



**Kristen A. Heiden**

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Ms. Heiden has over 20 years of benefits consulting experience. She joined Horizon Actuarial as a senior consultant to both multiemployer health and welfare and multiemployer pension plan clients. Ms. Heiden is primarily involved in plan design, finance, compliance, process improvement, problem solving, analytics and coordinating with vendors and administrators of health and pension benefit plans. Her background includes most recently working at an actuarial firm as both a consultant to multiemployer clients and as the company's CFO. Prior to that Ms. Heiden worked as a senior benefits leader in the retail food industry for over ten years, bringing multiemployer benefits plan expertise to labor relations at one of the largest grocers in the country. While there, she engaged in benefits strategy, program optimization, legal and regulatory compliance, and lobbying efforts. Ms. Heiden also served as a trustee on a number of multiemployer health and pension funds across the country and participated in bargaining in major metro areas. Other responsibilities included engaging with investors, rating agencies and lobbyists to educate, inform and comment on complex benefits issues that impact multiemployer plans. Ms. Heiden holds a master of science degree in statistics from Stanford University and a bachelor of science degree in applied mathematics from the University of California, Los Angeles.