

# WELLBEING SUMMIT 2.0



**February 24, 2025**

**Question: What does  
well-being mean to *you*?**

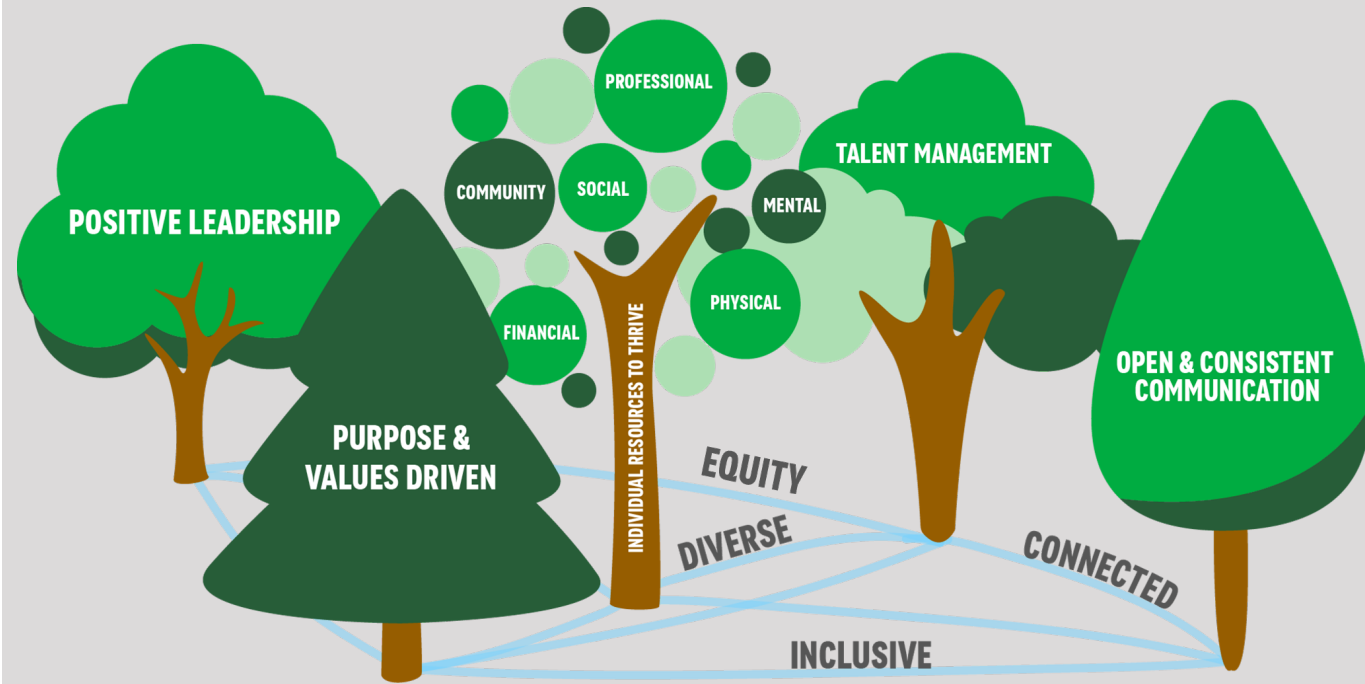


# Culture and Well-being Trends

*Laura Moore, MMA*



Creating cultures and employee experiences where employees thrive.



Organizations who are attracting and engaging loyal, productive, and happy employees have built intentional strategy to create a cultural ecosystem of support.



# 4

## key themes for 2025



### Bridging the generation gap

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Harnessing the power of today's intergenerational workforce is mission-critical to organizational success and well-being.

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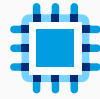
Unretirement and Boomers' return to the workplace will continue to change workplace demographics for years to come.

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As age gaps of 40 to 50 years between colleagues become more common, organizations must help employees find common ground and share their experience-specific insights and skills with one another.

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**How can employers work to bolster the multigenerational workforce?**



### Keeping up with the AI revolution

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AI has already transformed how organizations function and will continue to drive change in all areas of the workplace.

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AI holds the potential to help employers improve productivity and support employees in critical roles, but organizations should carefully plan when and how to use AI.

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Organizational leaders face the double challenge of developing internal best practices and ethical guidelines for AI as well as anticipating forthcoming state and federal regulations of the technology.

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**How can organizations use AI to remain competitive and improve organizational functioning?**



### Rx reset

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Employers are reconsidering their approach to pharmaceutical spending.

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PBMs face scrutiny for opaque pricing models and their role in rising pharmaceutical costs.

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Employers are reconsidering their PBM relationships and seeking more transparent alternatives.

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Biosimilars are emerging as a potential solution, offering lower-cost options to high-priced drugs.

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**How can employers optimize pharmaceutical spending, and improve their employees' access to medication?**



### The (ever) rising costs of care

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There's no end in sight to rising health care costs. Health care costs remain a significant challenge, driven by inflation, new treatments, and an aging population.

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Cost-shifting strategies are growing, with some large employers considering transferring more health care costs to employees.

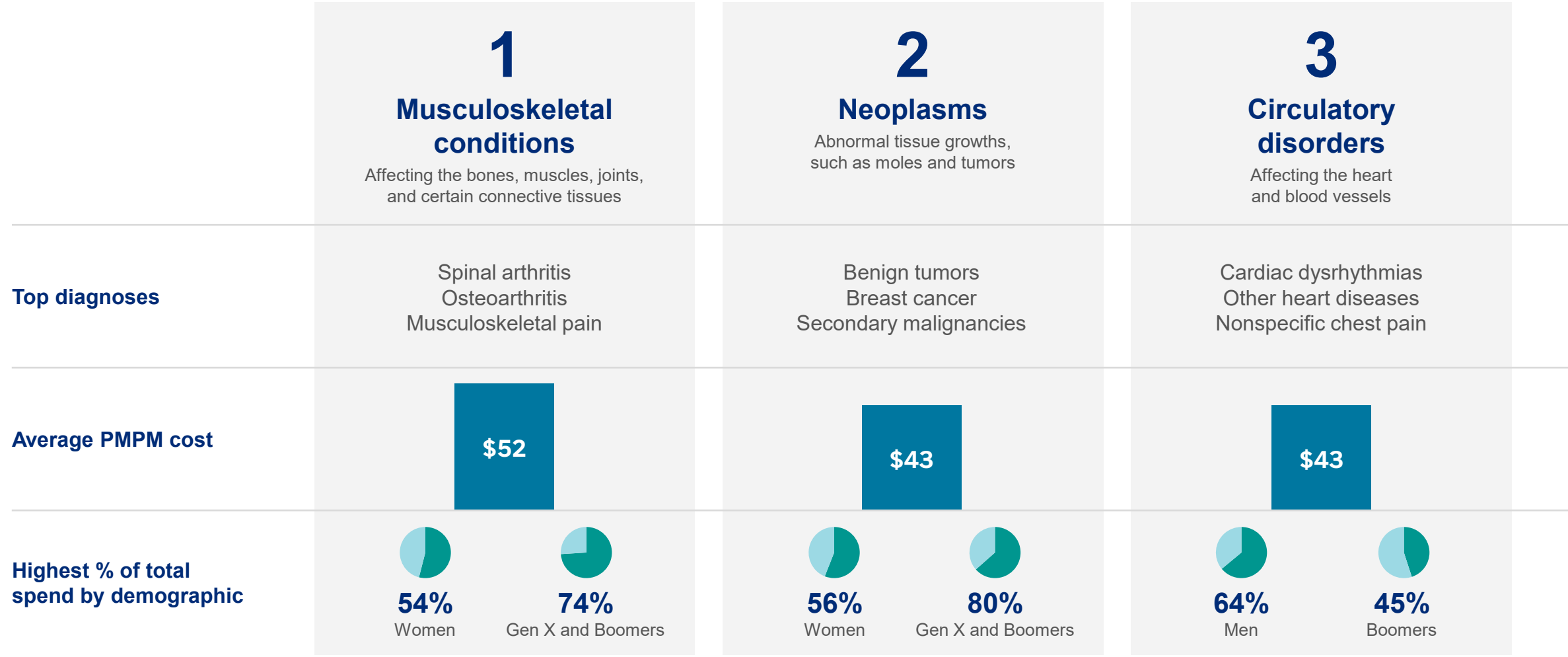
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Employers are seeking solutions such as self-insurance and stop-loss protections to mitigate rising costs.

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**How can employers keep up with ballooning health care costs?**

# 3 illnesses cost employers the most per member per month.



Sources: 1. United Healthcare. Breaking down the conditions raising employer health care costs. UHC, 2024

# 2025 Culture & Well-being Trends: Executive Summary

Weight Loss to Support  
Cardiovascular and  
Metabolic Health

>40%

Overweight adults<sup>5</sup>

Mental Health is Highly  
Impacted by Workplace Culture

76%

Of workers in the US  
have at least one symptom of  
a mental health condition<sup>1</sup>

- 1) OC Tanner. (2025). *Global Culture Report*
- 2) Marsh McLennan. (2025) *Health & Benefit Strategies*
- 3) National Business Group on Health. (2024). *15<sup>th</sup> Annual Employer-Sponsored Health & Well-being Survey*

Financial Support &  
Social Determinants of Health

51%

Of employers intend to expand their  
well-being strategies to help address  
social determinants of health<sup>3</sup>

Keep Caring For Caregivers

61%

US adults with  
caregiving responsibilities<sup>4</sup>

- 4) Marsh McLennan. (2023). *Health on demand*
- 5) Marsh McLennan. (2025). *Health trends report*

# Financial Support & Social Determinants of Health (SDOH)

51%

Of employers intend to expand their well-being strategies to help address social determinants of health<sup>1</sup>

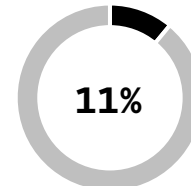
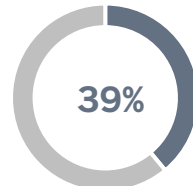
68%

of companies offer or will offer financial wellness programs in 2025<sup>2</sup>

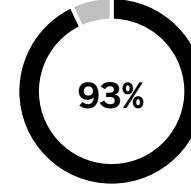
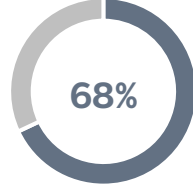
Low Household Income

High Household Income

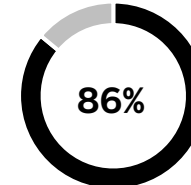
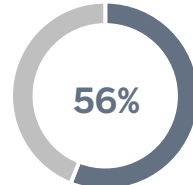
Have access to zero benefits from employer:



Confident you can afford the healthcare you and your family need:



My employer cares about my health and well-being:



There are striking differences between low and high earners' access to benefits. Predictability, income level also strongly influences whether employees believe their employers care about their health and well-being.<sup>3</sup>

## Actions for Employers

- Offer financial wellness resources, tools, trainings such as debt management, student loan support, lifestyle spending accounts, and employee discount programs
- Create a year-round communication strategy promoting resources and benefits offered to employees and families
- Partner with nonprofit organizations or local government for resources
- Promote free online resources like [AmericaSaves.org](https://www.AmericaSaves.org), [FindHelp.org](https://www.FindHelp.org), [Mint.com](https://www.Mint.com), [CreditKarma](https://www.CreditKarma.com), [MMA Prosperwise](https://www.MMAProsperwise.com), etc.
- Conduct analysis such as basic needs, living wage, and benefit affordability to identify resources needed by employees and families

1) National Business Group on Health. (2024). *15<sup>th</sup> Annual Employer-Sponsored Health & Well-being Survey*

2) Marsh McLennan. (2025) *Health & Benefit Strategies*

3) Marsh McLennan. (2023). *Health on demand*

# Mental Health is Highly Impacted by Workplace Culture

# 76%

**Of Workers in the US**  
have at least one symptom of a  
mental health condition<sup>1</sup>

If employees report having a high sense of thriving, odds of burnout decreases **92%**, odds of anxiety decrease **40%**, and odds of depression decrease **42%**.<sup>1</sup>

## Culture & Mental Health

Organizations that provide employees with a **sense of purpose, opportunity, success, appreciation, well-being, and positive leadership** see decreased odds of burnout, anxiety, and depression.<sup>1</sup>

Leading causes of burnout, across all generations<sup>2</sup>:

1. **Work Pressures**
2. **Poor Leadership**
3. **Toxic Culture**

## Actions for Employers

- Provide all levels of leadership with mental health trainings to offer better support for employees and encourage them to be more open about their mental well-being
- Evaluate / provide digital solutions to increase access to mental healthcare (EAP, mindfulness, digital CBT, coaching, therapy)
- Provide employee mental health, stress, and resiliency training and promote free mental health resources like Headspace, Calm.com, etc.
- Review and evaluate medical plan coverage, accessibility, and affordability for mental healthcare for employees and their families
- Share employee testimonials and success stories related to mental health
- Review the organizations policies and processes for paid time off, flexible awork arrangements, mental health leave, bereavement leave, paternity leave, family leave, return to work, etc.

1) OC Tanner. (2025). *Global Culture Report*

2) Marsh McLennan. (2023). *Health on demand*

# Keep Caring for Caregivers

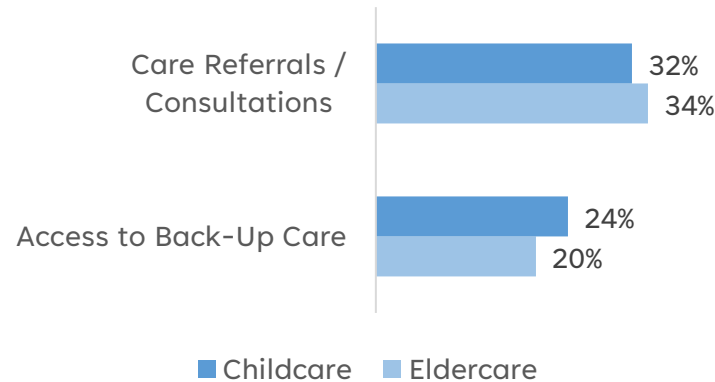
Caregiver: One who is responsible for the care of children, parents, family members, or friends

# 61%

## US Adults with Caregiving Responsibilities<sup>1</sup>

Caregivers experienced a heightened awareness of their needs during COVID-19. Employers increased their focus on flexible work arrangements, digital health solutions, and family benefits. With such a large portion of the population holding a caregiving role, this presents a unique opportunity for employers to enhance support for this vital group of employees.

## Caregiving Benefits<sup>2</sup>



Supporting employees during challenging times when their focus is divided between work and caregiver responsibilities, as well as during bereavement, can make a huge difference. A comprehensive caregiver strategy that supports employees whether they are caring for children or adults will be valued by most individuals in the workforce.<sup>2</sup>

## Actions for Employers

- Offer caregiving-specific benefits like subsidies for childcare and eldercare, navigation support, back-up care, access to care services, cancer care support, etc.
- Promote existing benefits to support caregivers like the EAP and dependent care FSA accounts
- Offer virtual and telemed healthcare offerings for employees and families
- Offer a flexible work environments and schedules such as flextime, alternative shifts, compressed work weeks, reduced schedules, job sharing, and remote work
- Review the organizations policies and processes for paid time off, mental health leave, bereavement leave, paternity leave, family leave, return to work, etc.
- Provide social opportunities for employees like interest groups and caregiver support ERGs and collaborate more frequently within the organization's communication plan
- Ensure there are clean, functional, and private rooms for new mothers

1) Marsh McLennan. (2023). *Health on demand*  
2) Marsh McLennan. (2025) *Health & Benefit Strategies*

# Weight Loss to Support Cardiovascular and Metabolic Health

>40%

## Overweight Adults<sup>1</sup>

Adults who are overweight are at an increased risk for conditions like:

- **Cardiovascular diseases**
- **Type 2 diabetes and prediabetes**
- **Sleep apnea**
- **Musculoskeletal issues**
- **Mental health conditions**

## Actions for Employers

- Encourage preventive exams to increase early detection and appropriate care and management
- Provide year-round education and awareness about metabolic and cardiovascular risk and how to prevent and/or manage them, utilizing carrier and vendor communication resources
- Provide lifestyle support programs with resources on fitness, nutrition, mental health, sleep habits, telemed, chronic conditions management, etc.
- Provide social opportunities for employees like interest groups (walking/running club, golf outings, etc.), ERGs, #HealthySelfie Campaigns
- Share employee testimonials and success stories on healthy habits and lifestyle change
- Offer healthy food options onsite (healthy vending, healthy cafeteria options, fruit in break rooms)
- Develop a GLP-1 strategy that provides holistic support to employees and their families. Determine a need for vendor support

1) Marsh McLennan. (2025). *Health trends report*

# Multi-year Wellbeing Strategy

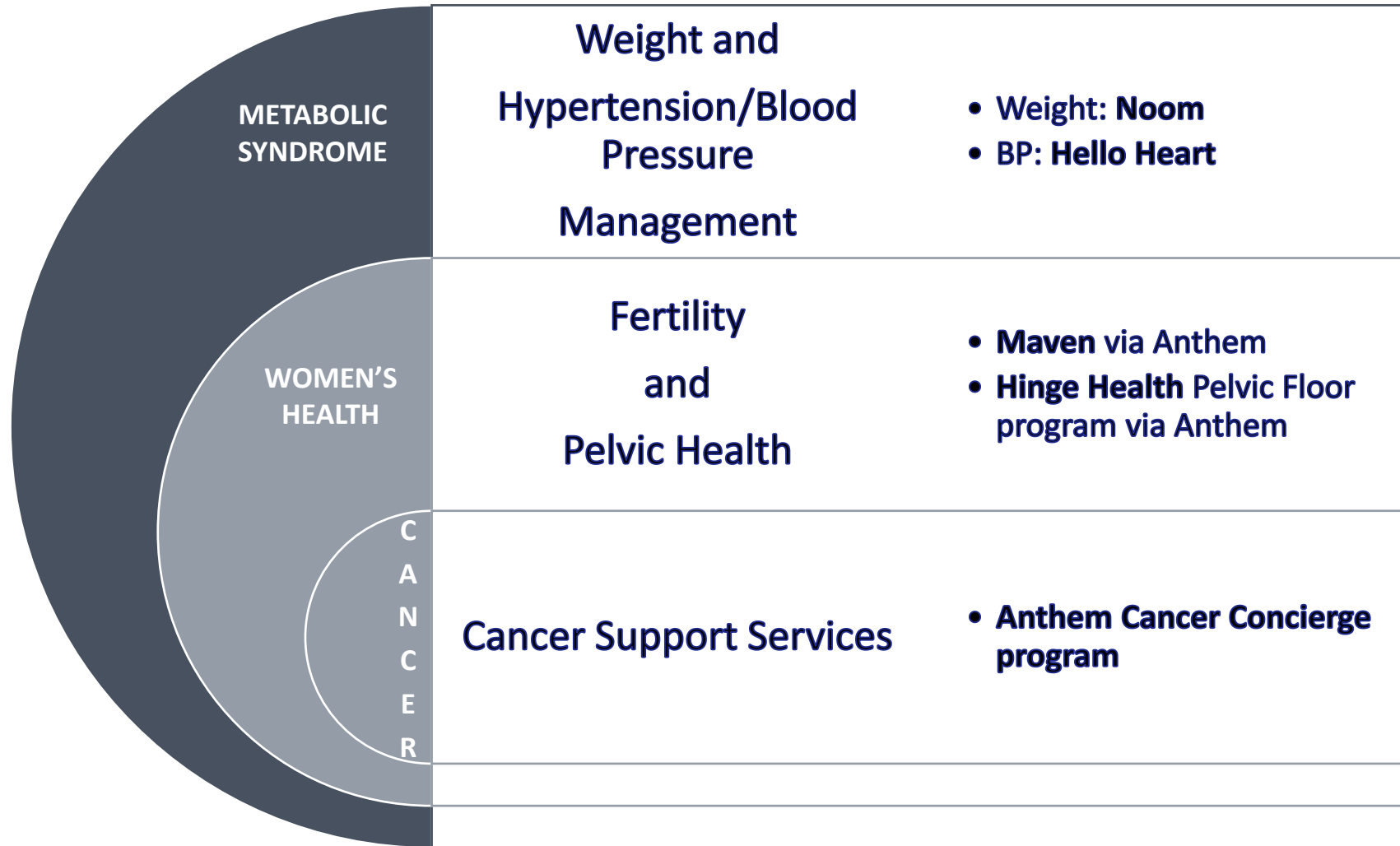
## Part 2

*Laura Moore, MMA*





# 2024 Data-driven Recommendations – 1/1/2025 Implementation



VBA offers the option to add **Lifestyle Spending Accounts** through FBA to support wellness or other concierge services (Bank Choice).

# Culture & Well-being Strategy

*Our approach to developing cultures and employee experiences where employees thrive:*

## Develop your “Why”

- Identify leadership priorities to help determine what problems need to be solved for
- Build the business case
- Create a vision, mission, and ground rules / guiding principles / values for their wellbeing strategy
- Develop wellbeing pillars document

## Identify “What” Focus Opportunities Exist

- Conduct a current state analysis: SWOC analysis
- Evaluate important data points that align with the organization’s “why” to identify priorities and important focus opportunities (i.e. claims data, demographic data, engagement survey data, vendor utilization reports, turnover, etc.)
- Develop objectives and measure progress year-over-year

## Create a Plan for “How” to Achieve Objectives

- Create a 1-3 year tactical plan\*. Tactical plans include initiatives that impact employees at three levels:
  - Individual Level – Build awareness, connect to individual values, offer a variety of resources, provide education, opportunities to practice, & coaching
  - Social Level - Foster healthy peer pressure and support networks at work and home
  - Cultural / Environmental Level - Offer an environment that enables healthy choices and inspire engagement with rewards
- Develop a communication strategy
- Employee interest survey templates
- Well-being champion guide
- Healthy food in the workplace guide
- Environmental choice architecture assessment
- Vendor reviews and RFP support

\*Note: MMA does not “do” the tactics. For example, if they state they want to provide a webinar on mental health, MMA does not create the webinar and present, but we will help them find a vendor that can offer the services they are looking for.

# Proposed Wellbeing Strategy

## Sample Three Year Timeline

**2024**

**2025**

**2026**

Data Analysis & Risk Assessment



Utilize medical plan data and other data collected via PATH analytics to assess risk and identify opportunities for program offerings; consider implementing an employee well-being survey.

Continue to utilize medical plan data, PATH analytics and other data sources collected to modify the program offerings and revise wellbeing program accordingly.

Continue to utilize medical plan data, PATH analytics and other data sources collected to modify the program offerings.

Build the Foundation



Form an employee wellbeing committee and include a cross representation of all employees within the organization and level; engage senior leadership for support in the program; develop a wellbeing strategy and program design for the next three years.

Utilize data to make decisions about relevant programming and intervention changes. Begin to develop or expand existing policies and guidelines to support employee health and well-being throughout the organization's culture.

Utilize data to make decisions about relevant programming and interventions. Revise draft and annual wellbeing plan for 2027 based on data available. Use select third-party vendors for carrier programs that are not producing desired results.

Communication & Engagement



Develop a wellbeing brand; leverage current communication channels within the organization and include a plan for hard to reach employees; develop a calendar of events for the year.

Continue to use new well-being brand in connection with well-being committee initiatives and events. If needed, implement an app-based communication platform.

Revise/update annual communications to align with wellbeing interventions.

Targeted Health Interventions & Goals



Determine areas of interest, and identified risks, execute/communicate existing carrier program and consider additional programs delivered by third-party vendors (i.e., prediabetes & disease management, self-blood pressure monitoring, stress relief programs, lunch/learn seminars).

Continue to focus well-being initiatives based on data, survey results, and committee interest.

Continue to focus wellbeing initiatives based on data, survey results, and committee interest.

Evaluation



Determine realistic measure of success for annual activities. Develop a plan to evaluate the effectiveness of current carrier-based and/or vendor-based programs.

Continue to measure success based on sources of data identified. Evaluate the effectiveness of any vendor-based and/or carrier-based programs.

Continue to monitor all well-being programs based on the sources of data identified.

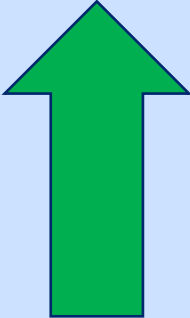
# Proposed Well-being Strategy – Three Year Timeline

2024

- 1. Robust Communication Campaigns (by generation): Include spouses and 15% of members with zero medical claims**
  - Importance of preventive exams, physician relationships, and available MH/BH programs, tools, and resources
  - Communication segmentation: Anthem and MMA toolkits
  - Invite Anthem and vendors on site to help promote awareness of available programs, tools, and resources
- 2. Launch Employee Well-being Survey Campaign:**
  - Incent completion
  - Review aggregate results report to help with ongoing strategy planning
  - Determine interest in joining a well-being committee to help plan, support, and promote well-being initiatives
- 3. Customized well-being program considerations for 2025: Third-party Vendor Point Solutions:**
  - WellWorks for You & Asset Health
  - Program design/incentive considerations:
    - Annual physicals
    - Completion of health survey
    - Online activity challenges
    - Participation in a company/community event
    - Annual flu shots
    - Download program/vendor app: separate incentive provided directly by VBA or participating banks
- 4. Monitor program engagement:**
  - Newly launched Weight and Blood Pressure Programs: Noom, WW, Hello Heart, or Anthem
  - Musculoskeletal: Hinge Health
  - Employee and leadership testimonials related to program participation
- 5. Deploy a comprehensive Mental Health campaign including:**
  - Employer Resource Groups
  - Manager training opportunities: MHFA and how to become a more empathic leader
  - Robust *generation* communication strategy: Leverage Anthem resources: include customized home mailers to reach Spouses and Dependents

2025

- 1. Continue communication campaign efforts highlighting areas of focus related to new well-being program launch (where applicable), preventive care, top chronic conditions, members with zero medical claims, and available resources to help improve awareness of available programs and services**
- 2. Leverage available PATH/Artemis medical/Rx data and other aggregate utilization reports for ongoing well-being strategy planning and program enhancement considerations**
- 3. Implement a Mental Health Company Policy – leadership launches in May (National Mental Health Awareness Month)**
- 4. Consider adding a day of PTO that supports well-being: getting annual physicals, mental health, etc.**



2026

- 1. Continue communication efforts on available programs, tools, and resources that support employee well-being**
- 2. Consider offering caregiving services (child, elder, and pet care)**
- 3. Evaluate current company policies that support family planning**
- 4. Employee well-being survey (once every two years) and use as an additional strategy planning tool**

**Sample  
Roadmap**

Form a wellbeing committee/champion at each location

Create a Wellbeing Brand – incorporate into corporate culture; involve senior leadership

Create Wellbeing Strategy

Promote Mental Health Resources

Share Data with Employees and Encourage Participation in Point Solutions

Analyze Participation, Engagement, ROI and update program

Create a Calendar of Events

Create Incentive Strategy and Activities; utilize Wellworks for You® Platform to Administer

Conduct Employee Wellbeing Survey

Utilize Wellworks for You® Platform – Start with Activity Challenge

Promote Quarterly Turnkey Wellbeing Campaigns

**Start Here** →



# 2024 Checklist

## Wellbeing Strategy Check-In

In preparation for the 2025 Wellbeing Strategy discussion, please assess Year 1 goals and action items introduced in 2024 for your organization. This working document will assist in determining your 2025 strategy initiatives.

### DATA ANALYSIS & RISK ASSESSMENT

- Utilize medical plan data to assess risk and identify opportunities for program offerings
- Consider implementing an employee wellbeing survey

### BUILD THE FOUNDATION

- Form an employee wellbeing committee
- Engage senior leadership to support program
- Develop wellbeing strategy and program design

### COMMUNICATION & ENGAGEMENT

- Develop a wellbeing brand
- Leverage communication channels and create plan to reach spouses and non-engaged employees
- Develop calendar of events for year


### TARGETED HEALTH INTERVENTIONS

- Determine areas of interest based on identified risks and communicate existing programs
- Consider additional programs by third-party vendors

### EVALUATION

- Determine measures of success for annual wellbeing activities
- Develop a plan to evaluate effectiveness of third-party vendor programs

# Top Priorities for 2025



The image shows a template for a 'WELLBEING PLAN OF ACTION' for the year 2025. The title is in blue, and the subtitle 'Top Priorities for 2025' is in a red script font. The template is divided into three vertical columns: 'ACTIVITY', 'TIMING', and 'BARRIERS TO SUCCESS/ADDITIONAL RESOURCES NEEDED'. Each column has a red dotted line for input. The background is light blue with decorative elements like a blue circle with white dots and red leaves.

**WELLBEING PLAN OF ACTION**  
*Top Priorities for 2025*

<b>ACTIVITY</b> .....	<b>TIMING</b> .....	<b>BARRIERS TO SUCCESS/ADDITIONAL RESOURCES NEEDED</b> .....

# Creating a Well-being Incentive Strategy

*Laurie Milligan*

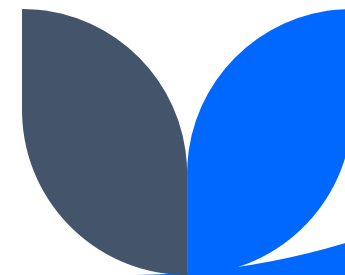




# Considerations when Designing an Incentive Strategy



- GOAL of Program/Incentive
- Program parameters
- Type of incentives/rewards
- Potential pitfalls



# Program Parameters

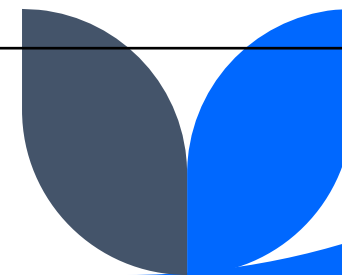


- Determine measurable goals of program
- Duration of Incentive (*one time vs. multi-year; careful not to promise in future years*)
- Who to include
- Examples include:
  - Complete annual physical
  - Fill out health risk assessment
  - Preventive screenings
  - Get annual flu shot
  - Participate in activity challenges
  - Community service participation



# Types of Wellness Incentives

Incentive Type	Description	Common Examples
<b>Monetary</b>	Financial employer investment to encourage participation in wellness initiatives and activities aimed to improve health	<ul style="list-style-type: none"><li>• Health care premium discount</li><li>• Health savings account contribution</li><li>• Points system redeemable for gift cards</li></ul>
<b>Non-Monetary</b>	Rewards that are highly valued by employees but no direct cost outlay by employers	<ul style="list-style-type: none"><li>• Additional PTO/Vacation/Mental Health Day(s)</li><li>• Wellness Champion designation</li><li>• Wellness Wednesday Attire Acceptable</li></ul>
<b>Participation-Based</b>	Rewards for participating in a wellness activity; not based on results. Can be monetary or non-monetary incentives	<ul style="list-style-type: none"><li>• Participating in and completing a company walking challenge</li><li>• Completing wellness-related educational tools and resources</li><li>• Completing annual physical</li></ul>
<b>Results/Outcomes-Based</b>	Rewards employees who improve health outcome with measurable results. Can be monetary or non-monetary incentives; must provide alternative means	<ul style="list-style-type: none"><li>• Quitting tobacco use</li><li>• Improving blood pressure, cholesterol, blood glucose readings and BMI over a period of time</li></ul>



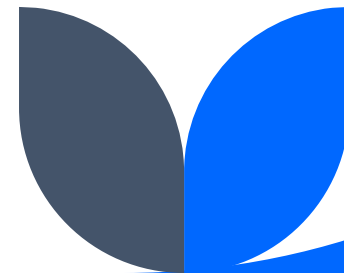
# Potential Pitfalls

- **Administrative Burden**

- Managing and tracking incentive programs manually is time consuming for HR. Employees can be hesitant to share health information.
- To alleviate manual processes, utilize new Wellworks for You platform to manage incentive tracking and rewards programs

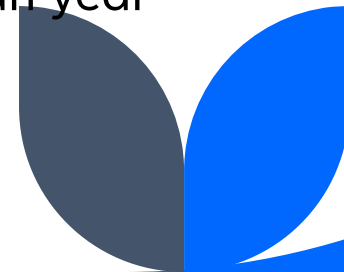
- **EEOC, HIPAA and ACA Wellness Program Regulations**

- All regulations address wellness program requirements, although not all are exactly aligned so plans need to be compliant in multiple areas
- Employers must provide participants with notice about what medical information will be obtained, how it will be used and how it may be disclosed
- Employers may provide limited financial and other incentives in exchange for an employee answering disability-related questions or taking medical examinations
- Participation in programs must be voluntary; reasonable accommodations must be provided to allow employees with disabilities to participate



# Potential Pitfalls

- **EEOC, HIPAA and ACA Wellness Program Regulations cont.**
  - Incentive attached to health plan – maximum allowable incentive an employer can offer is 30% of the lowest cost medical plan for employee only coverage
  - For tobacco use, if incentive is based on questions, not testing, then the maximum can be 50% of lowest cost medical plan for employee only coverage
  - Reasonable alternative means/standards:
    - Participation-based criteria: Alternative means/standards must be provided if the standard is difficult to meet due to a medical condition or medically inadvisable to attempt
    - Outcomes-based criteria: Alternative means/standards must be provided if a participant fails the standard or feels he or she cannot meet it
    - A participant who completes an alternative standard must be treated as qualifying for the entire incentive amount for the plan year



# Potential Pitfalls

- **Internal Revenue Code (IRC) Requirements**
  - Incentives attached to a group health plan including premium reduction and health savings account contributions, are generally excludable from employee taxable income under IRC Sections 105 and 106
  - Incentives provided as merchandise may be excludable from employee taxable income under IRC Section 132 if it is a de minimis fringe benefit; more expensive items are considered taxable
  - Incentives provided as cash or gift cards are always included in the employee's taxable income







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# VIRGINIA BANKERS ASSOCIATION

Benefits Corporation

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**WELCOME TO  
WELLNESS**

**Wellworks** For You





# Agenda

- |           |                                 |
|-----------|---------------------------------|
| <b>03</b> | About Wellworks                 |
| <b>04</b> | Why is Wellness Important?      |
| <b>05</b> | VBA Base Program Refresher      |
| <b>10</b> | What's New Since We Last Spoke? |
| <b>19</b> | Wellworks Portal Review         |
| <b>20</b> | Industry Trends                 |
| <b>23</b> | Questions?                      |



# OUR APPROACH

## It's All For You

Corporate wellness takes many paths, but we believe that our approach is the most successful. Why? We listen to you. It's in our company name! We don't believe in one-size-fits-all well-being solutions because no two people are alike. Our dedicated team of experts is here to support each custom-designed, data-supported program.

## Creating Value From Values



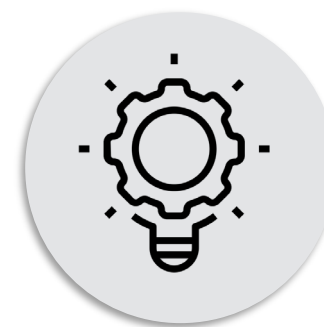
*Customer  
Driven*



*Dedication*



*Growth  
Mindset*



*Innovation*



*Integrity*



*Transparency*





# Why Wellness MATTERS

Most adults spend a large part of their day at work, making it the perfect place to encourage healthy habits. With 80% of healthcare claims linked to preventable illnesses, simple lifestyle changes can help avoid serious conditions like high blood pressure, obesity, heart disease, cancer, and high cholesterol.

## Companies that implement wellness programs see:

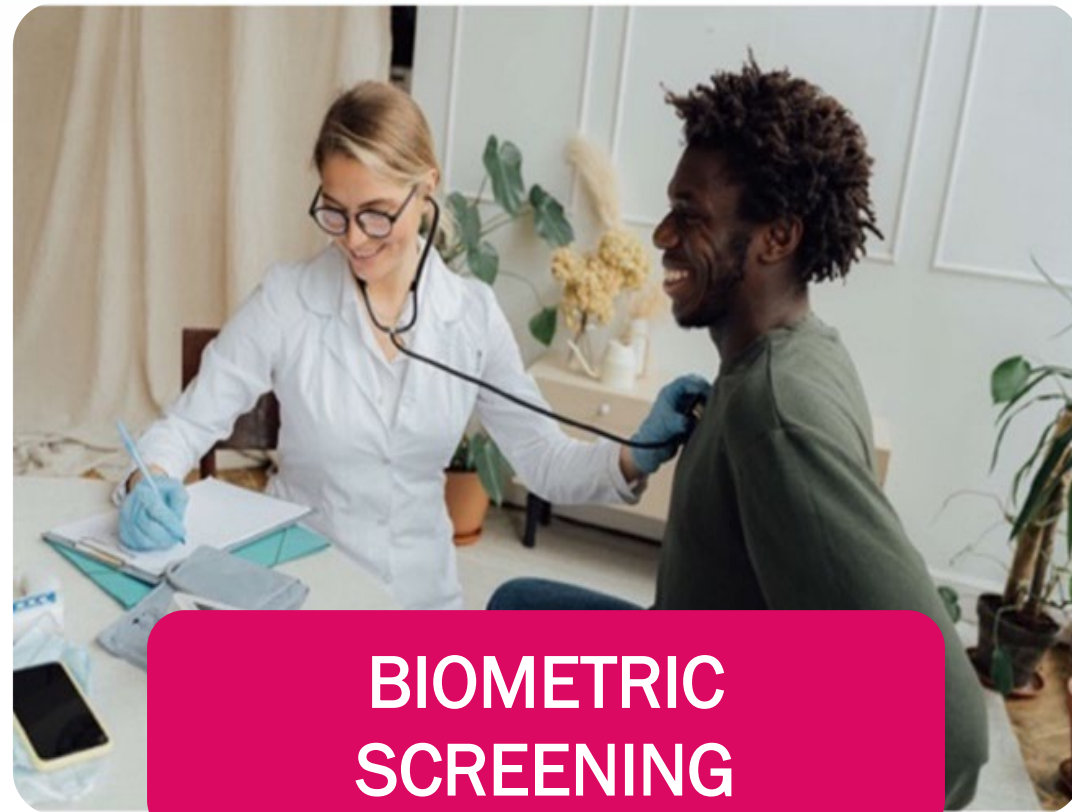
- Lower Healthcare Costs
- Reduced Absenteeism
- Increased Productivity
- Enhanced Morale
- Healthier, More Satisfied Team Members





# 2025 Wellness Program Components

Wellness Program features available to all medically enrolled employees



**BIOMETRIC  
SCREENING**

*Physician Results Form  
Deadline: 8/29/2025*



**KNOW YOUR NUMBER  
ASSESSMENT**

*Complete the Know Your  
Number Assessment on  
the Wellness Portal by  
8/29/2025*



**LEARNING CENTER**

*Complete e-Learning  
Series or Videos under  
the Learning Center tile  
by 8/29/2025*



**WELLNESS  
CHALLENGES**

*Opportunities to  
participate in wellness  
challenges throughout  
the year*



# Employee Experience: Biometric Screening

DEADLINE: August 29, 2025

## Physician Results Form

- Visit your Primary Care Physician (PCP) for an annual physical with lab work and have them complete the Physician Results Form.
- Metrics with an \* are **required** for form completion.
- All metrics must be collected between **8/30/2024** and **8/29/2025**.

The Physician Results Form is located in the  
Wellness Locker.

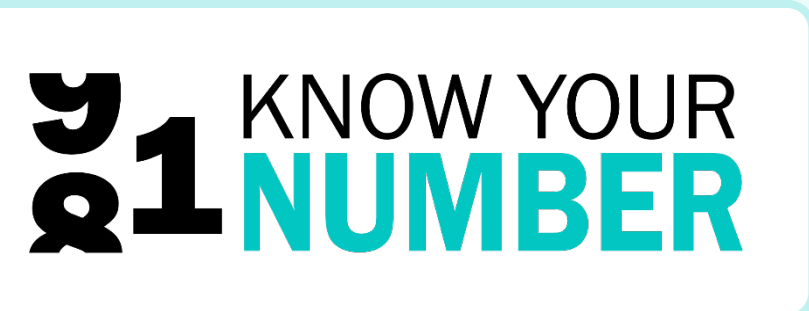
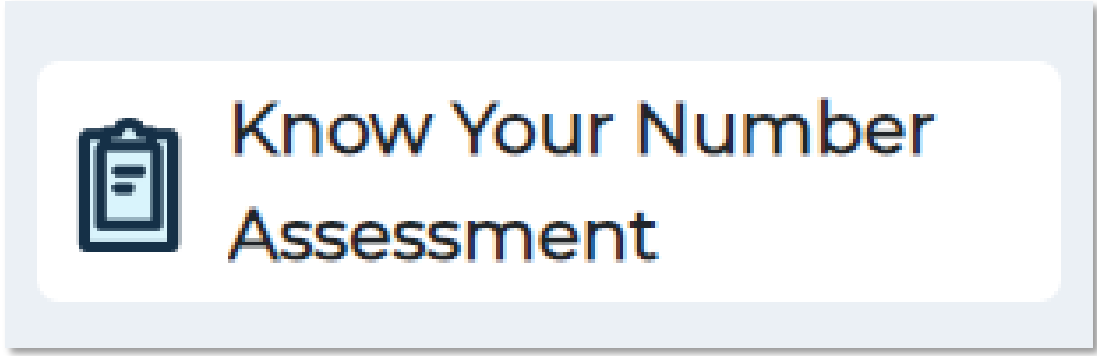
 Wellness Locker



# Employee Experience: Know Your Number Assessment

**DEADLINE: AUGUST 29, 2025**

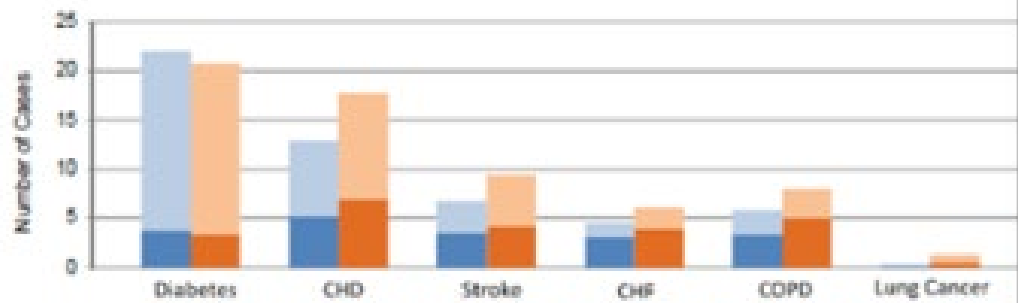
Complete the **Know Your Number Assessment (KYN)** on the Know Your Number Assessment page of the Wellness Portal. Complete all questions, except for the Health Metrics section. Wellworks will upload your screening results once you complete the Physician Results Form. Once your assessment is completed in its entirety (questionnaire and health metrics), your results report will be generated and available on the **Know Your Number Assessment** page, as well as uploaded to the **Wellness Locker** under the **Health Records** section. Your participation in the assessment will also be updated at this time.



Client: ABC\_Company  
Date of Report: 07/21/15  
Projected Number of Total<sup>1</sup>, Avoidable<sup>2</sup>, and Inherent<sup>3</sup> Cases of Disease Comparisons<sup>4</sup> with National Averages

Extrapolation<sup>5</sup> to Total Population  
Total Population N = 500

Disease	Total Population		National Average	
	Total	Avoidable	Total	Avoidable
Diabetes	22.00	16.26	20.70	17.36
CHD	12.82	7.67	17.77	10.77
Stroke	6.72	3.25	9.45	5.22
CHF	4.47	1.40	6.06	2.16
COPD	5.78	2.40	7.98	2.99
Lung Cancer	0.36	0.23	1.25	0.70
<b>Total</b>	<b>52.15</b>	<b>33.21</b>	<b>63.22</b>	<b>39.21</b>

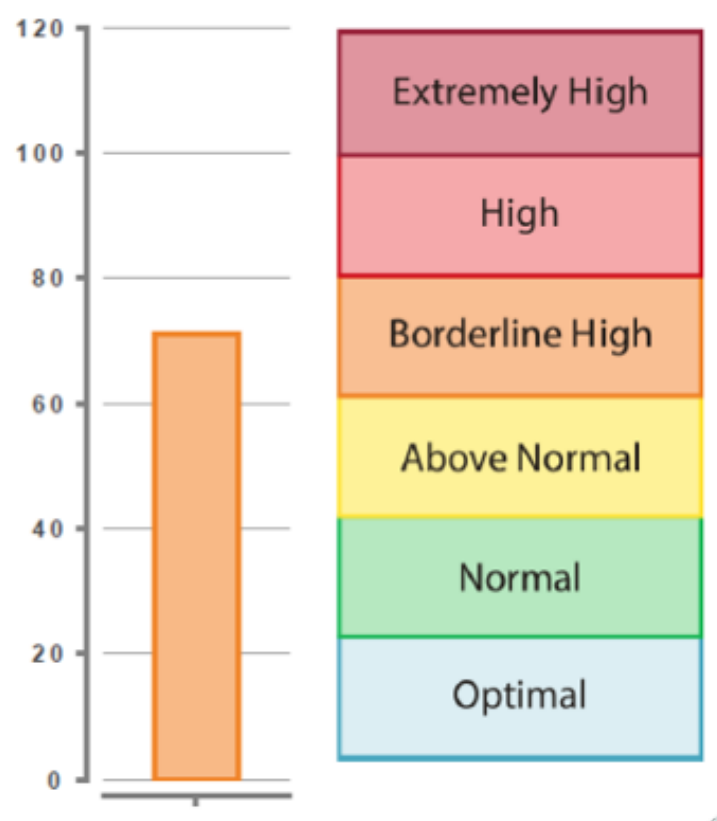


Contribution of Risk Factors to Avoidable Cases of Each Disease

Risk Factors	Diabetes	CHD	Stroke	CHF	COPD
Weight	13.83	1.36	1.10	1.13	
Blood pressure	0.86	1.71	1.54	0.27	4.37
Exercise	1.91	1.23	0.01		0.10
Smoking	0.43	1.26	0.60		2.40
Cholesterol	0.26	2.12			2.38
Glucose	0.97				0.97
<b>Total</b>	<b>16.26</b>	<b>7.67</b>	<b>3.25</b>	<b>1.40</b>	<b>2.40</b>
					0.23
					33.21

When blank, the risk factor does not contribute to the disease-specific risk.  
<sup>1</sup> "Total cases" is the projected number of new cases in the total population over the next 5 years.  
<sup>2</sup> "Avoidable cases" is the number of new cases that can be avoided in the next 5 years, if all modifiable risk factors are brought within the normal range.  
<sup>3</sup> "Inherent cases" is the projected number of new cases in the next 5 years attributed to nonmodifiable risk and modifiable risk factors within normal range.  
<sup>4</sup> Numbers in red indicate that the total population may be less healthy than the National Average.  
<sup>5</sup> This extrapolation assumes that the study population is a representative subset of the larger total population.  
<sup>6</sup> Most lung cancer cases are attributed to smoking, but quitting smoking can only reduce a minor portion of lung cancer risk within the next 5 years. The impact of smoking cessation would be greater in the next 10 to 20 years.

**KYN Risk Tracker**  
71 ← Your Number





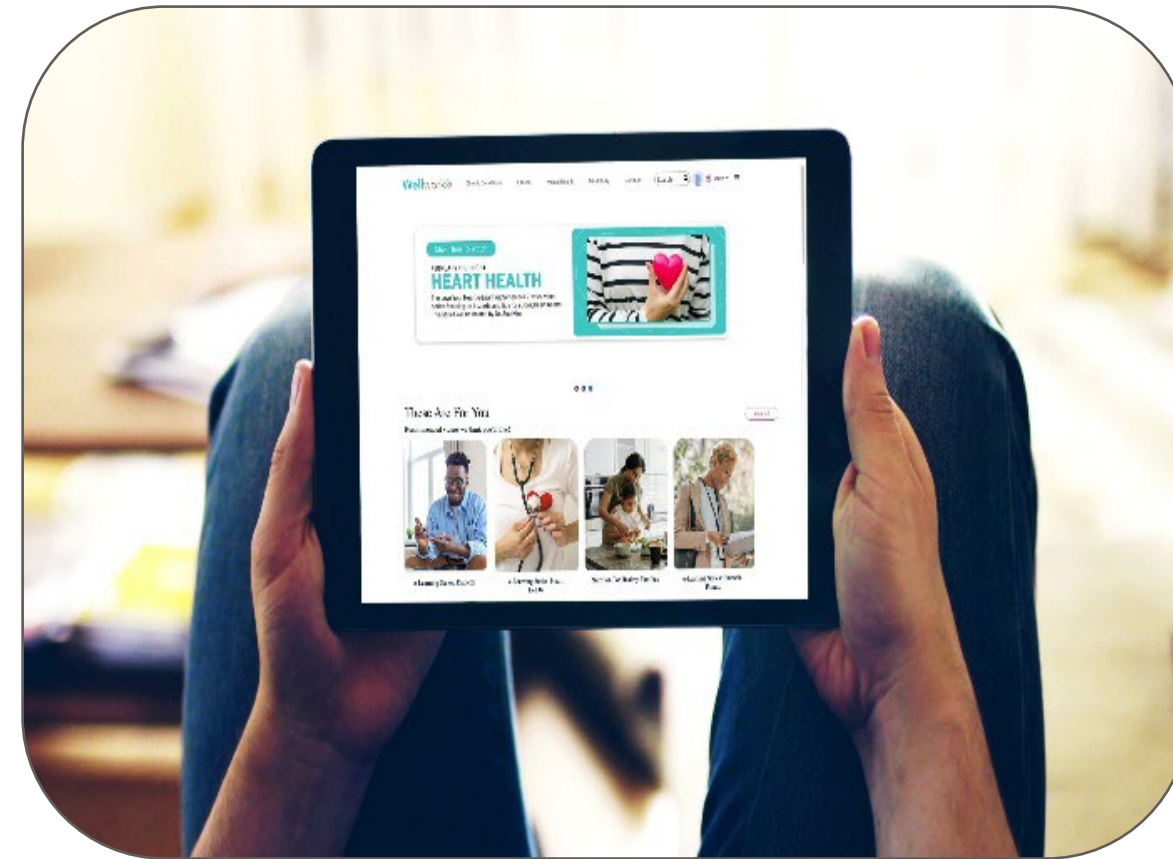
# Employee Experience: Learning Center

The Wellworks For You Learning Center, available on the Wellness Portal, is a self-study platform designed to educate, inform, and inspire behavioral change. You can access the Learning Center through the Portal Menu.



## TRENDING TOPICS

Catch up on videos and series that your coworkers are currently watching. You will be able to see the Top 10 series and videos trending across your workplace.



## LIVE WEBINARS

Sign up for live wellbeing sessions hosted by other industry professionals. You can even catch up on previous webinars in the Previously Recorded Webinars tab.



## THESE ARE FOR YOU

Work through a targeted set of videos and series that were selected specifically for you, based on your health metrics submitted through the Biometric Screening.



# Employee Experience: Wellness Challenges

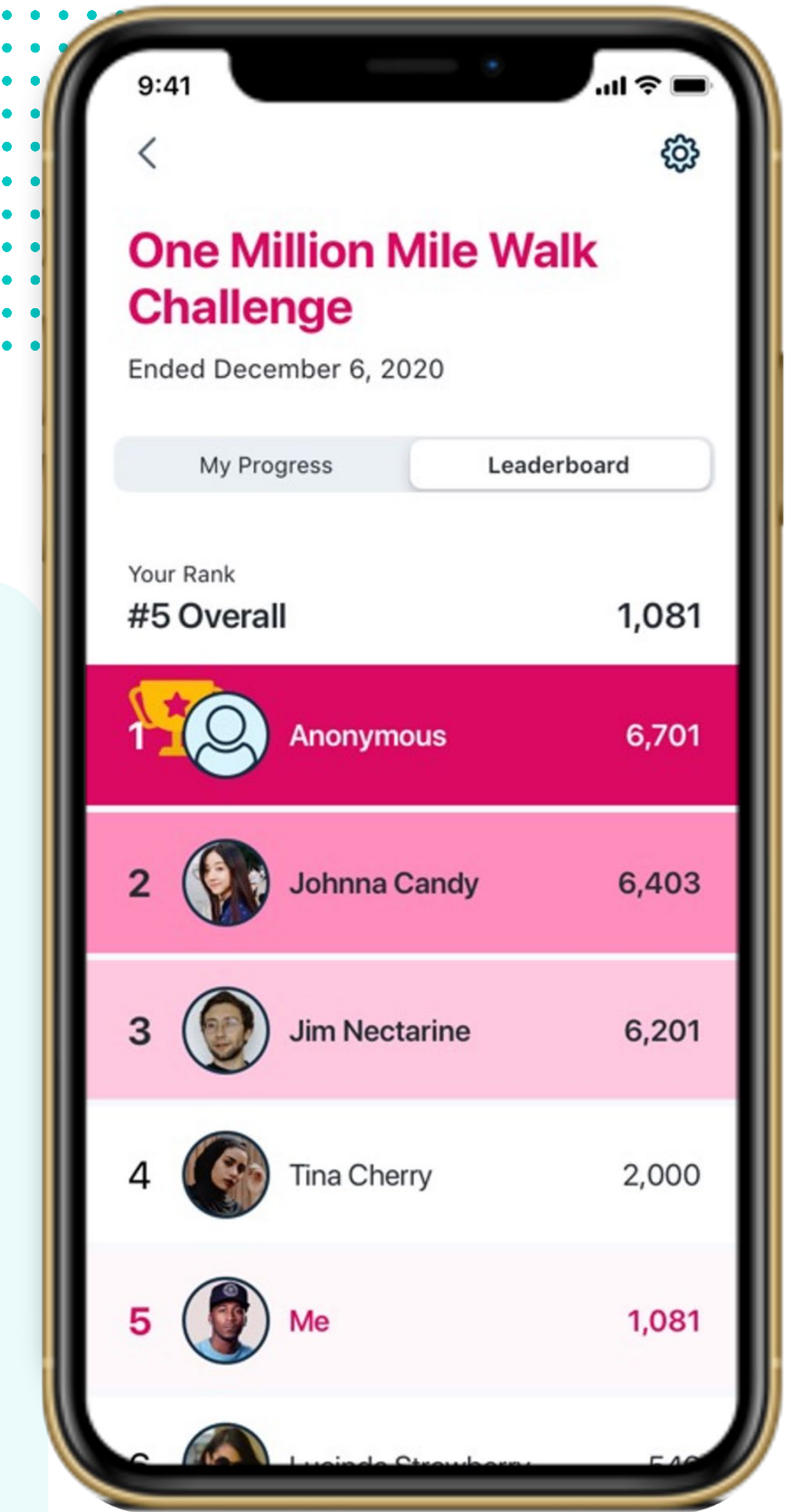
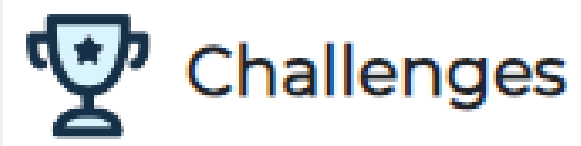
Let's motivate and engage your population through different wellbeing challenges throughout the year.

Wellworks will provide real-time leaderboards for participants to be able to interact and view their progress as well as their colleagues progress throughout the challenge.

## SYNC YOUR DEVICE!

Sync your device or everyday fitness app to the **Wellness Portal or Mobile App**. Locate your device and follow the prompts to sync with the Wellness Portal.

**NOTE:** Apple users must sync via the **Wellworks For You mobile app** to transfer data from the **Apple Health App** and **Apple Watch**.







# WHAT'S NEW SINCE WE LAST SPOKE?





## New! Preventive Screenings

The VBA will cover the cost of preventive screenings for groups choosing to include this activity within their incentivized program.

Are you considering adding preventive screenings to your program? Please let the Wellworks For You team know to discuss further.

## Employee Experience: Preventive Screenings

**DEADLINE: August 29, 2025**

Eligible participants have the option to complete the following preventive exams between **8/30/2024 – 8/29/2025**:

- Vision
- Dental
- Colorectal
- Dermatology
- OB/GYN
- Mammogram
- Pap Smear
- Prostate

**The Preventive Screening Form would be located in the Wellness Locker.**





# INCENTIVES!

The Wellworks Platform has wellness program tracking and incentive management capabilities!

## Incentive Examples Include:

- Premium Discount
- HSA/FSA Contributions
- Payroll Credit
- Additional PTO
- Gift cards/raffle prizes





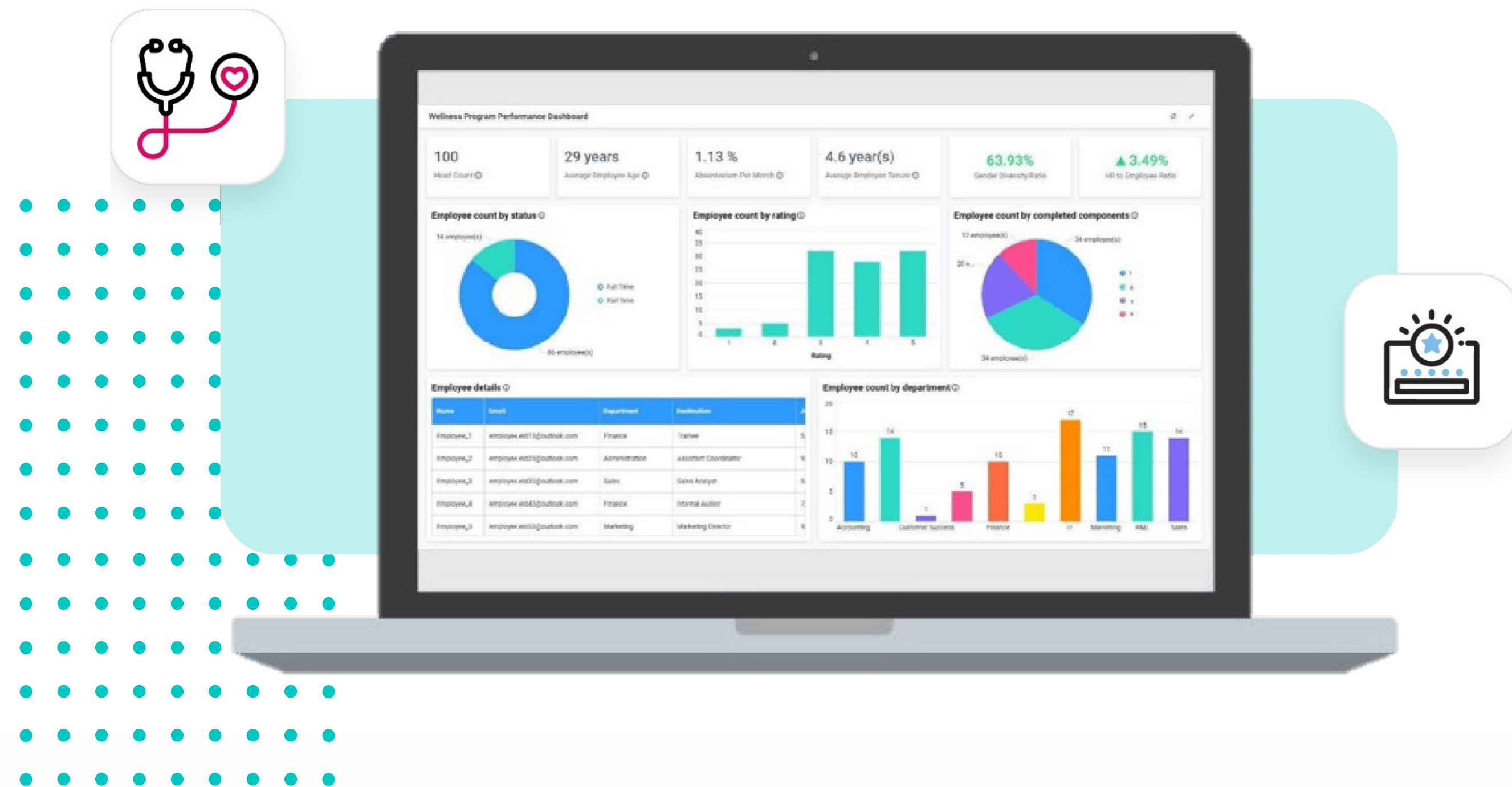
# LOOKING FOR A READY-TO-GO INCENTIVE STRUCTURE?

Program Structure	Incentive – Medically Enrolled	Incentive – Non-Medically Enrolled
Complete the <b>Physician Results Form</b>	<ul style="list-style-type: none"> <li>• Premium Incentive</li> <li>• HSA/FSA contribution</li> </ul>	<ul style="list-style-type: none"> <li>• Gift card</li> <li>• Payroll Credit</li> </ul>
Complete the <b>Physician Results Form</b> and the <b>Know Your Number Assessment</b>	<ul style="list-style-type: none"> <li>• Premium Incentive</li> <li>• HSA/FSA contribution</li> </ul>	<ul style="list-style-type: none"> <li>• Gift card</li> <li>• Payroll Credit</li> </ul>
Complete the <b>Physician Results Form</b> , <b>Know Your Number Assessment</b> , and <b>one (1) Preventive Screening</b>	<ul style="list-style-type: none"> <li>• Premium Incentive</li> <li>• HSA/FSA contribution</li> </ul>	<ul style="list-style-type: none"> <li>• Gift card</li> <li>• Payroll Credit</li> </ul>
<b>Points-based/dollars-based:</b> <ul style="list-style-type: none"> <li>• Physician Results Form - \$50</li> <li>• Preventive Screenings - \$25 each</li> <li>• Know Your Number Assessment - \$50               <ul style="list-style-type: none"> <li>• E-Learning Series: \$20</li> <li>• Videos: \$10</li> </ul> </li> <li>• Wellness Challenge: \$25</li> </ul>	<ul style="list-style-type: none"> <li>• HSA contribution</li> <li>• Gift card</li> <li>• Payroll Credit</li> </ul>	
Complete X number of <b>Learning Center e-Learning series</b>	<ul style="list-style-type: none"> <li>• Enter into a raffle for gift cards/raffle prizes</li> <li>• Earn PTO hours</li> </ul>	
Participate in a <b>Wellness Challenge</b>	<ul style="list-style-type: none"> <li>• Enter into a raffle for gift cards/raffle prizes</li> <li>• Earn PTO hours</li> </ul>	

# Reporting & Tracking

Some of the reports you'll have access to include:

- Engagement Reports
- Program Participation Reports
- Aggregate Biometric Screening Baseline and Cohort Reports
- Admin Access Guide & demo coming soon!





# Reporting Sample - Program Incentive

Company ID	Company	Region	Account Type	Username	LastName	FirstName	User ID	Email
13496	Virginia Bankers Association		Primary	VBA_BenCorp_Admin	01Admin	01Admin	3561717	j.allen@wellworksforyou.com

Earned Dollar Value	Pending Dollars	Earned Point Total	Pending Points	Required Completed
0	0	0	0	0

13496 Biometric Screening (187932)	13496 Know Your Number (KYN) Assessment (187933)	13496 Learning Center (187934)	13496 VBA-Wide Challenge (187935)	Hire Date	Group Number
1/31/2025	1/31/2025				



## Grand Adventure Walking Challenge

# COMING SOON!

**APRIL 7, 2024 – MAY 4, 2024**

Embark on an adventure through the breathtaking Grand Canyon! Explore iconic spots like the North Rim, trek along the North Kaibab and Bright Angel Trails, and pass through the scenic Kachina Trail and Prescott National Forest. Walk an average of 6,000 steps per day for four (4) weeks and let the canyon's stunning views inspire every step of the way!

**Sign ups begin March 24th! Stay tuned for more details!**





# CHALLENGE INCENTIVE IDEAS!

The Wellworks Platform has wellness challenge tracking and incentive management capabilities!

## Challenge Incentive Structure Examples Include:

- Incentive for all participants that meet the challenge mission
- Incentive for top stepper(s) in the challenge

## Challenge Incentive Ideas Include:

- Gift card raffle
- Challenge-themed gift basket
- Fitness Device/Tracker



# Reporting Sample - Challenge Incentive

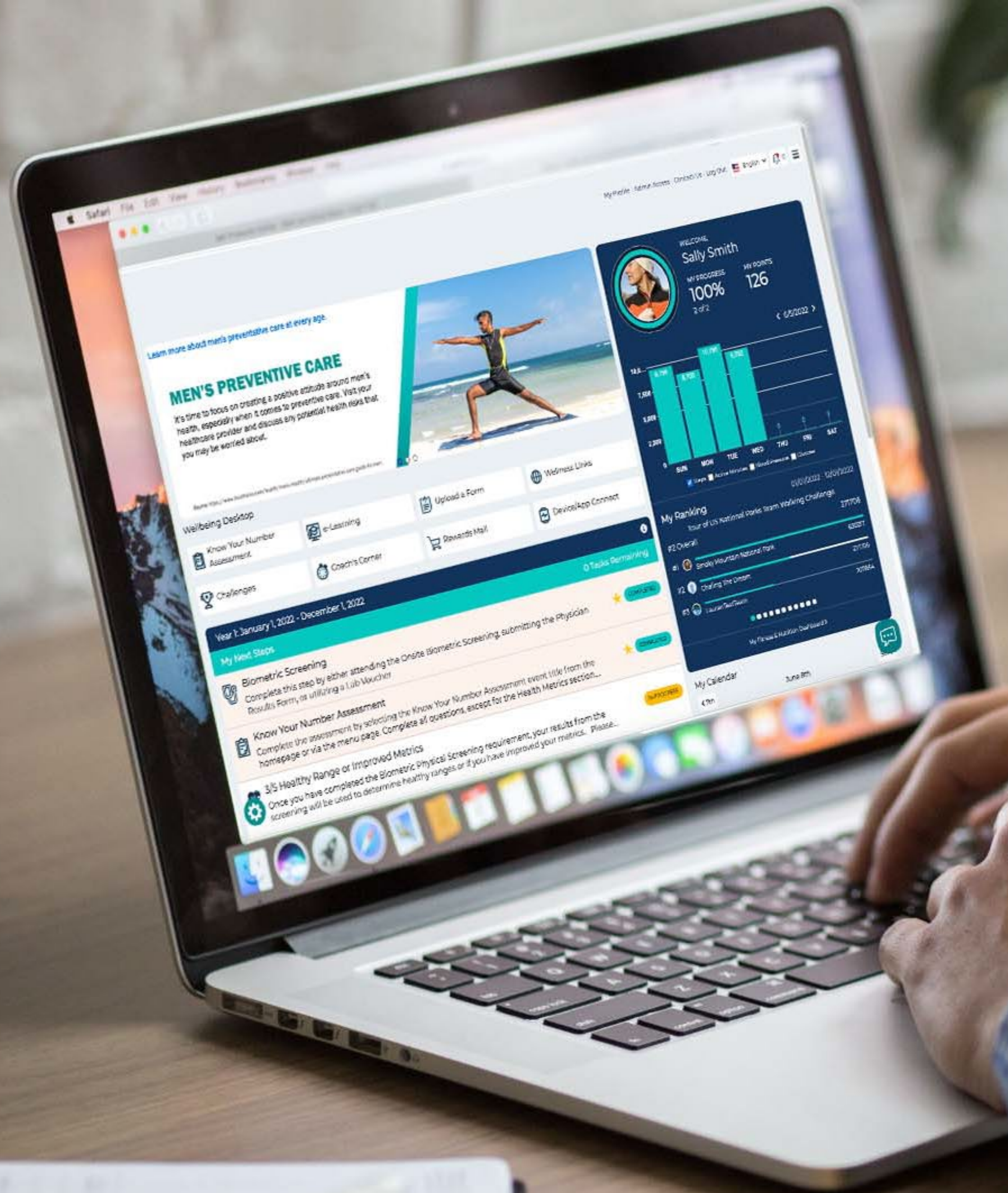
Company ID	Company	User ID	Last Name	First Name	Email
13496	Virginia Bankers Association	3561717	01Admin	01Admin	j.allen@wellworksforyou.com

Total Steps	Average Steps	Place on Leader Board	Show on Leader Board
168000	6000	1	Anonymous

Challenge Team Name	Number of Team Members	Team Captain	Team Total Steps	Team Average Steps	Hire Date	Group Number
N/A	N/A	N/A	N/A	NA		



Let's view the Wellworks Portal!





# Industry Trends

**OUTCOMES-BASED**

## **COMPREHENSIVE**

*Goal:* Create an “action phase” where individuals can participate in activities that can lower risks and/or create behavior change.

### **Common Program Features**

- Health Coaching
- Healthy Ranges Tracking
- Targeted e-Learning Series



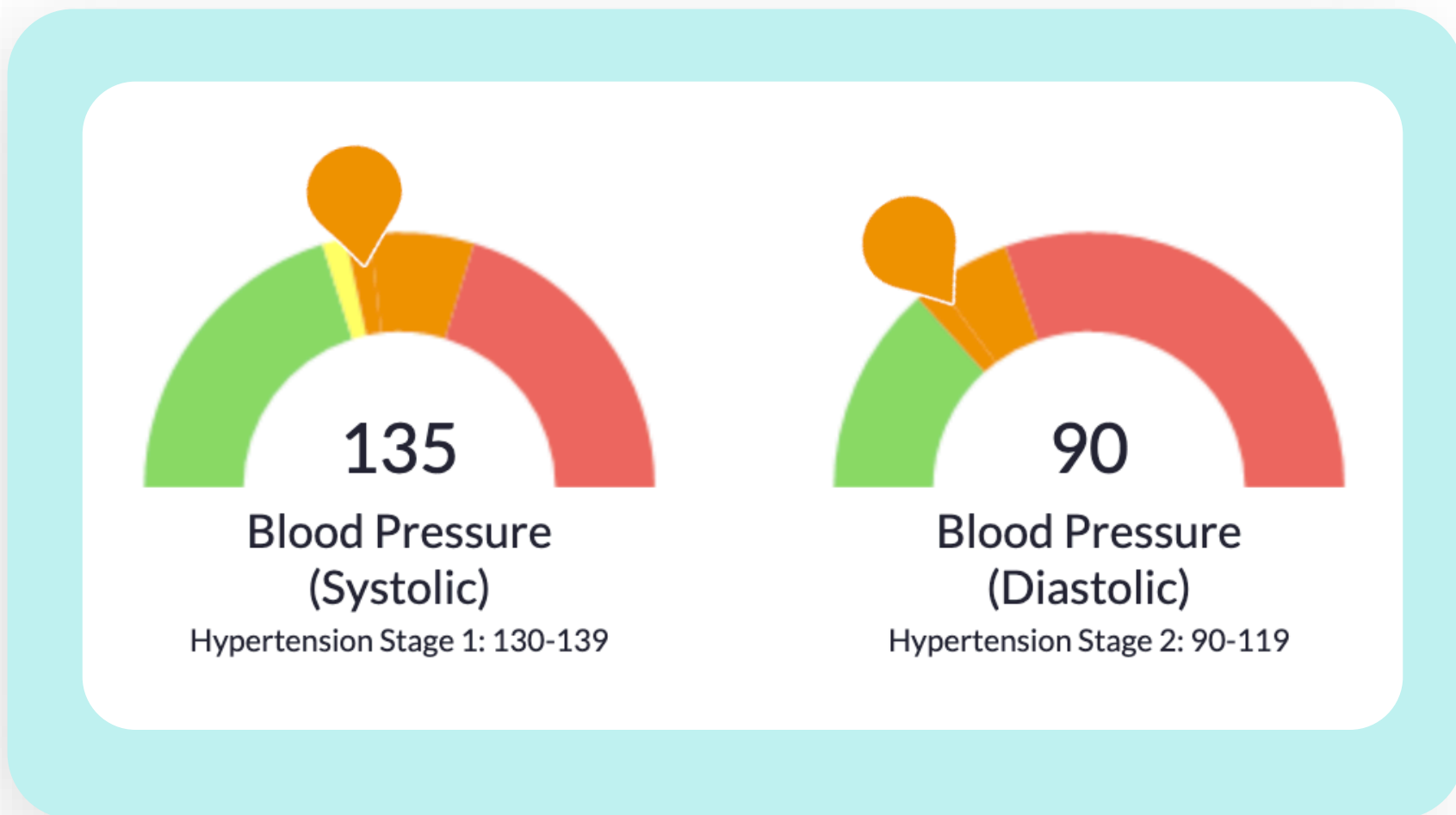
# Healthy Ranges/Improvements

Wellworks offers program structures that motivate participants by rewarding those who achieve specific healthy ranges based on their biometric screening results. This serves as an incentive for maintaining optimal health and offers an educational opportunity for individuals who may not currently meet these health benchmarks.

## A New and Unique User Experience

Participants can review health ranges that they have and have not met, as well as review any health improvements met from the previous year OR within the current year.

Clients looking to track healthy ranges and/or healthy range improvements will be able to view population changes with reporting.



## SAMPLE OUTCOME BASED/IMPROVEMENTS

Below is an example of outcomes.

Metric	Healthy Range	Improvement
HDL Cholesterol	Men: $\geq 40$ mg/dL; Women: $\geq 50$ mg/dL	+5%
LDL Cholesterol	$\leq 129$ mg/dL	-5%
Blood Pressure	Systolic: $\leq 120$ ; Diastolic: $\leq 80$	-2%
Waist Circumference or BMI Screenings	Men: $\leq 40$ inches; Women: $\leq 35$ inches BMI: 18.5 to 24.9	-2-inch
Fasting Glucose	Under 100 mg/dL	-5%
Tobacco	Positive or Negative for Tobacco	Negative



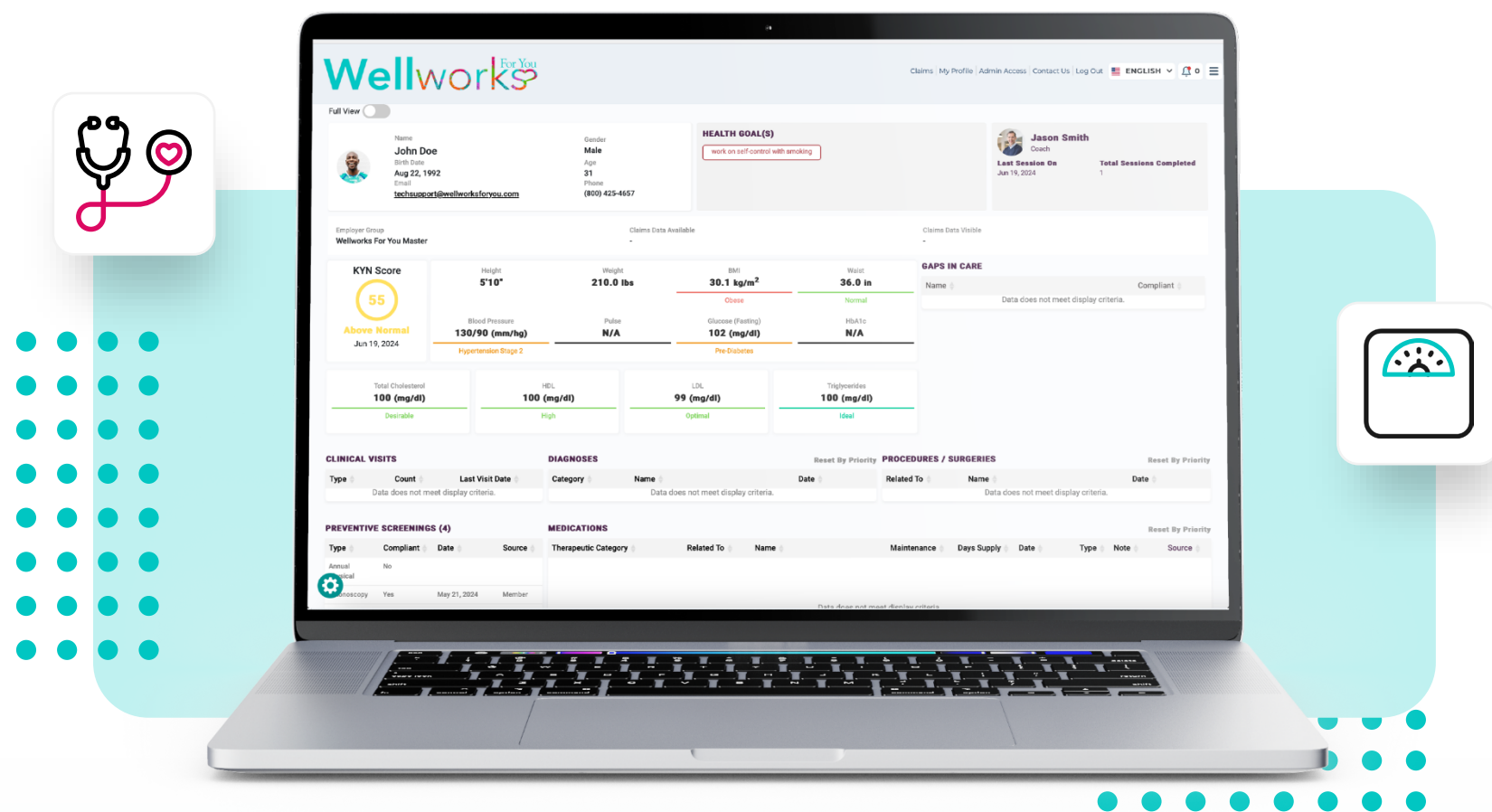
# Claims Analytics


Utilizes three key data sources to identify eligible members with comorbidities:

- Claims Analytics identifies diagnosed members and verifies care compliance
- Biometric Screening Results identify the "walking sick" amongst the population
- Know Your Number Risk Tracker Score Report identifies opportunities for lifestyle modification and readiness for change

## Standard Reports

- Big 8 Chronic Condition Management (CCM)
- Population Health Management
- Preventive Care Compliance
- Health Program Eligible Outreach
- With more reports to come!



  
**Seamlessly integrates with the Wellworks For You Portal, which auto-records age and gender-related screenings.**

## Claim Analytics Identifies Eight Chronic Conditions

Our advanced dashboard identifies eligible populations for eight chronic conditions while tracking age and gender-appropriate preventive care compliance and 53 clinically validated gaps in care.

- Diabetes
- Heart Disease
- Hyperlipidemia
- Musculoskeletal Disorders (MSD)
- Obesity
- Respiratory issues
- Stress
- Sleep disorders



# Questions? Contact Your Wellness Team

For any questions about your Wellness Program reach out to your **Wellworks Customer Support Team** via Contact Us on the Wellness Portal or call **800.425.4657**.

**For additional support, chat with us live on the wellness portal**

Our “Chat Live” feature will give you access to chat with one of our helpful representatives during our regular business hours (*Monday to Friday 8:00am EST to 7:00pm EST*) to answer any questions and guide you on a path towards wellness.



# SCAN THE QR CODES & TAKE ACTION!

Download the Wellworks For You Mobile App Today!



Looking to customize your program or add an incentive?



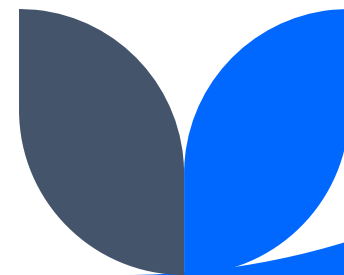
Looking to add a challenge incentive or receive challenge communications?





# Point Solution Participation Update

*Pam Connelly*



# NOOM

**1,042**  
Participants  
enrolled

**21**  
Employers  
have 20% or  
more of  
eligible  
population  
participating

**1,013**  
pounds lost

Participation from 1.1.2025 to 2.6.2025





# NOOM

## Communication and information available on VBA Well-being Resource Site

### [NOOM](#)



#### **Eligibility**

- Employees and spouses enrolled in an employer-sponsored medical plan with the VBA Benefits Corporation.

[Noom Overview Video](#) 

 [Noom Weight Flyer with QR Code](#)

 [Noom Participant Webinar Flyer - January 14, 2024](#)

 [Noom Weight IT Whitelisting](#)

 [Noom Weight FAQ](#)

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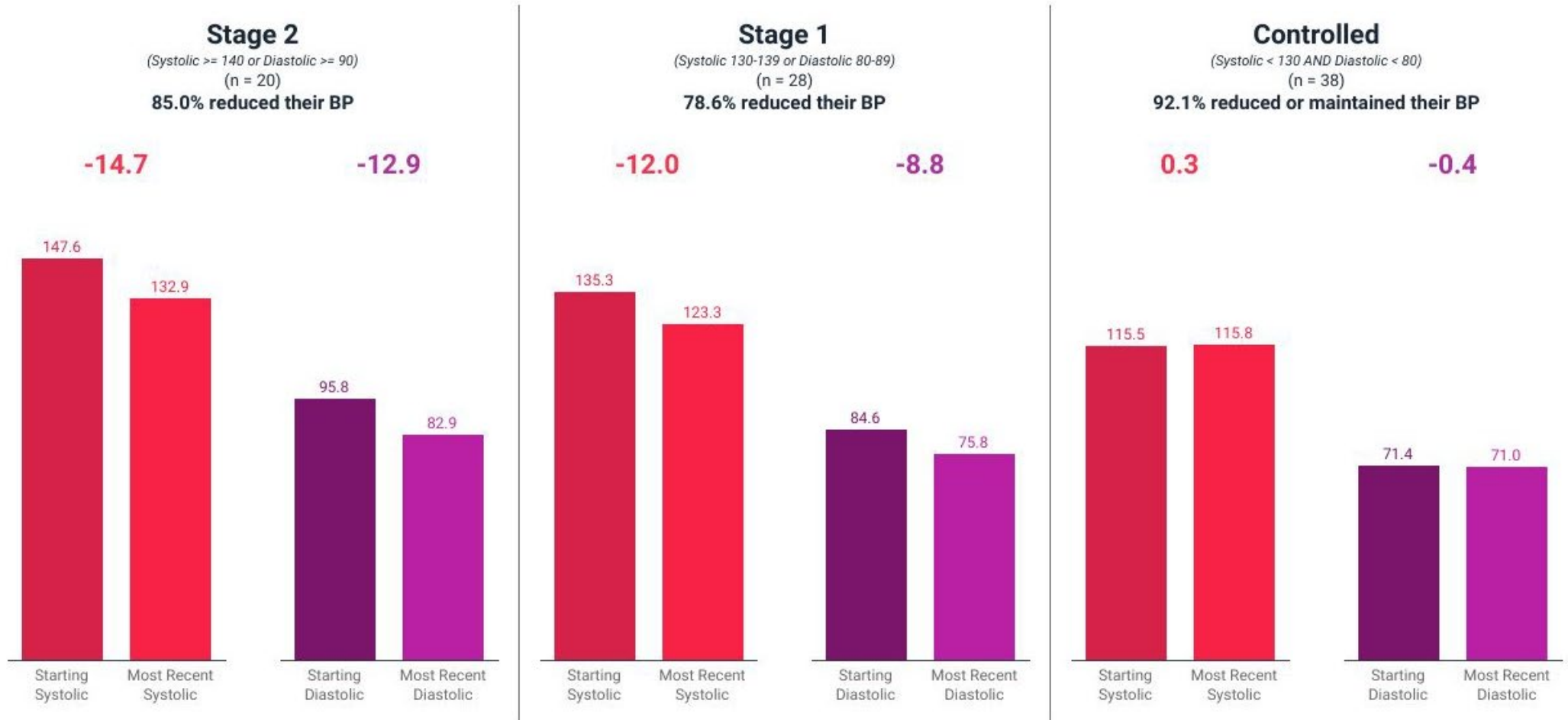


# Hello Heart



Pilot Results: February 1, 2024 – December 31, 2024

- 118 participants; 54% were in the uncontrolled group



# Hello Heart



88.1%

Blood pressure tracking

With a total of **6,011 BPs** taken!



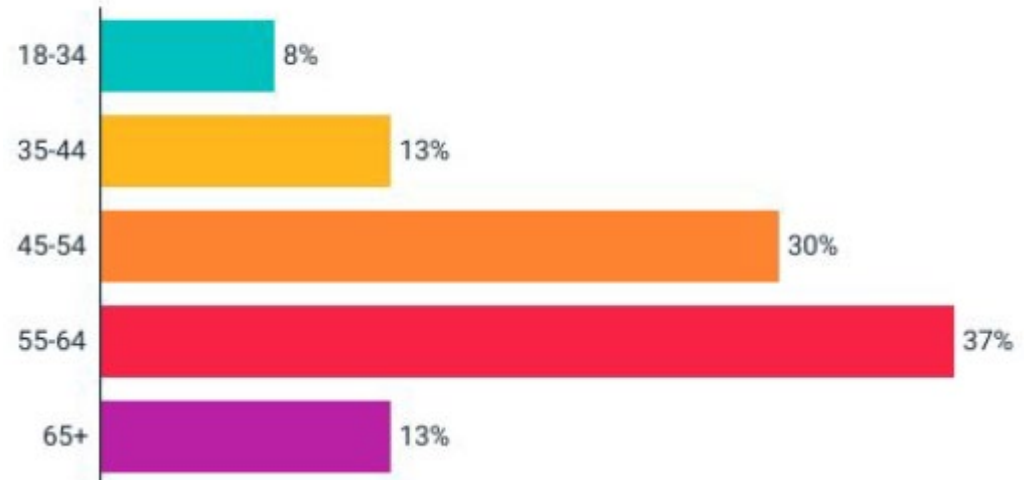
93.2%

Digital Lifestyle Coaching

With a total of **3,730 insights** read!

- Users had an average of 5.4 interactions per month
- 5 users had a critically high reading and were guided to the appropriate care

Age Breakout | Average Age: 53



**Back**

**21.9%**

**Pelvic Floor**

**17.5%**

**Treatment Plans in 2024 (183):**

**Chronic Pain: 162**

**Acute/Recent Injury: 21**

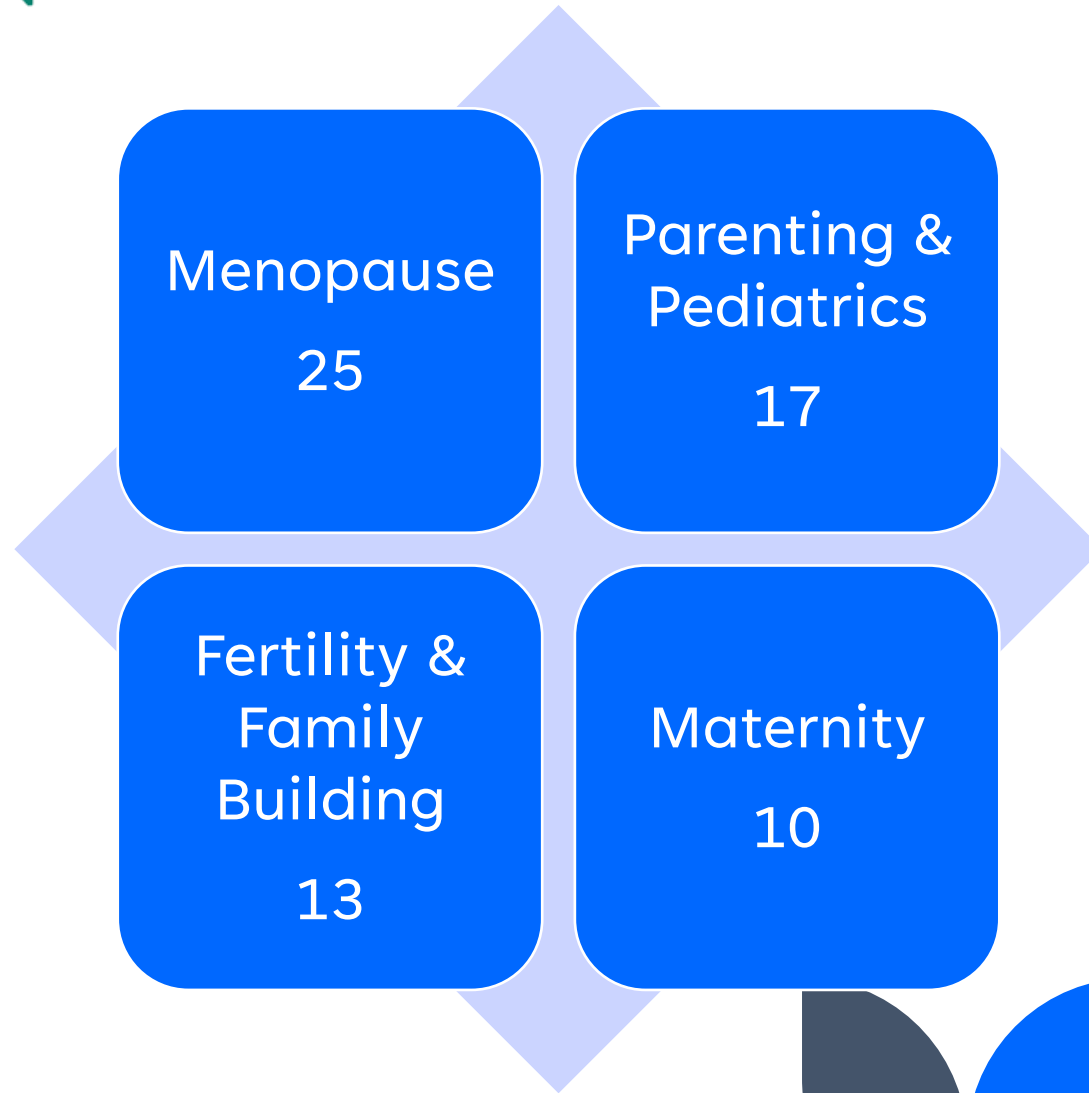
**Neck**

**15.8%**

**Knee**

**13.1%**

**65 Enrollments  
in 2024;  
Additional 7 in  
January 2025**





# Anthem EAP

694

EAP  
Contacts

126

Service  
Requests

Virtual = 46  
In-person = 51

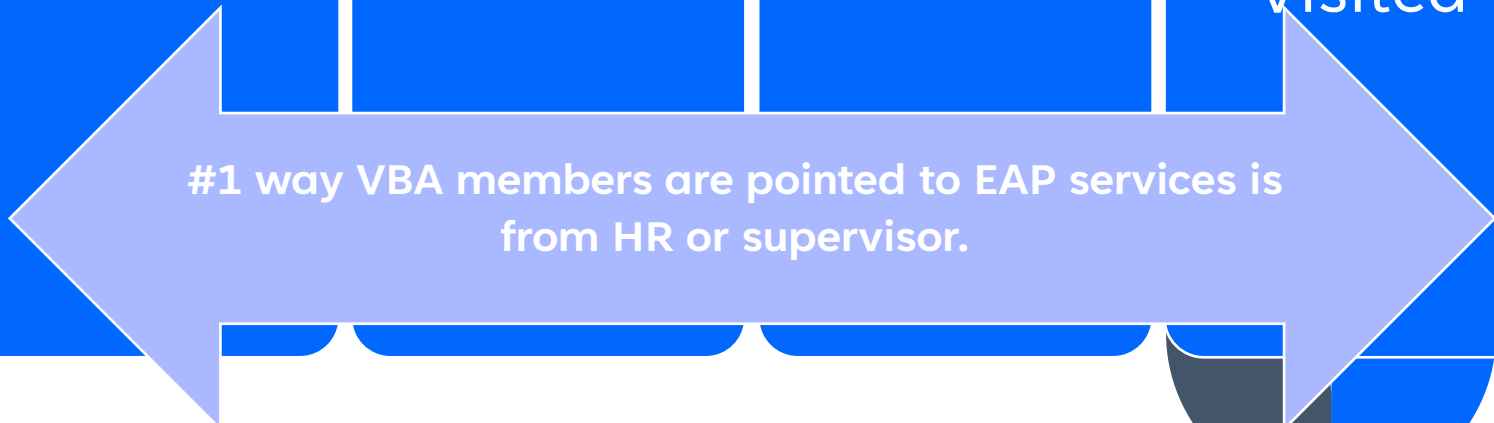
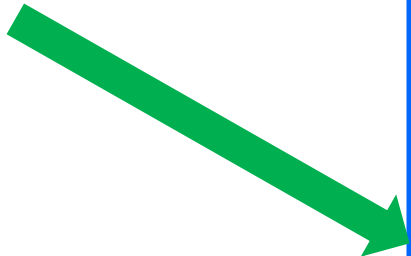
Counselor  
Referrals

3,278

Website  
Pages  
Visited

#1 way VBA members are pointed to EAP services is  
from HR or supervisor.

**Anthem**  
EAP



# Anthem EAP

What are Members Getting Help With (TOP 4)	2023	2024
Emotional/Psychological	141 (72%)	79 (73%)
Family/Child	28 (14%)	7 (7%)
Marital/Couple	16 (8%)	7 (7%)
Legal	3 (2%)	7 (7%)

EAP offers on-site and virtual trainings at no charge (up to maximum per year). See VBA Employee Benefits website for catalog and request form.



# Point Solution Information



Important to Whitelist point solution vendors.

[WELLBEING STRATEGY OVERVIEW](#) 

[WELLWORKS FOR YOU](#) 

[WELLBEING SUMMIT](#) 

[2025 WELLBEING QUARTERLY TOOLKITS](#) 

[HELLO HEART](#) 

[HINGE HEALTH](#) 

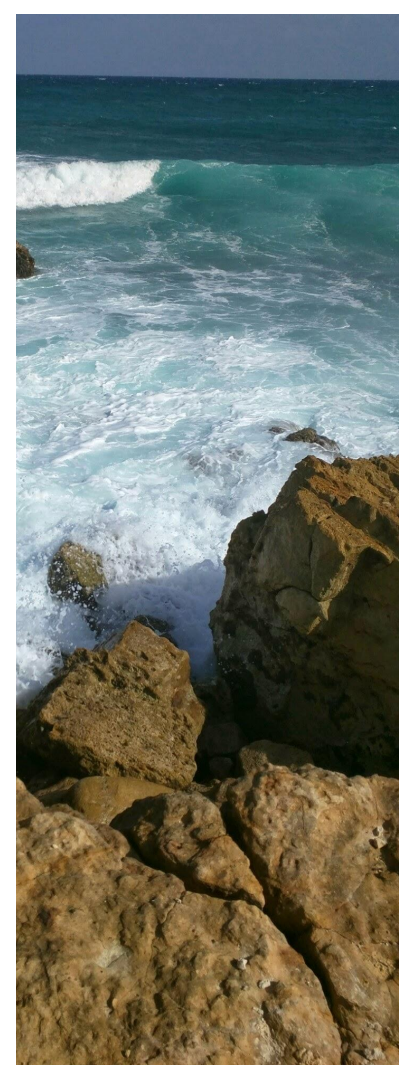
[NOOM](#) 

[MAVEN](#) 

[TELADOC DIABETES MANAGEMENT & SUPPLIES](#) 

2025 Quarterly Toolkits:  
1Q Eating Right for Life  
2Q Emotional Wellbeing  
3Q Importance of Preventive Care  
4Q Musculoskeletal Health





# Waking Up From Autopilot: Lessons on Burnout from a Recovering People-Pleaser

Lee-Ann O'Dell





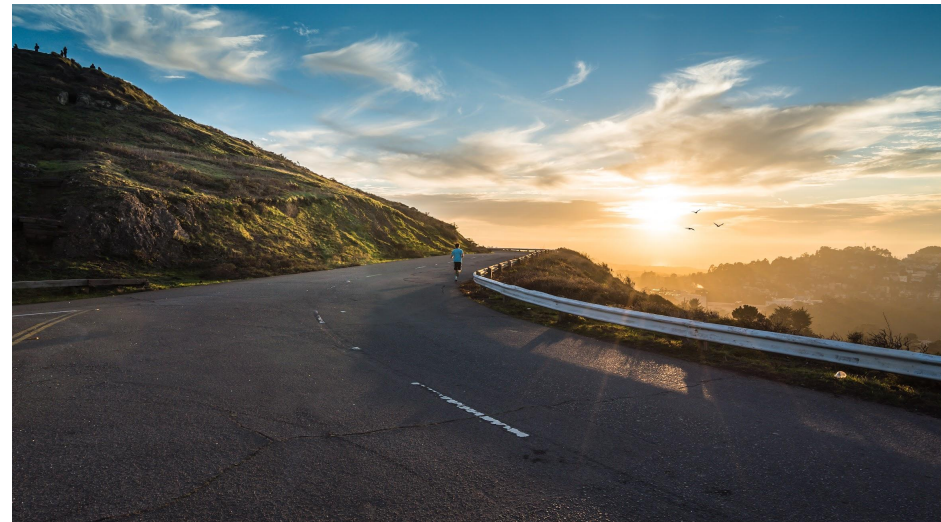
**Achieve  
Succeed  
Please**





Mindset is  
everything

Examine your  
belief system.  
Make sure it's  
actually yours.



# Prime conditions for burnout







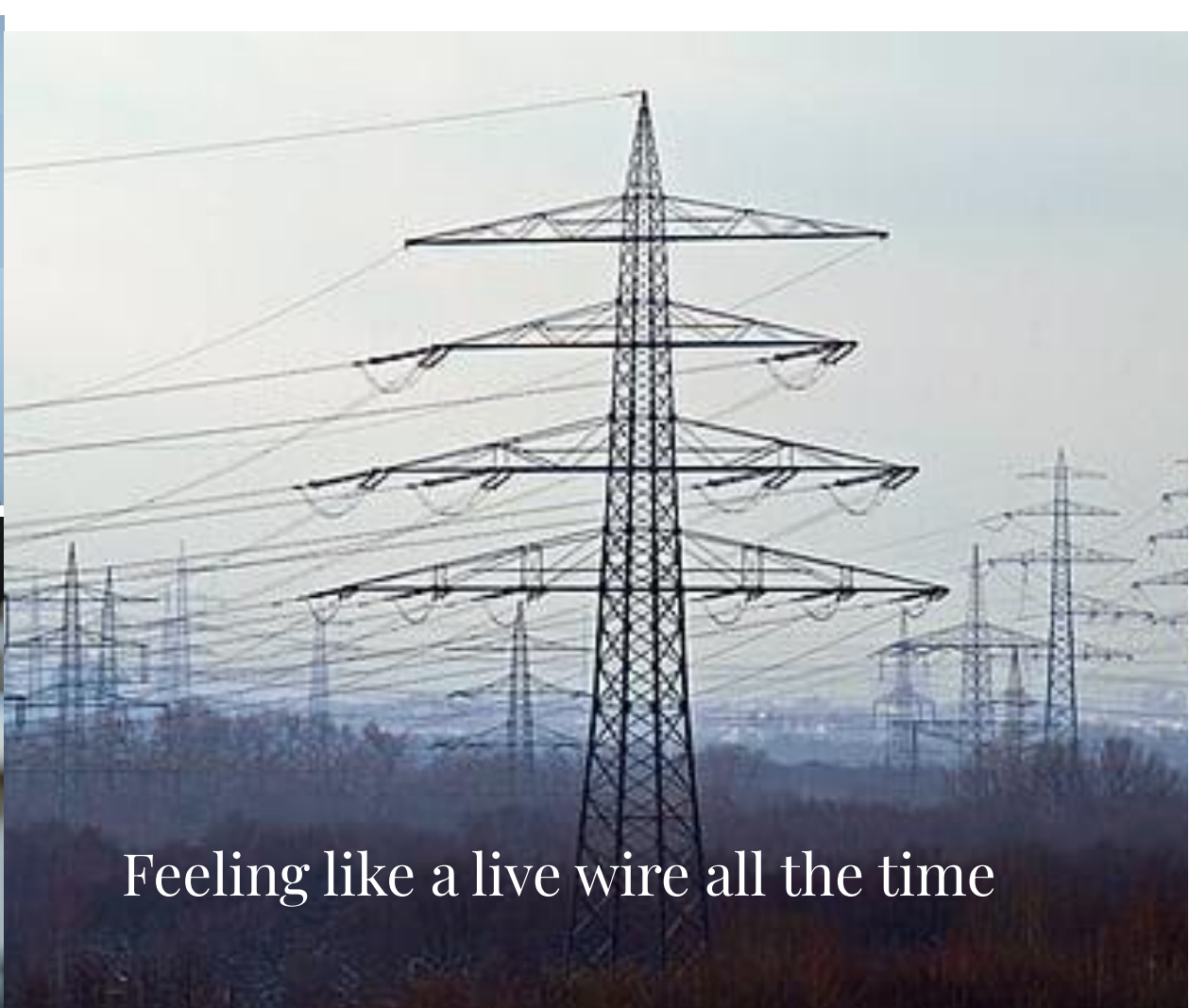
Chronic exhaustion



FRUSTRATION



Detached, Unmotivated



Feeling like a live wire all the time

# Symptoms of BURNOUT to look out for

Physical and mental exhaustion. Your energy is zapped.

Depersonalization – a feeling of indifference, numbness, cynical

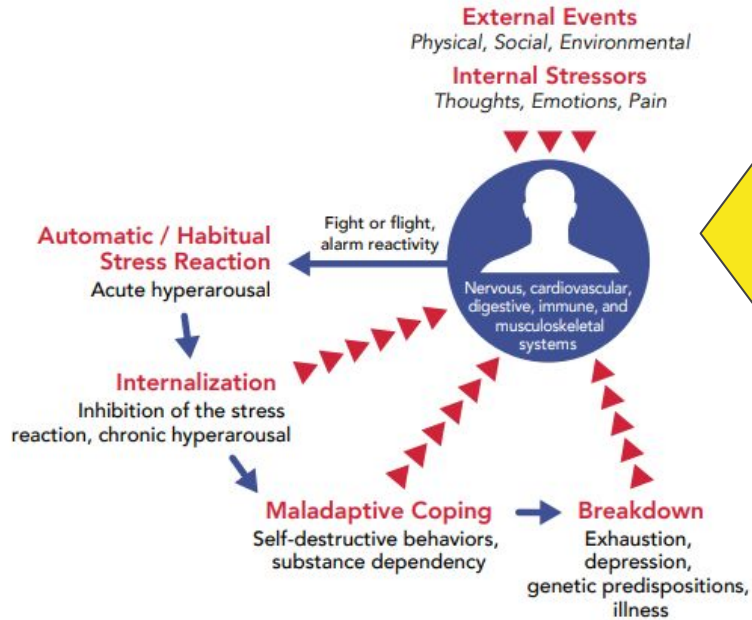
Reduced personal accomplishment (efficacy) and/or performance – losing pleasure in your work, lack of focus





Health  
consequences of  
**chronic** stress

## The Stress-Reaction Cycle



**Mindfulness  
Mediated Stress Response**

**DEEP BREATHING  
YOGA  
MEDITATION, CREATING  
ACTIVATES PARASYMPATHETIC  
NS**

Autoimmune diseases occur when the body's immune system mistakenly attacks its own healthy tissues and organs. Here is a list of some common autoimmune diseases:

**Endocrine System:** Addison's disease, Graves' disease, Hashimoto's thyroiditis, and Type 1 diabetes.

**Musculoskeletal System:** Rheumatoid arthritis, Psoriatic arthritis, Lupus, and Myasthenia gravis.

**Gastrointestinal System:** Crohn's disease, Ulcerative colitis, and Celiac disease.

**Skin and Connective Tissue:** Scleroderma, Vasculitis, Psoriasis, and Systemic lupus erythematosus (lupus).

**Neurological System:** Multiple sclerosis, Guillain-Barré syndrome, Myasthenia gravis, and Sjögren's syndrome.

**Other:** Pernicious anemia, Reactive arthritis, Autoimmune hemolytic anemia, and Idiopathic thrombocytopenic purpura (ITP).

This is not  
an  
exhaustive  
list.



Burnout costs  
employers in **real**  
**dollars**

According to the Harvard Business Review, U.S. businesses **lose between \$125 billion to \$190 billion annually in healthcare costs** due to workplace burnout. Additionally, burnout can lead to a 50% increase in safety incidents and a 37% increase in absenteeism, which further elevates operational costs.

May 16, 2024

Source: <https://tryhealium.com/blog/cost-of-burnout-and-turnover>



To heal your nervous system, you must step out of the *rush* and into *rest*. You *can't* repair the damage of chronic stress with the same *relentless pace that created it*.

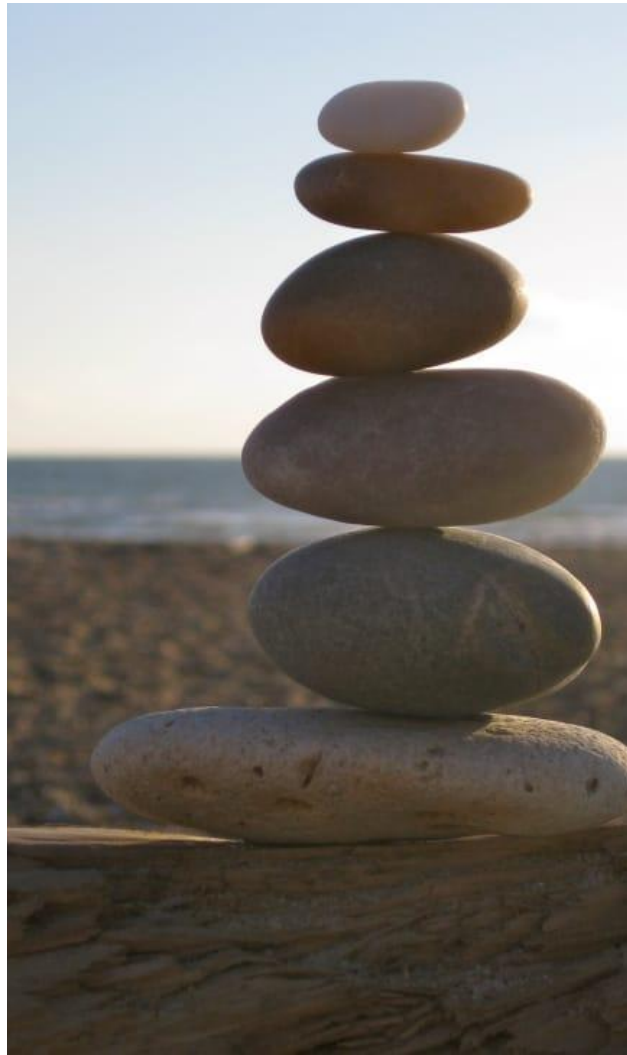
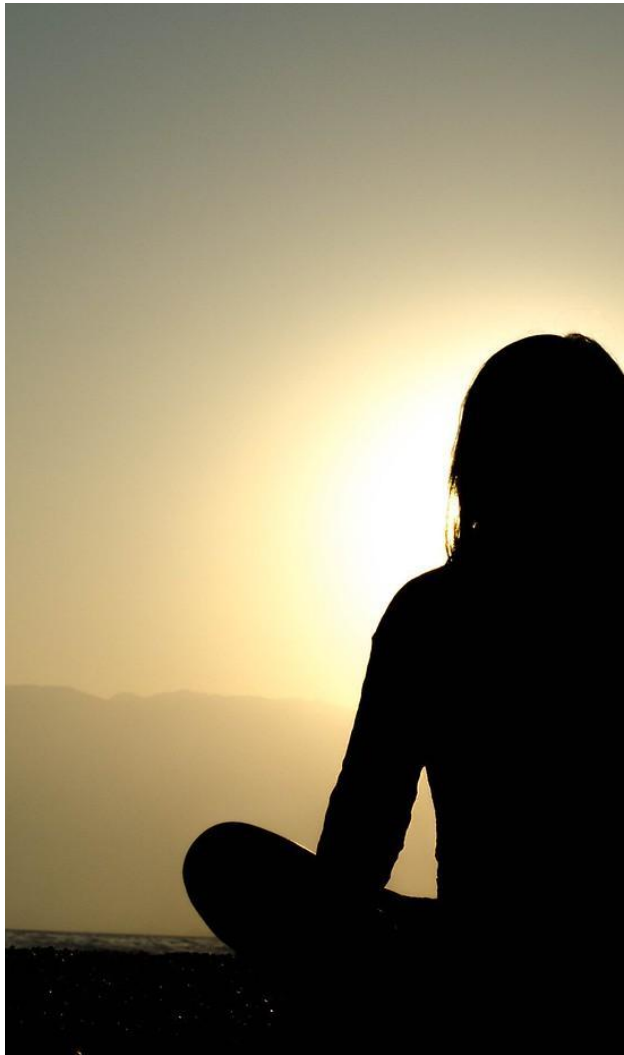
@primaltrust\_official



**Healing takes time and requires a change in mindset**







REST

CLARITY – NEW  
MINDSET

NEW HABITS

GROWTH







Glacier National Park, August 2019





A New  
Life

# New work with passion and purpose



Create balance with Restorative Yoga

Fridays at 2:30  
Swartz Gym Dance Studio, Room 108  
Offered by  
 Ferrum College  
Campus Wellness



CALM YOUR BODY  
AND YOUR MIND.

Restorative  
**YOGA**

FOR THE NERVOUS SYSTEM  
FRIDAY @ 2:30  
SWARTZ GYM ROOM 108 - DANCE STUDIO



COME CREATE  
*Art*  
CREATIVITY SUITE  
OPEN 6-8 TONIGHT  
LOWER ROBERTS,  
ROOM 5



*Breathe deeply*

Activate your body's  
**DOSE** hormones  
@ Restorative Yoga TONIGHT  
Monday March 21st  
7PM Vaughn Chapel

Dopamine Oxytocin Serotonin Endorphins

Ferrum College Student Counseling  
Center Mindfulness Suite  
@ferrumcollege\_osl



**Save the Date**



**Mental Health FIRST AID**

from NATIONAL COUNCIL FOR MENTAL WELLBEING

# **Mental Health First Aid Training**

Target Audience: Managers

Virtual: 6/4 (afternoon) & 6/5 (morning)

In person: 6/25 at VBA Office

*Limited Spacing*

*Save the Date*

**Mid-Year Well-being Check In**

**Wednesday, May 21**

**11:00 AM**

*Zoom invite will be sent in follow up email*