



Owen Ralph, CEBS, MTMS

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As director of client solutions, Mr. Ralph is responsible for accelerating the adoption of technology solutions across PBAS's client base and streamlining processes, procedures, and workflows. Mr. Ralph joined The PBAS Group in 2001, has worked in many roles in the company, and has managed student benefits for the past fifteen years. Mr. Ralph has extensive experience and knowledge in single employer clients, multi-employer benefit plans, and self-funded and insured benefits. Mr. Ralph is licensed, and he completed the CEBS®, FTMS®, ATMS™ and MTMS programs.