Thought Leader Spotlight

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As part of The Azara Group's monthly newsletter, we select a business leader to share insights about leadership, being an influencer, and career development. Our objective is to help support your ability to flourish as a leader and share what makes people thrive in business.

Tameeka Smith

President of Dental and Vision Aetna, Inc.

Education: Regis University (M.B.A.)

University of Denver (B.A. in Business)

Previously With: Nationwide Financial

TIAA (formerly TIAA-CREF)
Colorado State Bank and Trust

Interesting Details: Responsible for Aetna's \$2B dental and vision

businesses; started her career as a young mother working as a switchboard operator; member of Fortune's Most Powerful Women in Business – Next Generation; board member of National Association of Vision Care Plans, and Business Outreach Center Network in New York; volunteer coach for Morris County Chapter of the New Jersey Orators; originally from Denver, Colorado; lives in New Jersey with her

husband and mother to their six children.



1. What attracted you to your chosen field and profession?

Many people who rise to the top have a plan or a strategy guiding their path. I didn't. I graduated from high school when I was 16 years old and worked at any job I could get. I worked at nearly every fast food chain you see today – they offer some of the best operations training. By the time I was 20, I was married. I had my first child at 20 and another at 22. From the ages 22 to 28, my career rapidly progressed.

I stumbled into my profession because I wanted to accomplish something greater for my family. I was working at a property management company and not making much money. One day, I was at the hair salon and overheard a woman talking about the great benefits she had at TIAA. I wanted that too – healthcare for my children. I was on Medicaid. So I went to the local library to do some research, and then I applied for a job. I landed a job at TIAA making \$18.5K annually. It was a lot of money at the time relative to my family's history. It felt like such a big accomplishment that my mother threw a celebration party.

I was hired as a switchboard operator and started taking courses at a community college. After a few months, my boss noticed the administrative support improvements that I made. He said I was "hired for the wrong job" and promoted me to Secretary. That's when I met Nancy Lubin-Good. She was also a secretary who encouraged me to take classes at the University of Denver's Women's College instead of the local community college. She invited me to an information session, and went with me to enroll. She changed my life. I went to school at night and on weekends — taking classes on women's issues, feminism, and business. It opened up a new world for me, and broadened my perspective on women in the workplace. I was the first person in my family's history to get a college degree, and I paved a new path for my family's future. I saw I could be a young mom and still succeed.

It's quite ironic. I started down this path because I wanted something as basic as healthcare for my children. Today, I run a \$2 billion insurance business for Aetna.

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2. What person, opportunity, or game-changing moment had the biggest impact on your career?

I've been very fortunate. I'm a creative person who's passionate about whatever I'm doing. Along my journey, many people have noticed that I'm a hard worker with great ideas. I've had many sponsors and mentors when many people struggle to find just one or two strategic supporters. People have noticed my contributions and invested political capital in ways that have helped me advance. I also make a habit of listening to the advice people have offered over the years. If you think about the formal and informal feedback you're given as you build relationships, if you listen closely enough, you can find mentoring in what people say and areas where you need to implement change.

At TIAA, I was asked several times to join new teams and divisions because I could deliver results. By the time I was in sales several years later, I was one of the top sales people. Secretly, I dreamed of being on TIAA's premier sales team headed by Rich Hiller. Rich was the head of the institutional sales team that was responsible for growing TIAA's revenue for organizations with assets greater than \$50 million. I had a lot of respect for him and his team. One day, Rich called me to his office to ask me to join his team – eventually running an 11-state territory. When he made me the offer, I told him how I had been wanting to be on his team for some time. He said something that I'll never forget and often repeat – if you don't open your mouth and tell people what you want, they will never know.

I learned a very valuable lesson that's stuck with me – that a closed mouth is never fed. If you want something, you have to speak up and go after it. We often tell non-influential people about our aspirations. Years later, I also learned how much your network is your net worth. I'm very active on LinkedIn and use it to stay connected to people. It's one of the many ways that I maintain and build relationships. That's how I ended up at Aetna – through staying in touch with Cain Hayes as he changed jobs. He brought me to Nationwide and was influential in helping me transition to Aetna. Had I not met Cain, I would not be managing and running Aetna's dental and vision businesses today.

3. What is the biggest challenge you faced professionally? How did you overcome it?

Interpersonal skills have been a challenge in the past. It took me a long time to realize how important this skill is. I used to think that if I did a great job and produced results, then that should suffice. But the higher you go, the more important strong interpersonal and communication skills become. It's one of the more transferrable skills. When you go from being an individual contributor to a leader running a business or "P&L," you need to know how to motivate and inspire others to accomplish goals. I can do nothing without the help and support for my vision from other people. I work diligently to build relationships, but I've also built genuine friendships.

People have helped me and I've helped them. It's natural. We tend to go the extra mile for someone we like and for someone who's not just a colleague but also a friend. When you build trust with people, there's reciprocity. When you have strong relationships with people, they will advocate for you when you're not in the room. All of this starts with interpersonal skills and your ability to connect with people who are peers, subordinates, and above you. I enjoy getting to know people at all levels across an organization – from those working in the mailroom up to the CEO.

I remember getting into a debate with an old boss of mine — he asked if I'd rather be liked or respected. I said I preferred respect. He challenged me saying likability gets you further, and if people don't like you, they make it harder for you to succeed. I see the value in both and balancing them is a skill. My likability factor has gone up since I've thought more about that conversation. I'm respected, and perceived as down to earth and authentic. Some of my closest friends are people I've met at Aetna. I'm genuine and sometimes vulnerable, but you have to have trust before you can be vulnerable. I used to protect my personal life at all costs, but opening up has helped me. I believe in being human and a "person" — and not just a "business person." Trust me, it pays dividends in life and business.

4. What tools or tactics do you rely on in being a more effective leader and team member?

I'm honest with people, vendors, strategic partners, and staff. I also believe in interjecting humor, and having a sense of humor about what goes wrong and right. This improves communication and allows you to be honest. People appreciate and respect this. Also, I rely on my intuition. It rarely fails me. If something doesn't feel right, even if the data and analysis says otherwise, I'll let my intuition guide me. Some may disagree and think that intuition shouldn't be mentioned in business, but it's the difference between head and heart leadership. To effectively lead, if people don't "feel" it, they won't follow. All of this comes with a certain degree of confidence and executive presence.



5. Share a story about an interesting or difficult negotiation and how you were able to gain more influence and leverage as a result.

Recently, I negotiated a deal with an external partner. They provide online and mobile services that support Aetna's dental business. I developed a relationship with the CEO. We have a nice rapport – so much so that we traded text messages during the presidential election. I've developed a friendship with him. During the negotiations, I had to be firm on things and vice versa, but once we established a strong relationship, we were both willing to bend because we both want each other's success. We see the value in the business partnership.

I've fought for things internally at Aetna to support the deal because I believe in the partnership. It's a win-win-win. And the CEO of the company has been willing to concede when I needed it most so we could move the deal along. Once we were able to get past him being the "CEO" and my being the "President" of Aetna's dental business, we started exploring what was going to make the deal work. We were able to acknowledge that there are people in the deal.

Again, I'm genuinely interested in people, and I also want to get a good deal to advance my business goals. I don't believe in manipulating or playing people, and I believe in compromising since it's almost always reciprocated. I don't like using my title or authority to force people's hands. I like to build relationships, understand the other side's challenges, and explain mine. This helps to build your credibility when you're negotiating, and leads to better and more sustainable deals.

6. What do you see as your unique value proposition and how has your personal background prepared you to excel?

I come from very humble beginnings. I believe my perspective in the insurance business is rare at my level. I wasn't born with a silver spoon in my mouth, and understand the struggle that families go through when buying our insurance products. When I started down my career path, I took a job at TIAA to land a job with benefits out of sheer need. I wanted to get off of Medicaid. I didn't read what I was getting in any insurance policies. I didn't know if I were getting the best plan, and wouldn't have understood the plan choices in front of me if I had read them. I like to build simple products so the "Old Tameeka" can understand them, while also making them transparent for high level professionals like myself today.

I'm also unique because I'm a genuine and authentic leader. It's helped my success. I believe that business is always personal. I lead a team where I have subject-matter experts with many more years of experience than me. I've only been in healthcare for five years, but I know how to build relationships and partnerships to drive results. I've done much of this by being myself and keeping the humanity in my business dealings. I really dislike the saying that "it's not personal, it's business." Everything is personal. I won't bulldoze over people and like to consider the collateral damage when decisions are made. If I remove people out of the equation, then what I do on a daily basis just wouldn't be enjoyable for me.

7. What is your proudest achievement?

I've accomplished more than what most people would have expected of me given where I started. I never could have imagined that I'd be living outside of Denver, on the East Coast, running a business for a Fortune 100 company, and blessed with economic stability and freedom. I've broken stereotypes, and paved a new path for my children, other women, and people with similar backgrounds. When I started at TIAA, I didn't know what a "P&L" was, and now I lead one and run a multi-billion dollar business. I've looked at each job and role as an opportunity to grow, learn, and contribute something new. I'm proud that I've been able to advance without hurting others in the process. I've remained humble as I've worked my way up the corporate ladder.

When I look back, I'm amazed at what I have accomplished. When I was a young mother, I was going to school, working full-time, and still made time to make Halloween costumes, put together Easter baskets, and attend my children's games and performances. I was present for my children, and they know how much I love them. I'm proud of what I've accomplished in business, as a mother, and as a wife.

