

Heidi Gobetz is a Partner, senior actuary and consultant based in Jacksonville. Prior to 2015, Heidi was also the Retirement Business leader for Florida, Oregon and SW Washington. Her primary area of expertise is retirement plan consulting, especially for clients with multiple retirement programs and broad financial wellness needs. Heidi has over 30 years of experience in retirement consulting for sponsors of defined benefit, defined contribution and retiree medical and life plans, including the following areas:

- plan redesign due to strategy realignment, merger, divestiture and bankruptcy reorganization,
- plan termination (for fully funded and distressed plans)
- new plan implementation,
- compliance testing and annual valuation preparation,
- retiree medical exchange strategy and implementation, and
- employee communication materials development, including web-based programs.

She is a graduate of Loyola College in Baltimore, Maryland, with a BS in mathematical sciences and cum laude honors. Heidi is a Member of the American Academy of Actuaries, an Associate in the Society of Actuaries, and an Enrolled Actuary.

Susan Klinefelter is a Mercer Partner and manages Mercer's JAX office. As a senior health and welfare benefits consultant, she has expertise in benefit plan design, analysis, long-term strategy, and various funding methods. Susan's primary focus is on the review, analysis and implementation of all types of health and welfare benefit programs to complement and enhance corporate and benefit team objectives. Susan has over 15 years of experience in the health care and benefits arena. She has extensive experience with benefits advisory assignments across a wide range of topics and for companies in an array of industries. As the primary consultant to several key employers in the state of Florida with local, national and international employee populations, Susan has created robust yet sustainable, experience-based plan designs with attention to employee education, engagement and well-being. Susan is also a member of Mercer's Innovation Council, allowing her to bring intel on the latest innovators in healthcare to her clients.