



2026 Well-being Summit 3.0

Virtual Gathering
February 5, 2026



Agenda

- Industry Trends & Strategic Roadmap Update
- Roundtable Questions
- 2026 Well-being Resources & Point Solutions Updates
- Wrap Up



Introductions & Icebreaker

- **Introductions – Name & Employer**
- **Pick one question to answer:**
 - A-If you had an extra free hour today, what would you do with it?
 - B-What is an act of self-care that you did recently – or want to do?

Four themes driving benefit design, cost management, and workforce strategy in 2026

01

The health of the nation

Early-onset and chronic conditions are increasing, while population health priorities continue to change

Early-onset cancers and pediatric chronic diseases are increasing, women's health needs are still under-addressed, and oral health presents an opportunity to improve outcomes and reduce costs. Growing wildfire exposure adds operational risk for organizations nationwide, and eldercare is becoming an important workforce concern.

Proactive prevention and early intervention will help reduce both health risks and operational disruptions.

02

Pharmacy trends

Increasing use of specialty drugs and GLP-1s is leading to new approaches in pharmacy management.

Specialty drugs account for 60% of pharmacy spending, and GLP-1 use continues to grow. Employers are adopting biosimilar-first contracts, outcomes-based payments, and stop-loss protection to manage costs.

As new treatments enter the market, pharmacy strategy will play a key role in maintaining benefit competitiveness and long-term affordability.

03

Healthcare economics

Rising costs and new regulatory requirements are reshaping employer strategy.

Premiums and plan costs are increasing as inflation and expiring ACA tax credits take effect. Although new transparency rules add compliance requirements, they also provide employers with data that can be combined with alternative funding models and predictive AI to manage risk and improve plan efficiency.

Employers will need to use these tools and data strategically to maintain affordability and support fiduciary accountability.

04

Workforce trends and technology

A new era of work is challenging traditional talent models and speeding up digital transformation.

Declining employee engagement, changing career aspirations among Gen Z, and the rise of hybrid work are putting pressure on long-standing workplace norms. While HR technology integration and AI governance are advancing quickly, adoption often moves faster than the structures needed to support it.

Employers should invest in education and oversight to help ensure AI improves efficiency without introducing new risks.

The Health of the Nation - A new era of health challenges

Meeting the needs of employee populations requires a clear understanding of the health challenges shaping the nation.

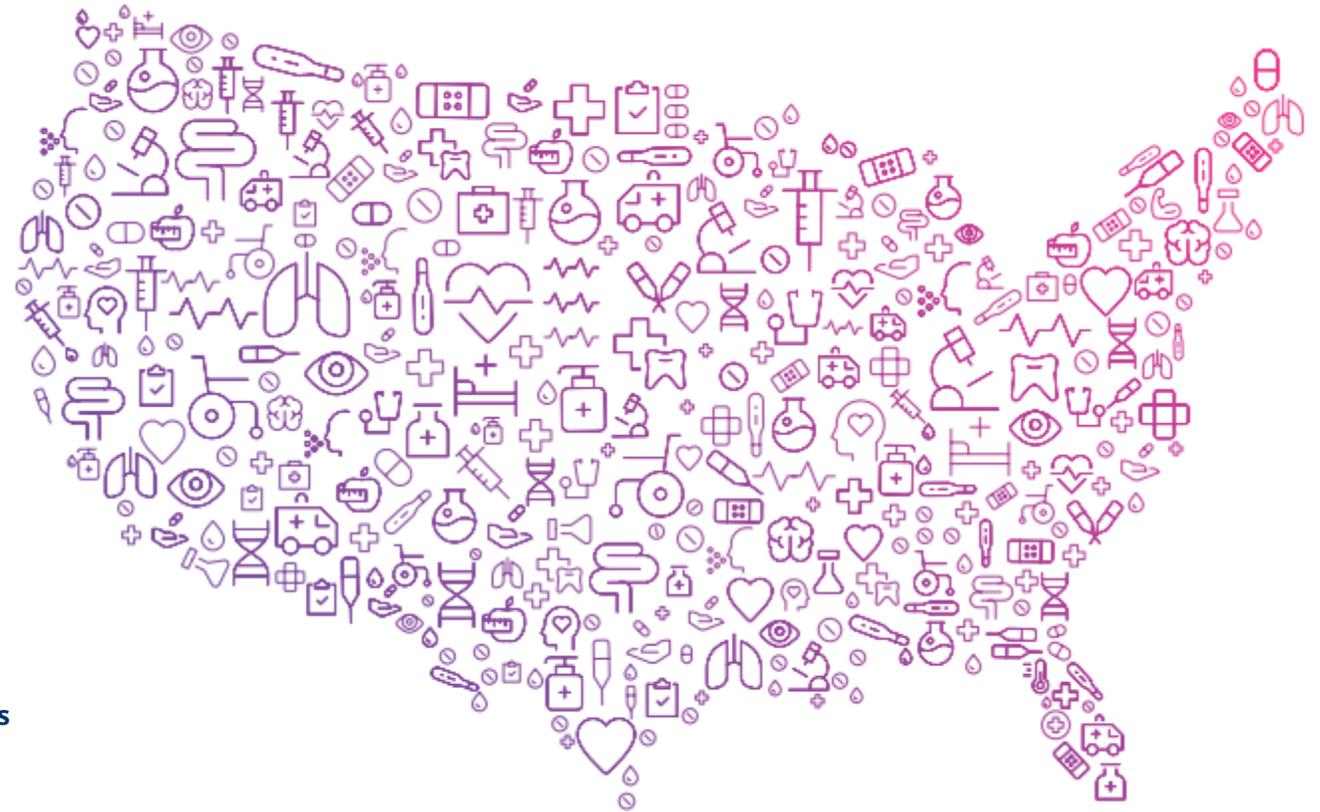
To strengthen their benefit plans, employers are using national health trends to gain a clearer understanding of their workforce's evolving needs and the factors influencing utilization.

The new demographics of cancer

Cancer incidence has increased notably among younger adults. Early-onset breast, colorectal, kidney, uterine, and pancreatic cancers now make up the majority of new cases. Across 34 major cancer types, 17 are increasing among Gen X and millennial adults, while several of these cancers are declining in older generations. As cancer patterns shift toward younger workers, employers can play a more active role in promoting preventive care and supporting early detection.

Preventive screenings and timely diagnoses improve health outcomes and reduce the likelihood of costly treatment. **Aligning coverage with current screening guidelines and offering navigation support helps employees access high-quality care sooner. This can reduce clinical risk and long-term plan costs.**

Since 2018, cancer diagnoses among people ages 20 to 29 have nearly doubled.



Understanding women's health needs

Women's health is an important but often under-addressed area in employer benefit plans. Maternal and gynecological conditions account for only 5% of the global women's health burden, while nearly half comes from conditions that affect women at higher rates, including autoimmune disease, depression, migraine, metabolic disorders, and early-onset cancers.



More than half of women have missed work due to menopause symptoms, and nearly one in six have considered leaving their jobs. Although only 4% of employers offered Menopause support in 2023, adoption is expected to reach 25% by 2026.



Access to family-building support for women has also expanded in recent years. **IVF coverage has nearly doubled since 2020**, rising from 27% to 50% among smaller employers and from 42% to 77% among large employers.

While growth in menopause and fertility support shows progress, women's health needs extend beyond these areas. Employers can take a broader approach to support employees' needs across the full range of conditions that disproportionately affect women.



1 in 2

women report that their benefits do not meet their needs.

25%

of employers are expected to offer menopause support by 2026, compared to 4% in 2023.

~50%

of the global women's health burden is due to conditions like autoimmune disease, depression, migraine, metabolic disorders, and early-onset cancers.

The growing impact of eldercare on employees

Fourteen percent of employees provide regular care for an older adult, and three in four say they would consider changing jobs for better caregiving support. As the population aged 65 and older grows, more employees will need to balance work obligations with ongoing care needs at home. This can contribute to retention risk when adequate support is not available.

Employers may want to evaluate their caregiving benefits and consider adding core eldercare support such as grief counseling, self-service eldercare tools, backup care, or care-navigation assistance.

Eldercare has overtaken childcare as the most common caregiving responsibility among working adults.



Childhood and adolescent-onset chronic conditions

Over the past three decades, the share of Americans with a chronic condition that began in childhood or adolescence has increased notably. Roughly **130,000 children receive a new chronic diagnosis each year**, and youth-onset type 2 diabetes has risen 62% compared with pre-pandemic levels.

Children with obesity incur medical costs that are, on average, 88% higher than those of children without obesity.

Parental interest in GLP-1 obesity treatment for children has grown. Although the FDA currently approves GLP-1 medications for obesity treatment only for children twelve and older, **2 in 3 parents of children with obesity say they want access to these medications** for children under twelve.

Employers should consider how the rising prevalence of childhood-onset chronic conditions affects family coverage and long-term risk, and evaluate whether their plans are prepared for potential GLP-1 obesity treatment in children under twelve, should the FDA expand approval.

1 in 3

adults report living with a chronic condition that started before age eighteen.

88%

higher medical costs on average for children with obesity versus children without obesity.

2 in 3

parents of children with obesity say they want access to GLP-1 medications for children under twelve.



Oral health and systemwide cost impact

Oral health is an important factor in improving health outcomes and reducing long-term medical costs.

Two annual cleanings are associated with lower medical costs by \$2,745 for members with diabetes and by more than \$11,000 for members with coronary artery disease.

Treating periodontal disease reduces hospital admissions and medical spending across diabetes, coronary artery disease, and cerebrovascular conditions.

Poor oral health during pregnancy is linked to higher risks of preterm birth, low birth weight, and infant mortality.

For employers, this underscores the value of assessing whether their dental coverage encourages preventive care and supports broader health outcomes.

1 in 3

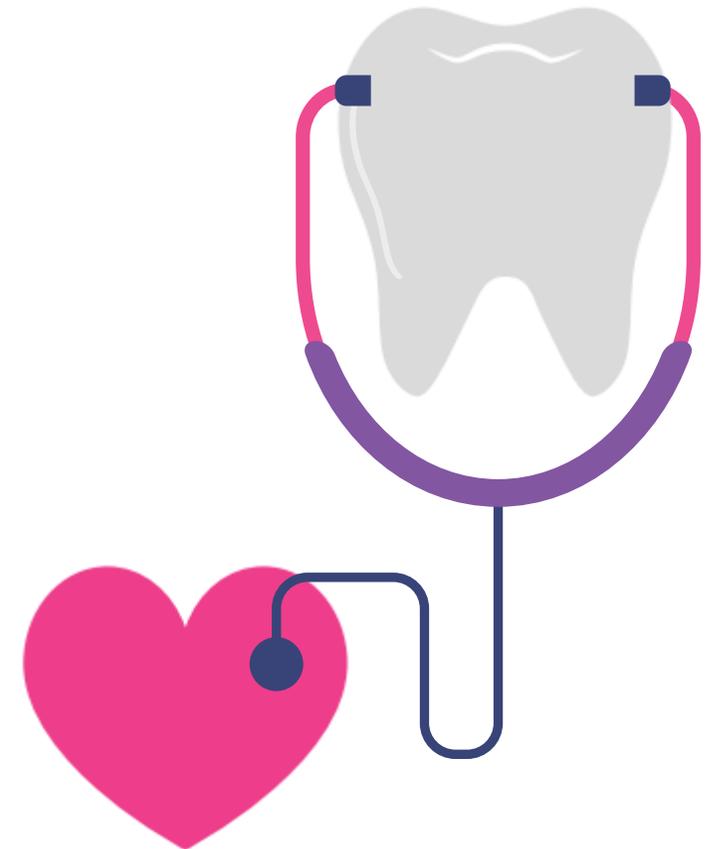
adults go more than a year without a dental visit.

\$11k

or more in lower medical costs for members with coronary artery disease are associated with two annual cleanings.

\$2,745

in lower medical costs for members with diabetes are associated with two annual cleanings.



National Data - Financial services industry



Mental Health: Recognizing the link between financial stress and mental health, employers are expanding beyond traditional Employee Assistance Programs (EAPs). Examples: Digital mental health tools, mental health days, and pulse surveys



Financial: With most employees experiencing financial stress due to inflation and debt, financial wellness programs are now an expected, not just a "nice to have," benefit. Offerings are expanding beyond retirement accounts to include financial literacy & counseling, emergency savings funds, debt management support



Personalized Programs & Services: A one-size-fits-all approach is no longer sufficient for a diverse, multi-generational workforce. Consider personalized well-being program platforms & Lifestyle Spending Accounts (LSAs)

Strategy Planning Roadmaps

The background of the slide features a series of light blue, wavy lines that create a sense of movement and depth. These lines are arranged in a pattern that resembles a stylized road or a series of overlapping waves, extending across the bottom half of the page.

Proposed Well-being Strategy – Three Year Timeline

2024

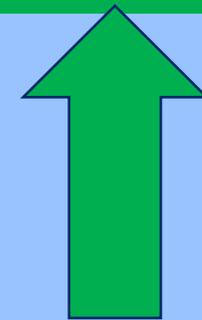
- 1. Robust Communication Campaigns (by generation): Include spouses and 15% of members with zero medical claims**
 - Importance of preventive exams, physician relationships, and available MH/BH programs, tools, and resources
 - Communication segmentation: Anthem and MMA toolkits
 - Invite Anthem and 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



Three Year Well-being Strategy Roadmap



2026 Planned Initiatives Scheduled

Q1: New Year New You

- ❑ Virtual Annual Well-being Summit & Health Fair Events, Weight Loss Challenge, and Highlight Noom's Enhancements
- ❑ MSK: Re-launch Virtual Ergonomic Self Assessment Tool (TRW)

Q2: Mental Health Matters

- ❑ Walking Challenge, Mental Health Panel Event & MHFA Training thru Anthem

Q3: Love Your Heart

- ❑ Highlight Anthem, Hello Heart Resources & National World Heart Day (9/29)

Q4: Prioritizing Preventive Care

- ❑ Challenge to identify & check off screenings & VBA Activity Challenges (WWFY)



2026 Cont'd Additional Strategy Considerations

Feedback Loops

- ❑ Establish anonymous feedback mechanisms specifically for branch EEs & managers to voice their unique challenges & suggest well-being improvements, ensuring the strategy remains relevant & effective: Targeted pulse surveys, suggestions boxes

Mental Health

- ❑ Form Employee Resource Groups: Stress related to caregiving & daily living services
- ❑ Reevaluate available caregiving resources
- ❑ Manager Support Networks: Create informal support groups so managers can share challenges and advice related to their struggles

Physical

- ❑ Consider providing employees w/ access to national gym memberships: Wellhub

Social

- ❑ Implement recognition incentives: Team project celebrations, time-based awards such as 'surprise time off' incentive to reward hard work



2027 Active Engagement & Culture Building

Evaluate goals and objectives

- ❑ Continue 2026 initiatives; re-evaluate incentive strategy for optimal engagement
 - Implement a well-being PTO day to complete annual physicals
 - Offer program enhancement of redeeming employee recognition points as charity donations
 - Consider premium incentive, wellness vs non wellness rate
 - Personalized & Lifestyle Incentives: Provide a monthly or quarterly contribution into an LSA where employees can spend on personal well-being needs
- ❑ Build a network of well-being champions to provide fresh perspective and new ideas. Consider a committee.

Mental Health

- ❑ Revisit a Mental Health Company Policy



2028 Program Progression

Evaluate goals and objectives

- ❑ Evaluate WWFY, Disease management, MSK, or other vendors based on needs and claims at that time

Mental Health

- ❑ Implement a well-being PTO day or half day to support Mental Health by giving employees time off to decompress

Evaluate Family Resource Opportunities

- ❑ Evaluate family support policies and resources: family planning (fertility, etc.), maternity & paternity leave and caregiving (children, parents, special needs, etc.)

VBA initiatives in blue font

Sample

Roadmap

Form a wellbeing committee/champion at each location

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

Create Wellbeing Strategy

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 Mental Health Resources

Share Data with Employees and Encourage Participation in Point Solutions

Promote Quarterly Turnkey Wellbeing Campaigns

Start Here →





Roundtable Questions:

- What are the top well-being issues employees raise in surveys, exit interviews, or manager feedback?
- In your opinion, do managers have the tools they need to support employee well-being effectively?
- How do we evaluate the success of our wellness programs beyond participation rates?
- What would help you accomplish more during the year specific to well-being initiatives?

2026 Well-Being Microsite

Administrator Tools and Resources

Well-being Resource Site



WELL-BEING STRATEGY TOOLS & RESOURCES

QUARTERLY WELL-BEING TOOLKITS

VIRTUAL WELL-BEING SUMMIT: FEBRUARY 5

VIRTUAL EMPLOYEE "LIVE WELL, WORK WELL" WEEK: FEBRUARY 9-12

WELL-BEING POINT SOLUTIONS - SUMMARY FLYERS

WELLWORKS FOR YOU

HELLO HEART

HINGE HEALTH

NOOM

MAVEN

TELADOC DIABETES MANAGEMENT & SUPPLIES

Live Well, Work Well Week

- February 9th – 12th Virtual event focused on stress management, fitness, burnout prevention, creating work-life harmony, organizing daily priorities and a live cooking demonstration.
- Communication Toolkit:
 - [Virtual Health Fair Portal](#)
 - [Employee Flyer](#)
 - [Employee Video](#)

	Mon, Feb 9	Tue, Feb 10	Wed, Feb 11	Thu, Feb 12
12 pm lunch break	Stress Busting: Run from the Bear 30-minutes Learn about stress and gain powerful stress management tools for every day.	Make Movement Your Mission 30-minutes Discover ways to fit exercise into your busy schedule. No gym or equipment needed!	Boundaries Before Burnout 30-minutes Learn how boundaries can improve self-care.	Cooking Demonstration 60-minutes Healthy eating with Tammy Brawley from the Green Kitchen RVA.
3 pm afternoon break	Finding Your Flow 15-minutes Find your natural happiness and work flow to create harmony in your day-to-day life.	Organize Your To Do List 15-minutes Get organized, even with life's obstacles.	Picking out your Priorities 15-minutes Identify your true priorities and find the time to act on them.	Maximize your Time 15-minutes Master essential time management techniques and boost your productivity.

Point Solutions

VIRGINIA BANKERS ASSOCIATION Benefits Corporation

WELL-BEING POINT SOLUTIONS

Available to members enrolled in a VBA medical plan

This is a high-level overview: click on the links below for promotional materials

Wellworks For You

Customizable wellbeing site for managing employee wellness activities & challenges

[Click here to learn more](#)

HelloHeart

Heart health resources available to eligible employees

[Click here to learn more](#)

Hinge Health

Virtual physical therapy and pain relief resources available to eligible employees

[Click here to learn more](#)

NOOM

Digital weight loss program available to eligible employees

[Click here to learn more](#)

Teladoc HEALTH

Diabetes management program available to eligible employees

[Click here to learn more](#)

MAVEN

Virtual reproductive, menopause, and family health resources

[Click here to learn more](#)

EXPLORE OUR WELLBEING WEBSITE!

Stay up to date on wellness activities, communications, and more!

Employer
Flyer

Employee
Flyer

VIRGINIA BANKERS ASSOCIATION Benefits Corporation

WELL-BEING POINT SOLUTIONS

Available to members enrolled in a VBA medical plan

This is a high-level overview: scan or click on the QR codes below

Wellworks For You



Participate in wellness activities, visit the learning center, and more!

HelloHeart



Manage your heart health, track your progress, and more!

Hinge Health



Virtual physical therapy, pain relief resources, and more!

NOOM



Explore this award winning digital weight loss program!

Teladoc HEALTH



Explore this award winning diabetes management program!

MAVEN



Virtual reproductive resources, family health, and more!

Point Solutions

- Vendors highlighted on Anthem's Sydney App and Anthem web portal under "Programs"

The screenshot displays the 'My Health Dashboard' with a 'Support' link. A blue navigation menu on the left lists: Dashboard, Activity Tracking, Action Plans, Badges, **Programs** (circled in red), and My Health News. A green arrow points to the 'Programs' item. The main content area features a 'Featured Program' section with a photo of a woman on a phone and the title 'Total Health Complete Care Management'. Below this are five program cards: 'My Health Check-in', 'Weight Management', 'Hinge Health', and 'Maven - Fertility and Family Planning'. Each card includes a description, contact information, and a 'Learn more' link.

My Health Dashboard Support

- Dashboard
- Activity Tracking
- Action Plans
- Badges
- Programs**
- My Health News

Featured Program

Total Health Complete Care Management

Receive personalized support and care coordination following an illness or hospitalization.

1-833-728-2364

Chat Learn more

My Health Check-in

Complete our short assessment to personalize your health experience with online tools and resources that support your wellness goals.

View assessment

Weight Management

Lose weight by learning how and when you should eat, without having to worry about points, guidelines, or specialty foods.

Hours: 09:00am-06:00pm ET 888-266-5071 Learn More

Hinge Health

Overcome musculoskeletal pain with support and a personalized program.

Learn more

Maven - Fertility and Family Planning

Get support for your family building journey.

Learn more

2025 Point Solutions Utilization

NOOM

1,276 active participants
(20% of population)

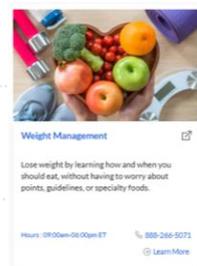
3,147 pounds lost;
29% of participants have lost >5% of their bodyweight

1,896 Noom Move workouts completed

NEW:

- Dependents age 18+ eligible
- Check out the new Noom overview video on microsite

Featured on Sydney App as VBA's Weight Management Program



2025 Point Solutions Utilization

Hello Heart

- 1,253 members participating
- Participants taking blood pressure average of 3 interactions per month
- 73% of participants in a better blood pressure category
 - Members with Stage 2 Hypertension:
 - Systolic - 18mmHg point avg. drop
 - Diastolic - 13.2mmHG point avg. drop



2025 Point Solutions Utilization



Back
27%

Pelvic Floor
18%

Members Engaged in 2025: 297
Total Treatment Sessions Completed: 9,408
Members Reporting Reduction in Pain: 50%

Neck
17%

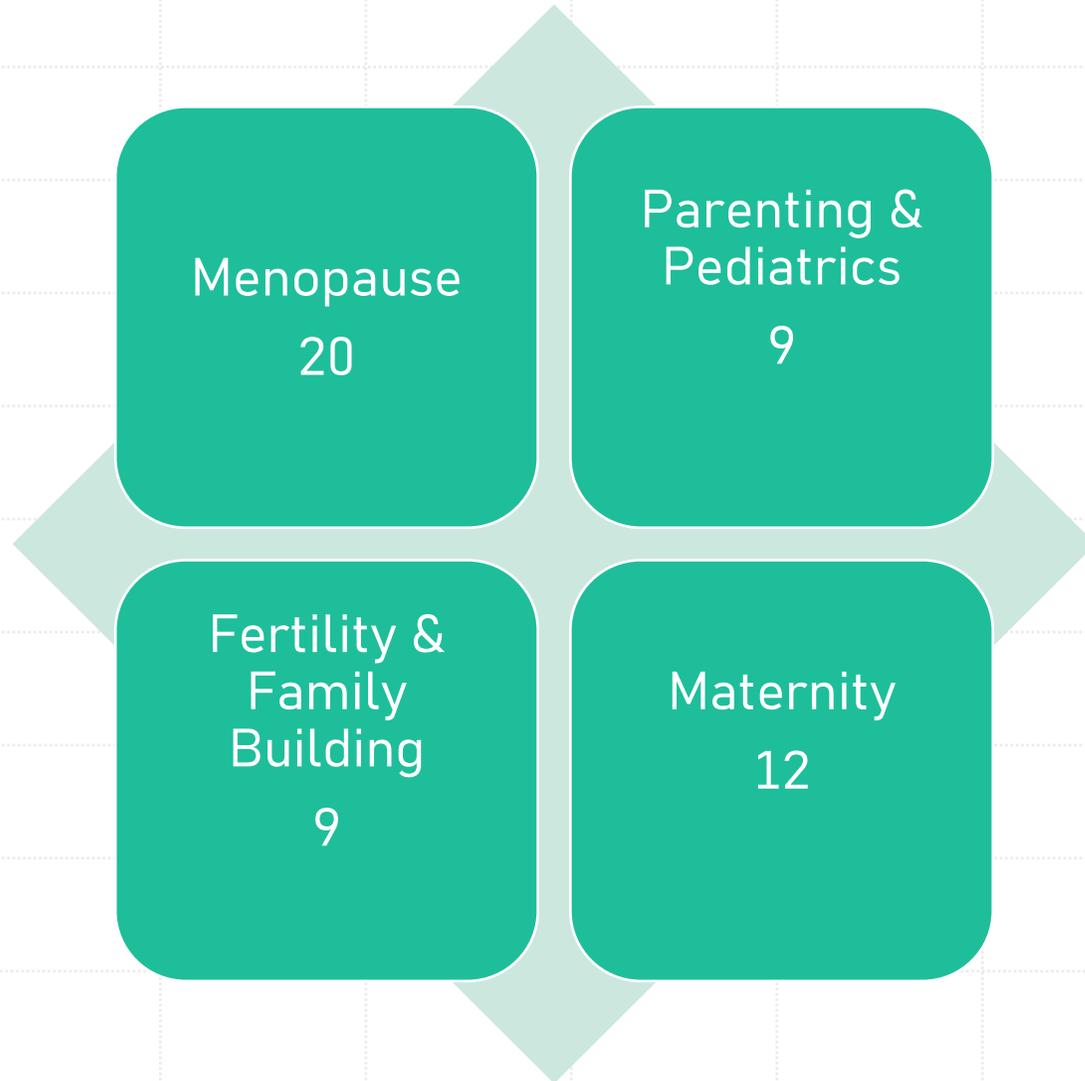
Knee
11%

2025 Point Solutions Utilization



50 New Program Enrollments in 2025

(85 total as of 1.1.2026);
4,680 total touchpoints
(4,480 digital, 200 with
Care Team)



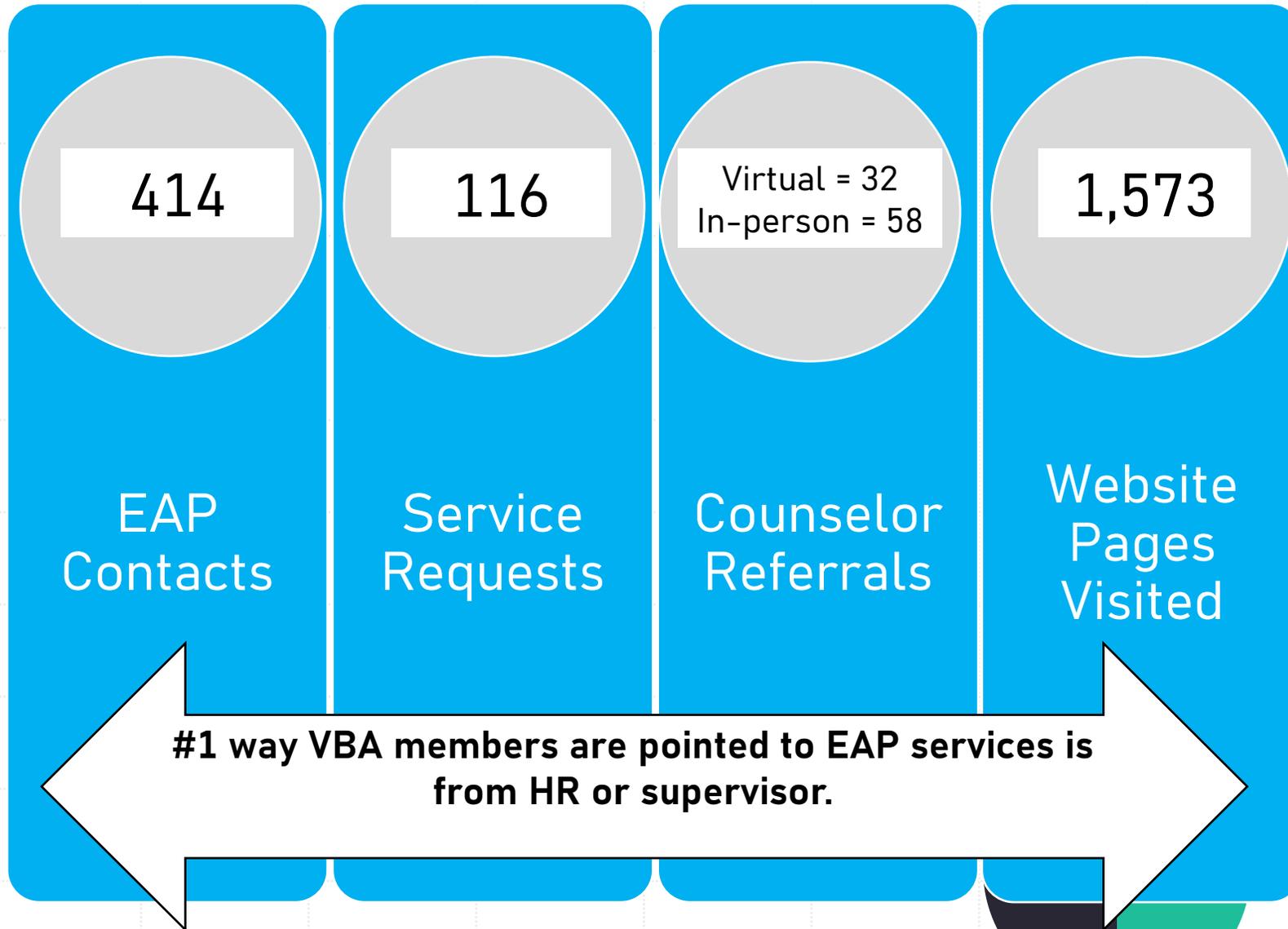
2025 Point Solutions Utilization

Teladoc Diabetes Management Program

- 115 members enrolled, 19% of recruitable (eligible)
- 82% of blood glucose check in points in normal range



2025 Point Solutions Utilization



Anthem
EAP

Quarterly Campaigns

1Q 2026: New Year, New You



Q1 2026

New Year, New You

Click on the icons and links below to explore resources and distribute communications to your employees.



January, 2026

Noom: Year 2! Employee Communications

Distribute these materials as you promote 2026 wellness initiatives:

- [Program Overview Video with Member Testimonials](#)
- [Informational Flyer / FAQ Document](#)

February 5, 2026

Virtual Well-being Summit for HR Administrators

Register by 1/30. HR Administrators will learn about wellness trends, build multi-year wellness strategies, and leverage point solutions to drive measurable outcomes.

February 9 - 12, 2026

Virtual Employee "Live Well, Work Well" Week

The platform will offer live webinars to help employees achieve work/life balance, physical and mental wellbeing, and healthy eating practices. Employees must register for webinars within the portal.



Quarterly Campaigns

2Q 2026:

Mental Health Matters

- VBA hosts Wellworks physical activity challenge in April, *highlighting connection of physical activity to boosting mental health*
- Mental Health First Aid Training (Virtual Instruction): Thursday, May 7th – all day
 - Target attendees include bank managers
 - No cost; max of 30 participants; registration required
- Mental Health Virtual Panel: May 28th at noon
 - Panel of MH experts will answer employee questions submitted anonymously prior to event
- VBA will provide materials for digital detox

Quarterly Campaigns

3Q 2026: Love Your Heart

- Focus on benefit of regular exercise on heart health and blood pressure
- Focus on heart healthy foods – reference to Noom & nutrition
- Highlight Hello Heart as a resource
- Hydration mini-challenge
- VBA hosts *Wellworks Abs for August* challenge
- Recognize World Heart Day 9/29



Quarterly Campaigns

4Q 2026: Prioritizing Preventive Screenings



- Focus on importance of screenings based on gender & age
- VBA hosts Wellworks physical activity challenge in October
- Employers can offer incentive for obtaining annual screenings
- Promote WWFY Know Your Number Assessment

How Quarterly Well-Being Themes Reinforce Financial Wellness

Aligning Health & Welfare Messaging with Retirement Readiness

Quarter	2026 H&W Theme	2026 Retirement Theme	Why This Matters
Q1	New Year, New You	New Year, New Financial You	Motivated reset period makes employees receptive to goal-setting.
Q2	Mental Health Matters	Financial Peace of Mind	Lowering financial stress directly supports better mental health.
Q3	Love Your Heart	Love Your Future	Heart-healthy habits parallel long-term financial planning habits.
Q4	Prioritizing Preventive Screenings	Prioritizing Retirement Readiness	Preventive care mirrors preventive financial planning.

When financial wellness aligns with well-being initiatives, engagement climbs and employees make smarter long-term decisions

Stall Talks

NEW for 2026!

VIRGINIA BANKERS ASSOCIATION
Benefits Corporation

Q1 2026
FOR EMPLOYEES

NEW YEAR NEW YOU

JANUARY	FEBRUARY	MARCH
<p>NOOM</p> <p>Watch a 2.5-minute video about this program. It's free for employees and dependents age 18+ enrolled in a VBA Benefits Corp. sponsored medical plan!</p>	<p>LIVE WELL, WORK WELL WEEK February 9 - 12</p> <p>Watch a 1-minute video about Live Well, Work Well Week, where employees can virtually attend live well-being webinars between February 9 - 12.</p>	<p>Read a collection of articles about sleep, why it's important, sleep disorders, and how to improve it for better health.</p>
<p>Read a short article about setting and sticking to your healthy habits and goals.</p>	<p>View a monthly newsletter about cancer prevention, connectedness, emotional health, and a healthy recipe.</p>	<p>Complete the "Know Your Number" Health Assessment and discover areas you can improve on via Wellworks For You.</p>

Scan or click on the QR codes to access materials.

Wellworks for You Update

Grand Adventure Challenge: 14 employers with 389 employees; total of 63M steps

Hydration Mini-Challenge: 10 employers with 156 employees

Appalachian Trail: 13 employers with 468 employees; total of 87M steps

Biometric Screening/Annual Physical: 7 employers

Know Your Numbers: 8 employers

Learning Center: 5,362 total completed videos/series among 291 participants



2026 – Three VBA-wide challenges

April Walking Challenge
Abs for August Challenge
October Walking Challenge

Wellworks for You



Portal Update



If interested in a customized program with or without incentives contact j.allen@wellworksforyou.com

Options: spouses and medical opt outs can be included for additional PEPM cost.

Wrap Up

- Questions/Suggestions

NOTE UPCOMING EVENTS:

Send us your GoRed pictures:
benefits@vabankers.org

A graphic for "Virtual Employee Live Well, Work Well Week" featuring a lightbulb with a brain inside, a clock, a calendar, and a plant growing from a head profile. The text includes "VIRGINIA BANKERS ASSOCIATION Benefits Corporation" and "February 9 - 12, 2026".

VIRGINIA BANKERS ASSOCIATION
Benefits Corporation

VIRTUAL EMPLOYEE LIVE WELL, WORK WELL WEEK

February 9 - 12, 2026

Attend live webinars on diverse well-being topics and activities!

A graphic for "Mental Health First Aid Training" featuring a silhouette of a head with a heart and a cross inside, and the text "MENTAL HEALTH FIRST AID TRAINING THURSDAY, MAY 7".

**MENTAL HEALTH
FIRST AID
TRAINING**

THURSDAY, MAY 7

Mental Health Panel

Thursday, May 28th at noon

A graphic showing several hands of different colors holding up question marks of various colors, symbolizing questions or uncertainty.

Mental Health Panel
Thursday, May 28th at noon