confirmation Which company should your open enro             | 11/19/2025 |
| RE: HSA & 401(f) Thank you! I currently have premium Enterprise Applan...        | 11/19/2025 |
| Overage Dependents Yes, I will have Sherry make them Yester...                   | 11/19/2025 |
| Gerald Corbett Hi Wade, We have removed Brett Bollinger from your 202...         | 11/19/2025 |



Benifets Hello, What time is the deadline? 11/18/2024 4:43...

Aviation R.P.R. 3200 Southwest Freeway, Suite 3150, Houston TX 77027 9...

Open enrollment I intended to go through open enrollment before 11/18/2024 11:05...

I left for vacation. I intend to keep all the selections from last ...



CASE STUDY | RS&H

# Connected experience

AFTER: Engagement moved from reactive to proactive

The screenshot shows the Total Rewards Hub website interface. At the top left is the Total Rewards logo with the tagline "Your Journey. Your Rewards. Our Shared Future." and a search bar for "Search benefits chapters...". The RS&H logo is in the top right. The main banner features a background image of people climbing a rock. On the left, it says "Welcome to your Total Rewards Hub" with the tagline "Your Rewards. Your Journey. Our Shared Future." and a "Download Benefits Guide" button. On the right, there is a "Total Rewards Hub Explainer" video player with a play button and the text "Watch our comprehensive guide to help you navigate your benefits choices". Below the banner, there is a "Welcome to Open Enrollment!" section with a video player, a photo of Amanda Waugh (Vice President of HR Operations), and the text "Your Journey Awaits: Open Enrollment is Here!". It includes a countdown timer for "0 Days left" and buttons for "Review Enrollment Checklist", "Discover Benefits Changes", and "Enroll now". A small profile picture of Amanda Waugh is also visible on the right side of the page.



# Proactive engagement with microlearning

The screenshot shows a web browser window with the URL `rsandh.acolyteai.com`. The page features the **Total Rewards** logo (with tagline "Your Journey. Your Rewards. Our Shared Future.") and the **RS&H** logo. A search bar is present with the placeholder text "Search benefits chapters...".

The main content area has a background image of a person climbing a mountain. The text reads: **Welcome to your Total Rewards Hub**, followed by "Your Rewards. Your Journey. Our Shared Future." and a yellow button labeled "Download Benefits Guide".

A video player is embedded on the right side, titled **Total Rewards Hub Explainer**. The video description says: "Watch our comprehensive guide to help you navigate your benefits choices". The video thumbnail shows a woman with glasses sitting on a couch and using a laptop. A play button is centered over the video. A small "Powered by Acelyte AI" logo is visible in the bottom left corner of the video player.

At the bottom of the page, there is a banner for "Open Enrollment". On the left, it says "Welcome to Open Enrollment! Review and update your benefits today" with an **RS&H** logo. On the right, it says "Your Journey Awaits: Open Enrollment is Here!" next to a portrait of a woman.



# Proactive engagement with easy search and navigation

The screenshot shows a web browser window with the URL `rsandh.acolyteai.com`. The page features the **Total Rewards** logo on the left and the **RS&H** logo on the right. A search bar is positioned in the top center with the placeholder text "Search benefits chapters...".

The main content area has a background image of a person climbing a mountain. The text reads: **Welcome to your Total Rewards Hub**, followed by the tagline "Your Rewards. Your Journey. Our Shared Future." and a yellow button labeled "Download Benefits Guide".

A video player is featured on the right side, titled "Total Rewards Hub Explainer". It includes the text "Watch our comprehensive guide to help you navigate your benefits choices" and a video thumbnail showing a woman working on a laptop. A small "Powered by Acolyte AI" logo is visible at the bottom left of the video player.

At the bottom of the page, there are two promotional banners. The left banner says "Welcome to Open Enrollment! Review and update your benefits today" and includes the RS&H logo. The right banner says "Your Journey Awaits: Open Enrollment is Here!" and features a portrait of a woman.



# Proactive engagement with AI Concierge

The screenshot shows a web browser window with the URL `rsandh.acolyteai.com`. The page features a dark blue header with the text "Our Shared Future." and "Dental Benefits" in large white font, followed by the subtitle "Comprehensive dental coverage and preventive care benefits". Below the header is a white navigation bar with a "Back to Benefits" link. A grey callout box contains the text: "You can find in-network dentists easily using MetLife's online provider search or mobile app." The main content area is a large white card with a blue border. On the left side of the card, it says "DENTAL PLAN" and "MetLife" in bold black text. The right side of the card is a collage of three images: a dentist in a mask and gloves examining a patient, a woman with glasses looking forward, and a smaller inset image of the same woman with a mouse cursor hovering over her. The "RS&H" logo is visible in the top right corner of the card.



# Connected experience

AFTER: Simple, intuitive and connected

Company Intranet

## Benefits Documents

Browse the available documents related to your benefits below:

Health Coverage Policy Plan Summary Overview Wellness Program Details Cafeteria Plan Information Salary Assent  
Benefits Enrollment Guide Wellness Program Details Cafeteria Plan Information Savings Account Instructions Forms  
Medical Reimbursement Form Retirement Plan Fee Disclosure Dental Coverage Summary 2024 Compensation Statement  
Flexible Spending Account Guide Out-of-Network Claim Form Voluntary Benefits Outline Life Insurance Policy Case  
Cost-sharing Details Leave of Absence Policy Investment Options Overview Paid Time Off Guidelines Transportation  
Benefits Plan Participation Rules Accident Insurance Terms Health Savings Account Packet Provider Network List  
Severance Pay Explanation Absenteeism Policy Health Improvement Program External Specialist Request Pharmacy  
Benefits Chart Plan Continuation Notice Preventive Services Guide Internal Scholarship Info Out of Country Coverage  
Retirement Options Summary Qualified Event Instructions Member Rights Policy Cost Estimate instructions Worker  
Assistance Program Coordination of Benefits Info Precertification Details Supplemental Insurance Guide Authorization  
Form Tuition Assistance Resources Employee Assistance Plan Wellness Resources Sick Leave Documentation Enrollment  
Appeal Process Plan Selection Procedures Occupational Health Info Supplemental Income Protection Domestic  
Partner Policy Benefit Program Notice Provider Directory Telemedicine Overview Critical Illness Insurance 2023 Be-  
nefit Review Check Reissue Form Contribution Limits Dental Schedule of Benefits Gum Membership Details Benefit  
Questionnaire HEALTH TIPS Transitional Benefits Notice Estate Preservation Guide 2023 Benefit Review Check Reissue Form



### Benefits designed for You

- 1 Document Hub**  
Access important benefit documents, forms, and resources in one convenient location.  
[Browse docs](#)
- 2 2026 Annual Notice-Plan Documents**  
Access important annual notice and plan documents for 2026.  
[Browse docs](#)
- 3 Overview of Available Plans**  
Get a comprehensive overview of all benefit plans available to you and your family.  
[10 min read](#)
- 4 Eligibility & Qualifying Life Events**  
Learn about open enrollment, eligibility requirements, and qualifying life events.  
[8 min read](#)
- 5 Medical Plan - BCBS PPO**  
Blue Cross Blue Shield PPO plan offering comprehensive healthcare coverage with network flexibility.  
[12 min read](#)
- 6 Medical Plan - BCBS Prime HDHP**  
Blue Cross Blue Shield Prime High Deductible Health Plan with HSA compatibility.  
[12 min read](#)
- 7 Medical Plan - BCBS Alternative HDHP**  
Blue Cross Blue Shield Alternative High Deductible Health Plan with cost-effective coverage.  
[12 min read](#)
- 8 Dental Benefits**  
Learn about your dental coverage options and preventive care benefits.  
[7 min read](#)
- 9 Vision Benefits**  
Discover your vision care coverage including eye exams and eyewear benefits.  
[6 min read](#)



# Case study: results

## Financial, cultural and organizational ROI

1,731 Employees

**2 UNIQUE VISITS**

first 90 days

**1,845 UNIQUE VISITS**

first 90 days

### Benefits Guide Digital FlippingBook

Visitors **2 visitors**

Views **6 views**

Avg. time **1 min**

100% viewed on a desktop

#### PAGES WITH HIGHEST VIEWS

Associate Payroll Contributions

Vision Benefit Page

Eligibility/How to Enroll

### Acolyte Hub

Total visits **3,600**

Unique visitors **1,845 visitors**

Avg. time **2 min, 9 sec**

#### VIDEO ENGAGEMENT

Welcome to OE **113 views**

Retirement Planning **112 views**

Prime HDHP **32 views**

MetLife **26 views**

#### PAGES WITH HIGHEST VIEWS

Benefits **356 views**

Overview Plans **261 views**

Enrollment Checklist **190 views**

BCBS Prime HDHP **129 views**

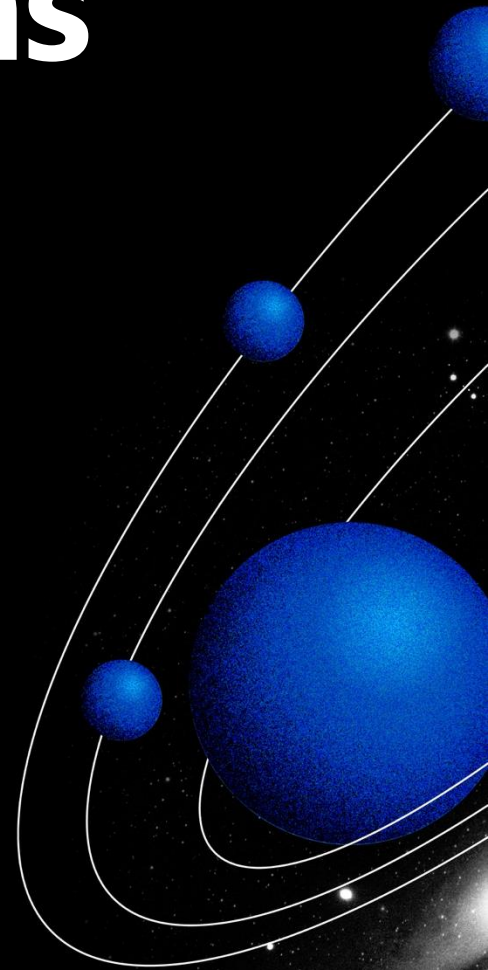
**67%** total engagement

**55%** completion rate

Avg. view time **46 min, 19 sec**



**Thriving in this era means  
unlocking the power  
of both technology  
and human potential.**



KEYNOTE SPEAKER



# The Future-Ready:

Unlocking the Power of People and  
Machines in the New World of Work

**Seth Mattison**

Keynote Speaker; Leadership, Culture and Future  
of Work Strategist

02.26.2026 | COSM



# Wrap-Up and Call to Action

**Steve Idoux**

Chief Executive Officer, Lockton Dunning Series,  
Partner, Lockton Partners, LLC

**INDEPENDENCE**

changes everything.



**LOCKTON<sup>®</sup>**

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UNCOMMONLY INDEPENDENT