



**Kristen A. Heiden**

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Kristen Heiden is a senior consultant with over 25 years of experience. Her primary focus is multiemployer health and retirement plans, including plan design; finance; compliance; process improvement; problem solving; analytics; and coordinating with administrators, vendors, trustees, and other stakeholders. Ms. Heiden's area of focus is on modern solutions to health care cost management and financial risk mitigation. Ms. Heiden has worked across industries including retail food, construction, and transportation and with plans ranging from 200 to over 100,000 participants. Ms. Heiden has been a conference speaker on topics related to multiemployer plans and participated in lobbying activities on behalf of multiemployer plans and stakeholders. Ms. Heiden is a long-time volunteer in her community, holding roles including Scout leader, PTA board member, swim team board member, and college admissions volunteer as well as numerous roles in support of people and animals in need. Kristen 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.