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With five years of experience as a senior customer consultant at Blue Cross Blue Shield of Michigan, a nonprofit mutual insurance company, Holly is a trusted advisor in employee benefit compensation plans and cost management strategies. She holds a bachelor of education degree from the University of Toledo, and she is a licensed insurance agent in Ohio, Michigan, and Indiana to sell life, accident and health, property, and casualty insurance. Holly has earned the Certified Employee Benefits Specialist® (CEBS®) designation from the International Foundation of Employee Benefit Plans, and she is SHRM-CP certified. She delivers data-driven solutions through benefit consulting, national strategy development, new business sales, member engagement, analytics, compliance, experience rating, flexible spending accounts, funding options, HSA/HRA administration, employee enrollment and presentations, plan document review, and ancillary coverage recommendations. Holly is passionate about helping employers and employees navigate the evolving landscape of health care and wellness. She also serves as president of the Northwest Ohio Human Resource Association, an affiliate of SHRM, where she actively contributes to advancing HR leadership and community engagement.