



Virginia Bankers Association

Strategic Benefits
Planning Conference

July 29, 2026





?

Quick guess:
Your heart beats about _____
times a day.

a. 10,000

c. 100,000+

b. 50,000



**Your heart pumps enough
blood each day to fill:**

- a. a bathtub
 - b. a small swimming pool
 - c. a water bottle
- 



?

Your heart is about the size of...

- a. a smartphone
 - b. your fist
 - c. a football
- 



True or False- Most heart health risk is influenced by things you can work on.



The 2027 Benefits Planning Challenge

The Benefits Challenge is Not Just Awareness



Benefit Teams

Benefit teams need solutions that are easy to promote, clinically meaningful, and relevant to employees before risk becomes expensive.



Employee Reality

Employees are busy. Benefits messages compete for attention. Heart risk often feels invisible until it becomes urgent.



The Opportunity

Make heart health easy to notice, easy to understand, and easy to act on.

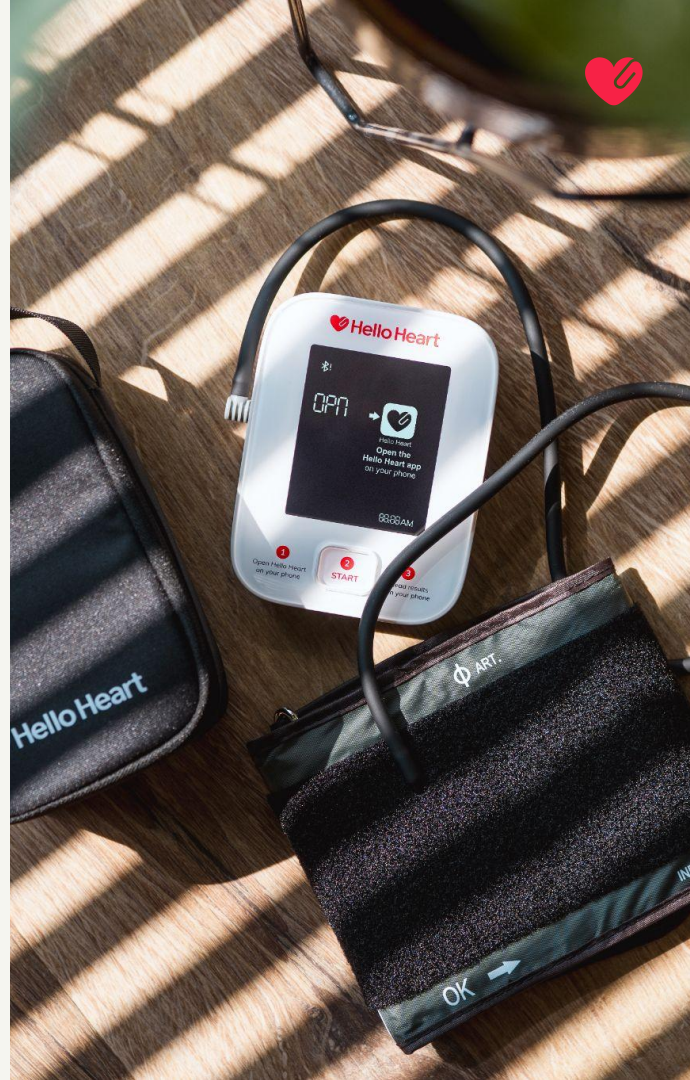
Hello Heart Helps VBA Members

With the Hello Heart program, members can:

- Track blood pressure at home
- Understand trends over time
- Receive personalized coaching
- Share reports with clinicians
- Build healthier routines before risk escalates

Coming Soon: Cholesterol Support

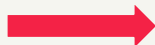
Starting October 1, 2026, Hello Heart will support VBA members who are currently taking medication for high cholesterol.



VBA Members Use Hello Heart to Take Care of Their Health



Strong Enrollment & Satisfaction



Leads to Real Life Health Benefits

1367

Total Enrolled
Members

4.9

User Satisfaction
Score (out of 5)

81%

Of Stage 2
Members Reduced
their Blood
Pressure

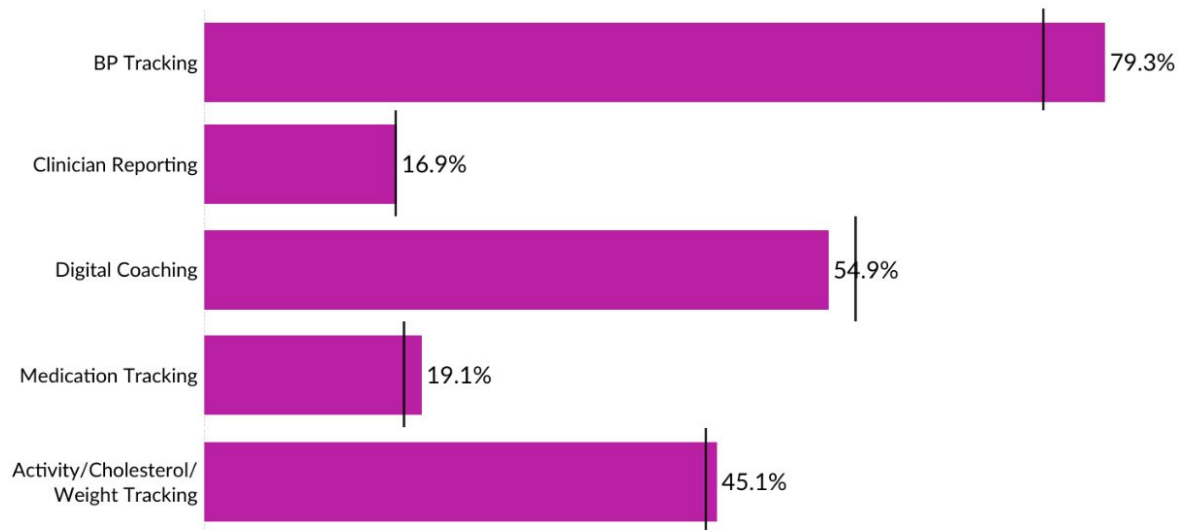
18pt

Average Systolic
Blood Pressure
Reduction for
at-risk members¹

Members are engaging with the platform & leveraging diverse features depending on their needs



Percent of Members Engaging with Each Feature



BoB benchmark

Your most at-risk members are making significant strides to improve their heart health



Clinical improvements

For stage 2 members



81%

Reduce their blood pressure (BP)

vs. **74%** for the average Hello Heart client



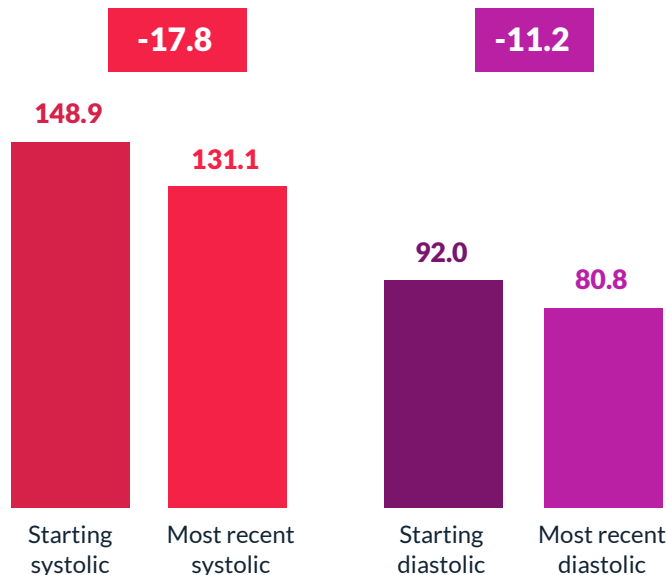
64%

Are now in a better BP category

(e.g. Stage 1, Elevated, In range)

vs. **58%** for the average Hello Heart client

Average BP reduction for at-risk members ¹



¹ Members with an average systolic mmHg greater than or equal to 140 or an average diastolic mmHg greater than or equal to 90 during their first week of blood pressure readings are grouped into Stage 2 Hypertension, a category defined by the American College of Cardiology (ACC) and American Heart Association(AHA)

HR Admins Can Easily Drive Impact



How You Can Help

- Remind employees that Hello Heart is available to them
- Reinforce who may qualify
- Use ready-made campaign materials
- Point employees and dependents to the next step

H2 Activation Moments

- **July/August:** benefit awareness and outcomes
- **September/October:** cholesterol and preventive care
- **Year-end:** help members act before 2027 begins
- **Ongoing:** new hire and birthday touchpoints

Your HR Admin Toolkit



Leave with resources you can use

-  Ready-to-send email copy
-  Newsletter or intranet blurb
-  Manager talking points
-  Eligibility FAQ
-  Short “What is Hello Heart?” script

Q3 2026

Love Your Heart

Hello Heart - Direct Communications
Hello Heart will send letters and emails directly to eligible employees about the program and resources.

Abs For August Challenge: August 3-30
This Wellworks For You challenge encourages employees to build core strength. Contact [Jen Allen](#) for materials or to add an incentive.

Anthem's Heart Health Portal
Check out this ready-to-use, 4-week campaign to identify additional resources for your employees.

World Heart Day: September 29
Wear red on 9/29 in support of World Heart Day and [share your group's picture!](#)

"Stall Talk"
Quarterly Well-Being Employee Flyer
Check out our new communication resource for employees to learn about point solutions and access well-being information. The flyer can be printed in various sizes and displayed in restrooms or breakrooms for convenient access. You may also share the flyer digitally or post it to your intranet.

Q3 2026 FOR EMPLOYEES

LOVE YOUR HEART

Heart Health Flyer
Read this 3-page article about heart health

Heart Disease
Explore a variety of heart health topics & resources

Risk Factor Quiz
Take a 2-minute quiz to discover your "heart age"

Abs For August August 3-30
Strengthen your core with a Wellworks challenge

Heart Healthy Foods
Watch a 2.5-minute video about this free program

World Heart Day September 29
Wear red on 9/29 in support!

Scan or click on the QR codes to access materials.

What's Coming Next



Hello Heart is evolving from tracking to more complete cardiovascular support.



Nia

More personalized heart-health guidance and proactive digital coaching.



Wearables

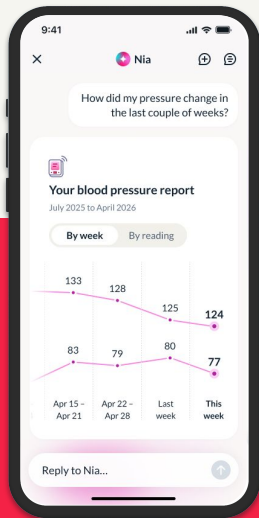
Sleep, stress, and activity context integrated directly from devices members already use.



Hello Meds

Clinically backed medication adherence support designed for members with more complex needs.

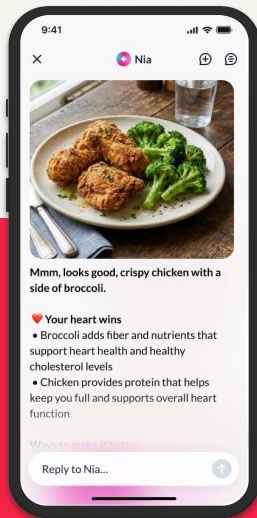
Nia will become your 24/7, personalized AI heart health assistant



AI health assistant

Heart health explained – anytime, anywhere. Insights into BP trends, lifestyle habits, and how they connect.

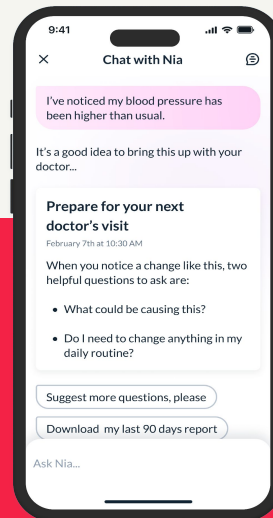
Available in H2



AI nutrition assistant

Snap a photo of a meal for real-time nutrition coaching to support BP and cholesterol goals.

Available in H2



AI care navigator

Walk into every doctor's visit prepared — with the right questions, summaries, and context

Available in H2



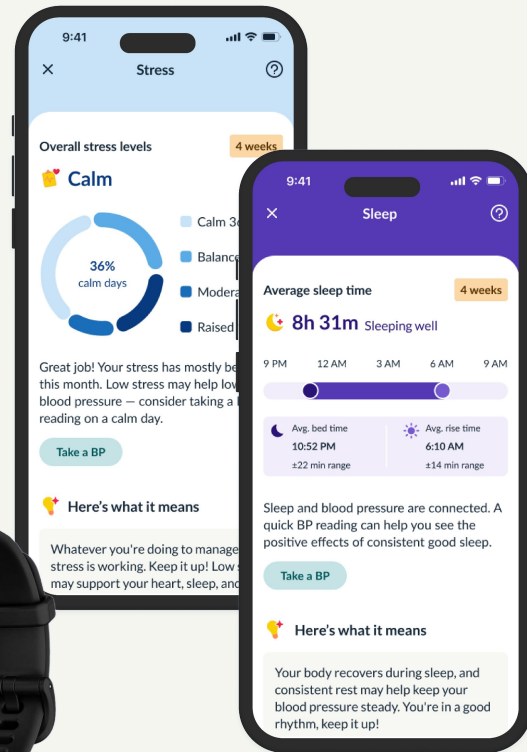
We are integrating with devices that members already use to pull in more detailed data and further personalize insights

1 in 2

Hello Heart members own
a wearable

Connect Apple Watch, Fitbit, or
Oura Ring to personalize heart
health coaching based on sleep,
stress, and more.

Available in H2



Simple, digital solutions that improve heart health

Powered by one app.



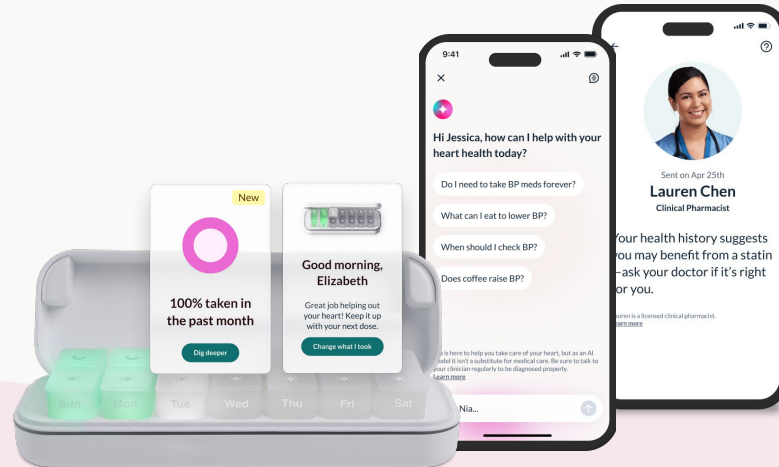
Hello Heart



Hello Heart Monitor

Hello Heart App

Hello Meds NEW



Connected
Pill Box

Nia, AI Pharmacist
assistant

Live medication
reviews



Tracking



Coaching



Medication management



Risk detection



Connecting to care

Improving medication adherence for your members —one pill at a time

Here's how Pill Box works:

Smart reminders

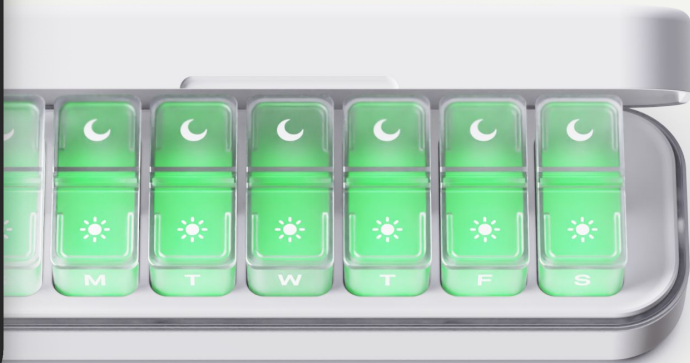
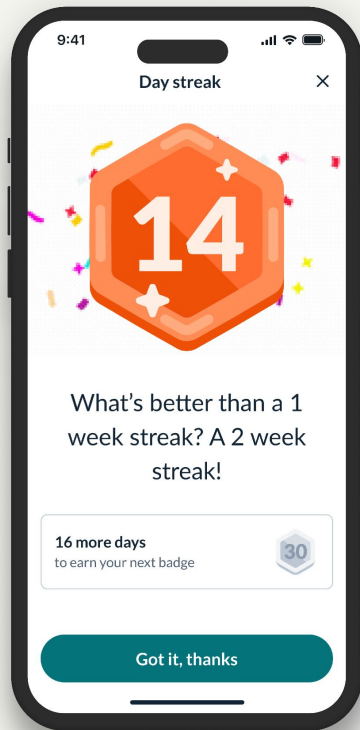
Lights & phone alerts keep you on track, reducing missed doses

User-friendly design

Compact, portable, & USB-C rechargeable with 7 easy-to-use compartments

Hello Heart connected

Syncs with Hello Heart app to track adherence, health impact, & shareable insights



One Population. One Channel. One Next Step.



Before you leave, choose:



**One employee
population to reach**



**One communication
channel to use**



**One campaign moment to
activate**

If every bank leaves with one practical action, we can make H2 stronger and set up a better 2027 benefits story.

Thank You



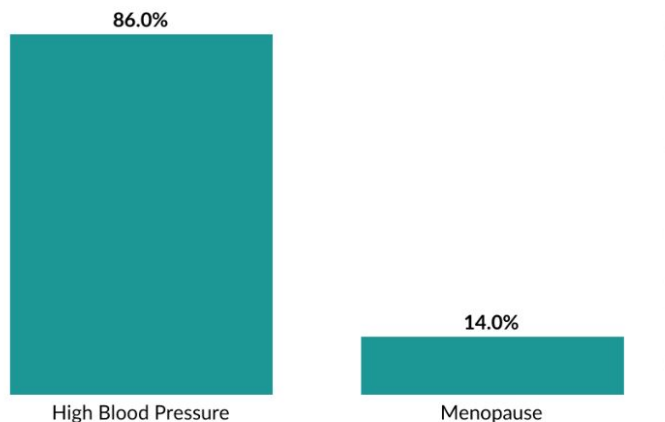
Appendix



To be eligible for Hello Heart, users must attest to meeting your eligibility criteria



Users by Eligibility Criteria Selected



27% of members self-reported more than one condition when enrolling

Eligibility Criteria Definitions



High Blood Pressure (Hypertension)*

Primary target risk factor – “silent killer” that is often undiagnosed & can lead to serious cardiac events (e.g., heart attacks / strokes) if unaddressed



High Cholesterol (Hyperlipidemia)*

Another key cardiovascular condition / risk factor and “silent killer” – our cholesterol tracking feature is especially helpful for these users



Menopause**

Significant risk factor – postmenopausal women have >2x risk of cardiovascular events than premenopausal women of the same age – our menopause tools provide extra education & support for these members

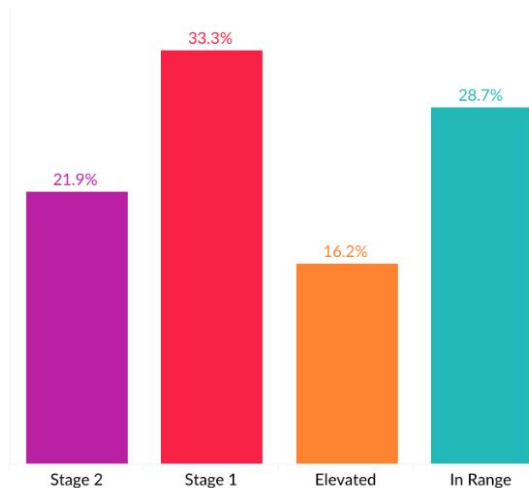
*CDC Heart Disease Risk Factors: <https://www.cdc.gov/heart-disease/risk-factors/index.html> Accessed May 20, 2025.

**Menopause Transition and Cardiovascular Disease Risk: Implications for Timing of Early Prevention: A Scientific Statement From the American Heart Association <https://www.ahajournals.org/doi/10.1161/CIR.0000000000000912>

Your members enter Hello Heart with a range of clinical needs



Users by Starting Blood Pressure Category*



Blood Pressure Categories

Hello Heart's Value

Stage 2 Hypertension (140+/90+ mmHg)

Poorly controlled blood pressure puts this group at the highest risk of major cardiac events (e.g. heart attacks, strokes). They need to lower their blood pressure through medications and lifestyle changes.

Stage 1 Hypertension (130–139/80–89 mmHg)

Blood pressure is uncontrolled and needs to be monitored and lowered through lifestyle changes, and in some cases, with medication.

Elevated (120–129/<80 mmHg)

Blood pressure is elevated and requires ongoing monitoring and management to maintain or lower it and prevent progression.

In Range (<120/<80 mmHg)

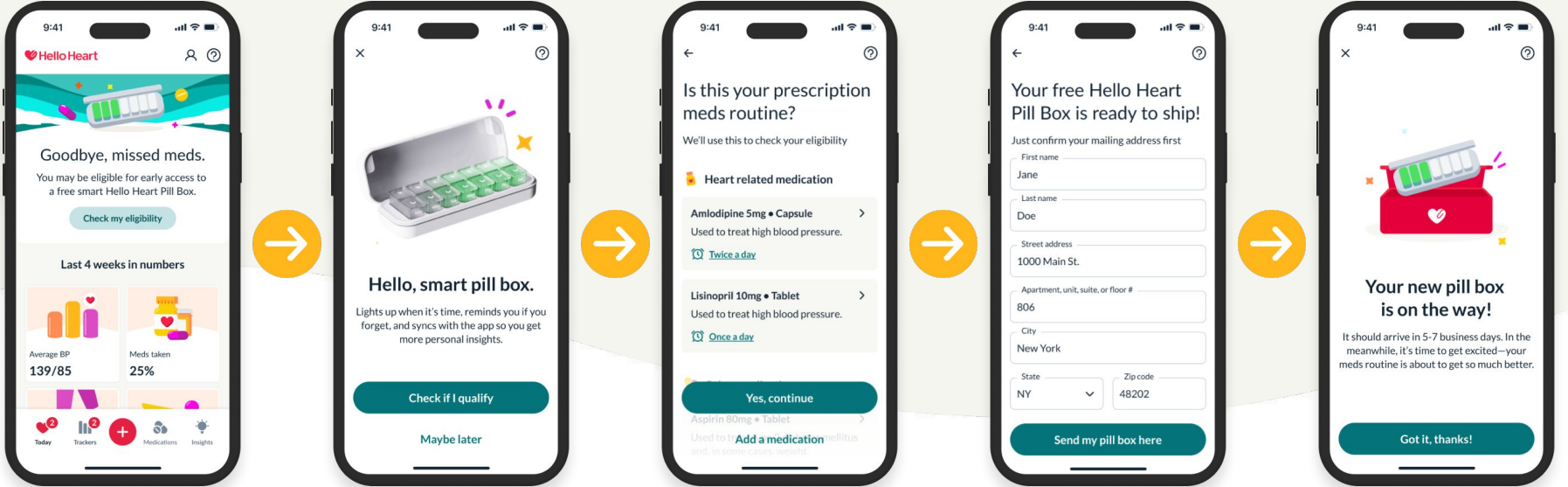
Blood pressure is controlled but requires ongoing monitoring and management to maintain control and prevent progression.

*Starting Blood Pressure Category is determined by a user's average first week blood pressure readings.

Reporting Period: 1/1/2026 - 6/30/2026

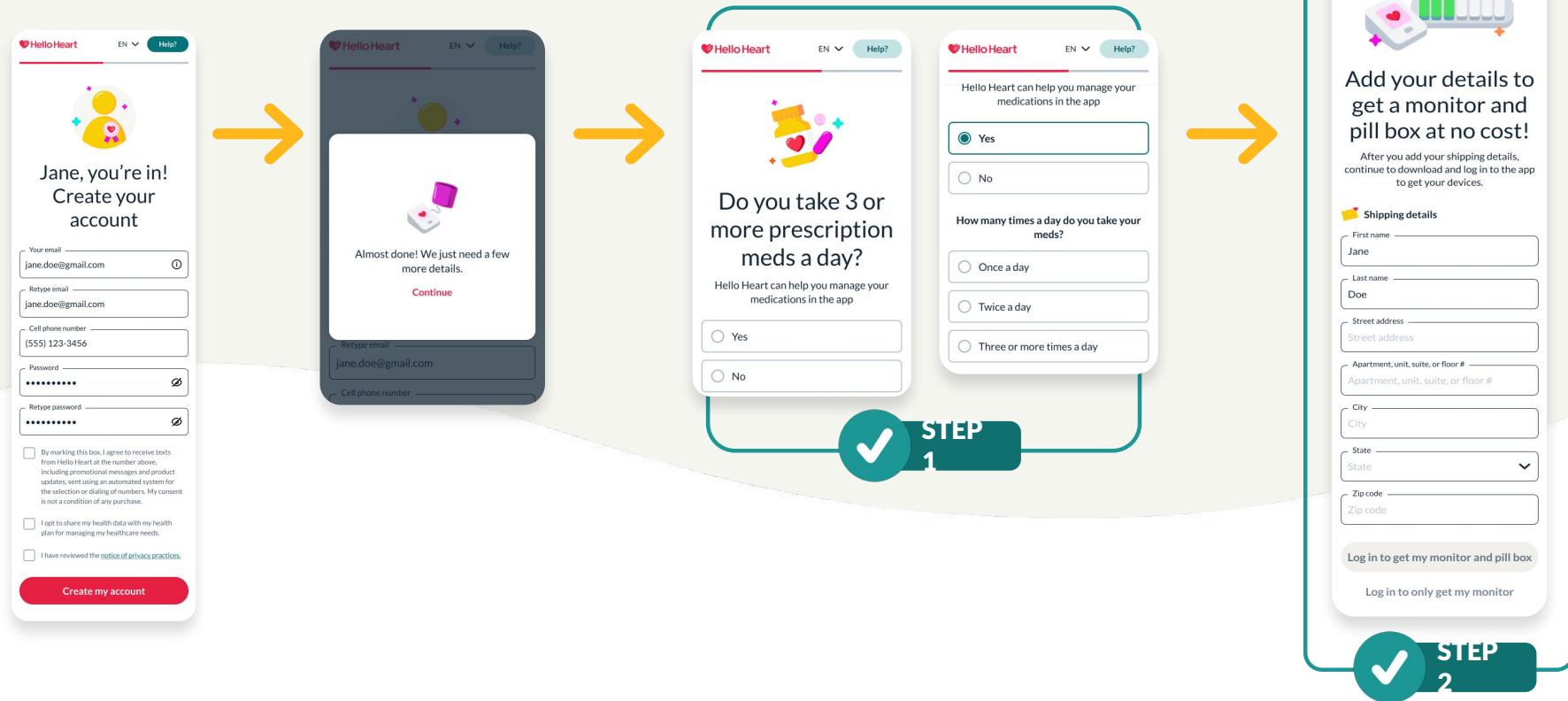
A familiar flow: Hello Meds lives inside Hello Heart

Existing member eligibility screening - members must qualify



Only eligible, opted-in members enroll

New member eligibility screening - 2 Step Verification



Knowledge & support—all in one place

Available 24/7 & personalized to each member,
Nia is the world's first AI pharmacist assistant



Medication education

Clear, reliable answers to medication questions, backed by clinical guidelines



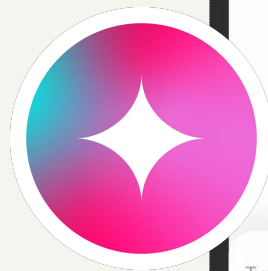
Guidance on side effects

Personalized insights to help you know what to expect with your medications



On-call coaching

Always-on support based on your history and heart health journey



Smarter medication support, powered by pharmacists

Our program aims to catch medication gaps and guide care



Algorithms flag gaps

Identifies members not on guideline-recommended heart medications



Clinicians review meds

Licensed pharmacists check prescriptions and spot recommended changes



Lauren Chen
Clinical Pharmacist

Actionable recommendations

Personalized guidance is shared with users to discuss with their doctors