



Steve Cyboran, ASA, MAAA, FCA, CEBS

Steve Cyboran is CEO, Consulting Actuary, Chief Behavioral Officer for Humaculture, Inc. and Cyboran Consulting, LLC. He seeks to help employers optimize the value and productivity from their workforce by cultivating an aligned, healthy, and effective workplace where people thrive.

Humaculture, Inc. was founded to cultivate thriving organizations that attract, engage, grow, retain, sustain, and transition people that enable the success of the organization. Humaculture® is a guiding philosophy and revolutionary way of understanding the nature of organizations and what makes them successful. The Humaculture® philosophy allows leaders to better understand how to create organizations that nurture thriving people. Thriving people are fruitful people.

With over a quarter century of benefits consulting experience, Steve is actively involved in the development of intellectual capital and a variety of total rewards strategy projects for both active and retiree populations focusing on organization effectiveness, health, disability, and time-off. These projects include assessment of implied and stated objectives, and development and implementation of strategies based on client companies' cost and business objectives.

Steve has published and presented across the country over 150 times. His original research addresses an Actuarial Model for Wellness for the Society of Actuaries, quantifying the impact of a Healthy Enterprise, and reducing suboptimal employee decisions through behavioral economics.