



Ruth Lowenthal

VP Total Rewards
Xcel Energy

Ruth is the Founder, Principal of LLFP, LLC. In this role, Ruth is embracing the freedom to work beyond her many corporate roles in benefits and other total rewards programs; Ruth is guiding healthcare industry stakeholders to help individuals Live a Life Fully Powered by fostering innovative and cost-effective solutions designed to transform the health and benefits industry. Most recently, Ruth served as the Vice President of Total Rewards for a major U.S. electric and natural gas company. Prior to that, Ruth held a variety of roles across HR and Legal, including servicing as the Director of HR Business Intelligence and the Director of Benefits for a Fortune 50 retailer.

Ruth has her Certified Compensation Professional (CCP) designation and Certified Benefits Professional (CBP) designation, in addition to her Juris Doctor degree (JD) from the University of Maryland School of Law.