

# Well-being Trends and Educational Opportunities

VBA Benefits Corp. Minimum Premium/Tier 2 Peer Group  
Conference

August 5, 2025

Laura M. Moore, Health Management Consultant - Planning and Analytics for Total Health

1. Well-being trends
2. Review of VBA's top three chronic conditions (plan year 2024)
3. 2024 data-driven implemented recommendations and 2025 data-driven considerations
4. Well-being strategies

# Agenda

# Well-being trends



# Revisiting employee well-being initiatives

Have made changes in the past two years or are planning changes for 2026

Improve communications	58%
------------------------	-----

Address additional dimensions of well-being (e.g., mental health, financial wellness, loneliness, etc.)	52%
---	-----

Improve measurement strategy/reporting	27%
--	-----

Change vendor partner	23%
-----------------------	-----

Increase overall investment in well-being initiatives	21%
--	-----

Add peer support structure, such as well-being champions or committees	17%
---	-----

Make changes to the workplace or work environment to support employee well-being	17%
---	-----

Expand program globally	13%
-------------------------	-----

Decrease overall investment	2%
-----------------------------	----

Other significant changes	4%
---------------------------	----

No significant changes	15%
------------------------	-----

NA – don't have a formal wellness program	11%
---	-----

# Offer a well-being portal with features such as education, activities, challenges, and incentive tracking

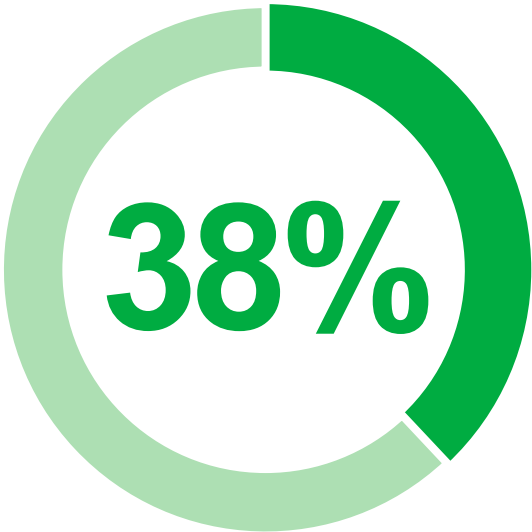


- 51%** Offer a portal, and plan to continue with current platform
- 10%** Offer, but considering moving to a platform with more capabilities (navigation or advocacy, AI-enhanced, etc.)
- 11%** Do not offer, but plan to add a well-being portal in the future
- 27%** Do not offer, and not considering

Employers with 500 or more employees

# Offer incentives in connection with well-being initiatives

Excluding incentives for non-tobacco use



Maximum annual incentive Excluding any incentive for non-tobacco use	
Median annual incentive	\$480
Average annual incentive	\$610

## Have made changes to incentives within the past two years, or plan to make changes in 2026

Increase(d) incentive value	16%
Decrease(d) incentive value	5%
Require more effort to earn incentives	15%
Require less effort to earn incentives	3%
No recent changes, no changes planned	65%

Among employers with 500 or more employees that offer wellness incentives

# Top Employer Well-Being Trends: Banking Industry

- Increased focus on mental health support
- Enhanced employee assistance programs (EAPs)
- Financial wellness initiatives and education
- Promoting diversity
- Work-life balance initiatives
- Health and wellness benefits expansion

# Review of VBA's top three chronic conditions

Plan year 2024





# Top 3 Conditions

## Behavioral Health

	01/22-12/22	01/23-12/23	01/24-12/24
Members	1,521	1,552	1,448
Members/1k	168	174	180
Medical PMPM	\$9.59	\$13.35	\$17.49
Rx PMPM	\$4.22	\$2.56	\$3.65

### 3 Year trend

**-5%**

Members

**+7%**

Members per 1k

**+82%**

Medical PMPM

**-14%**

Pharmacy PMPM

Top chronic condition category; 20-29 top age bin; increase in prevalence, decrease in PCP & Specialist visits; Antidepressants top Rx drug class; Autism and Substance Use claims which contributed to the significant medical plan increase of 82% over a three-year trend

## Chronic Musculoskeletal

	01/22-12/22	01/23-12/23	01/24-12/24
Members	1,030	1,062	1,000
Members/1k	114	119	125
Medical PMPM	\$17.75	\$26.49	\$24.30
Rx PMPM	-	-	-

### 3 Year trend

**-3%**

Members

**+10%**

Members per 1k

**+37%**

Medical PMPM

-

Pharmacy PMPM

Significant increase in medical PMPM over a three-year trend driven by Dorsopathies (back disorders)

## Hypertension

	01/22-12/22	01/23-12/23	01/24-12/24
Members	890	902	838
Members/1k	99	101	104
Medical PMPM	\$2.63	\$1.20	\$2.24
Rx PMPM	\$0.53	\$0.74	\$0.25

### 3 Year trend

**-6%**

Members

**+5%**

Members per 1k

**-15%**

Medical PMPM

**-53%**

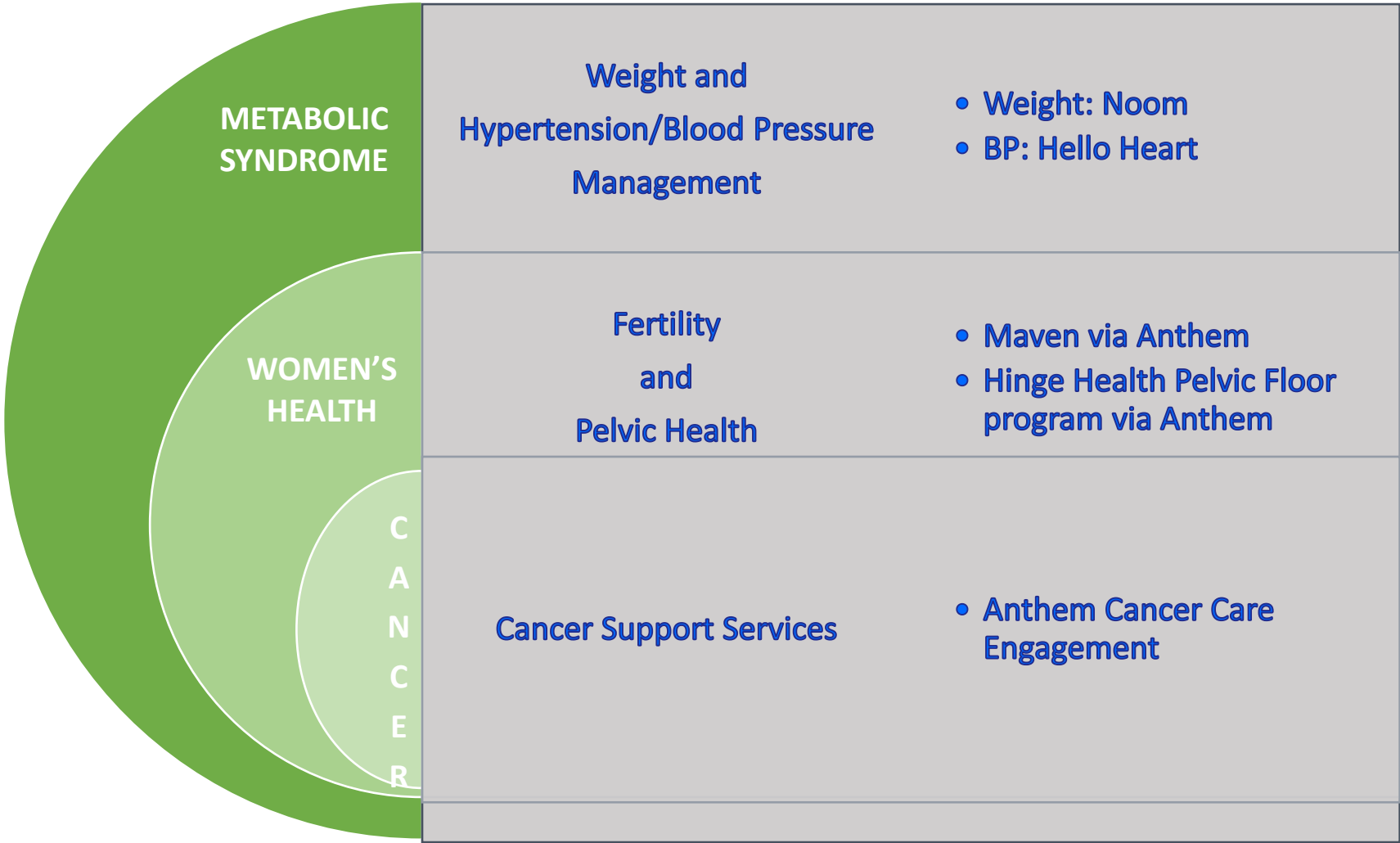
Pharmacy PMPM

Top PCP visit diagnosis; decrease in Rx adherence over a three-year trend; most members managing Hypertension are also diagnosed with Diabetes and Hyperlipidemia

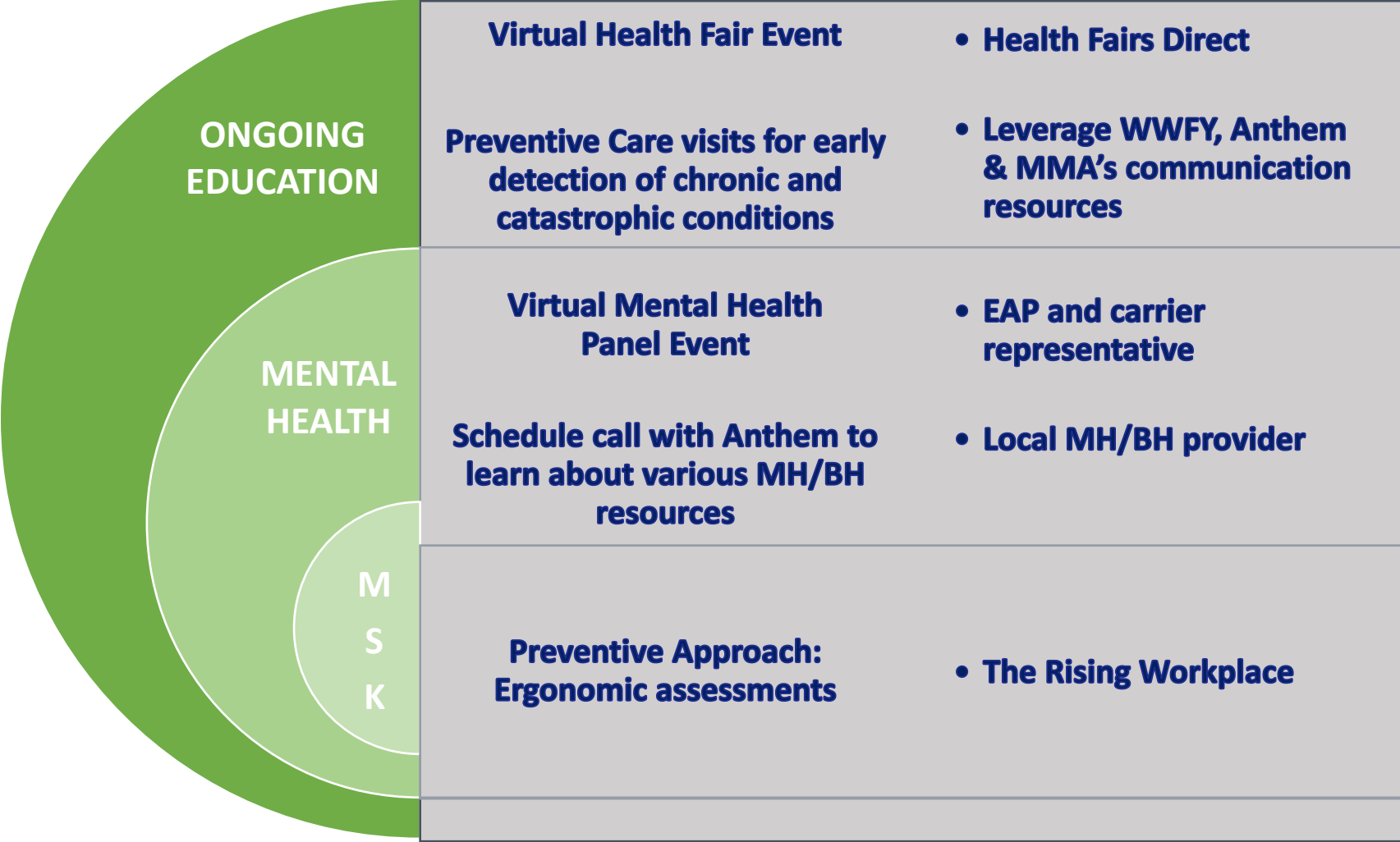
**Data-driven implemented  
recommendations and  
considerations**



# 2024 Data-driven recommendations: 1/1/2025 Implementation



# 2025 Data-driven recommendations

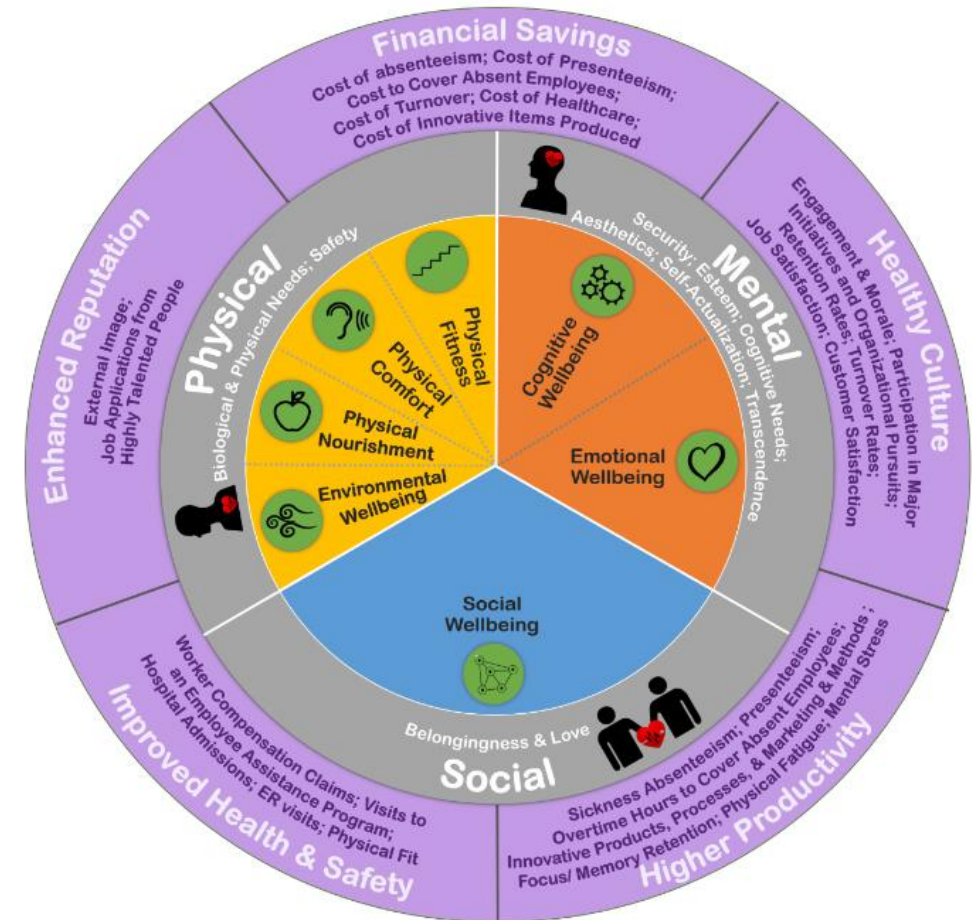


# Well-being strategies



# Why are well-being strategies important?

- Enhances employee health and productivity
- Reduces absenteeism
- Improves employee engagement and morale
- Supports mental and physical health
- Creates a positive workplace culture
- Boosts overall organizational performance



# 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**

# Introducing eMMpower

Your one-stop-shop for well-being resources, education and toolkits. Here you will find fully vetted resources that will help support:

- Well-being strategy development
- Tools to help build a well-being program
- Turnkey employee communication samples
- Compliance requirements

“When employees feel supported, in all aspects of their lives, it resonates throughout an organization.”

- Dave Eslick, CEO, Marsh McLennan Agency

## Accessing eMMpower:

[eMMpowermma.clientportalonline.com](https://eMMpowermma.clientportalonline.com)

Username: [emmpower@zywave.com](mailto:emmpower@zywave.com)

Password: MMAemmpower1



# Q&A

