

Well-being Trends and Educational Opportunities

VBA Benefits Corp. Pool Bank Peer Group Conference

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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

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%
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Address additional dimensions of well-being (e.g., mental health, financial wellness, loneliness, etc.)	52%
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Improve measurement strategy/reporting	27%
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Change vendor partner	23%
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Increase overall investment in well-being initiatives	21%
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Add peer support structure, such as well-being champions or committees	17%
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Make changes to the workplace or work environment to support employee well-being	17%
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Expand program globally	13%
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Decrease overall investment	2%
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Other significant changes	4%
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No significant changes	15%
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NA – don't have a formal wellness program	11%
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Employers with 500 or more employees

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



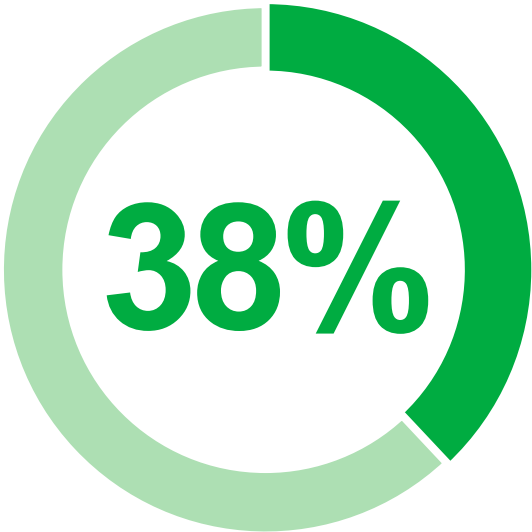
- 51%** Offer a portal, and plan to continue with current platform
- 10%** Offer, but considering moving to a platform with more capabilities (navigation or advocacy, AI-enhanced, etc.)
- 11%** Do not offer, but plan to add a well-being portal in the future
- 27%** Do not offer, and not considering

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

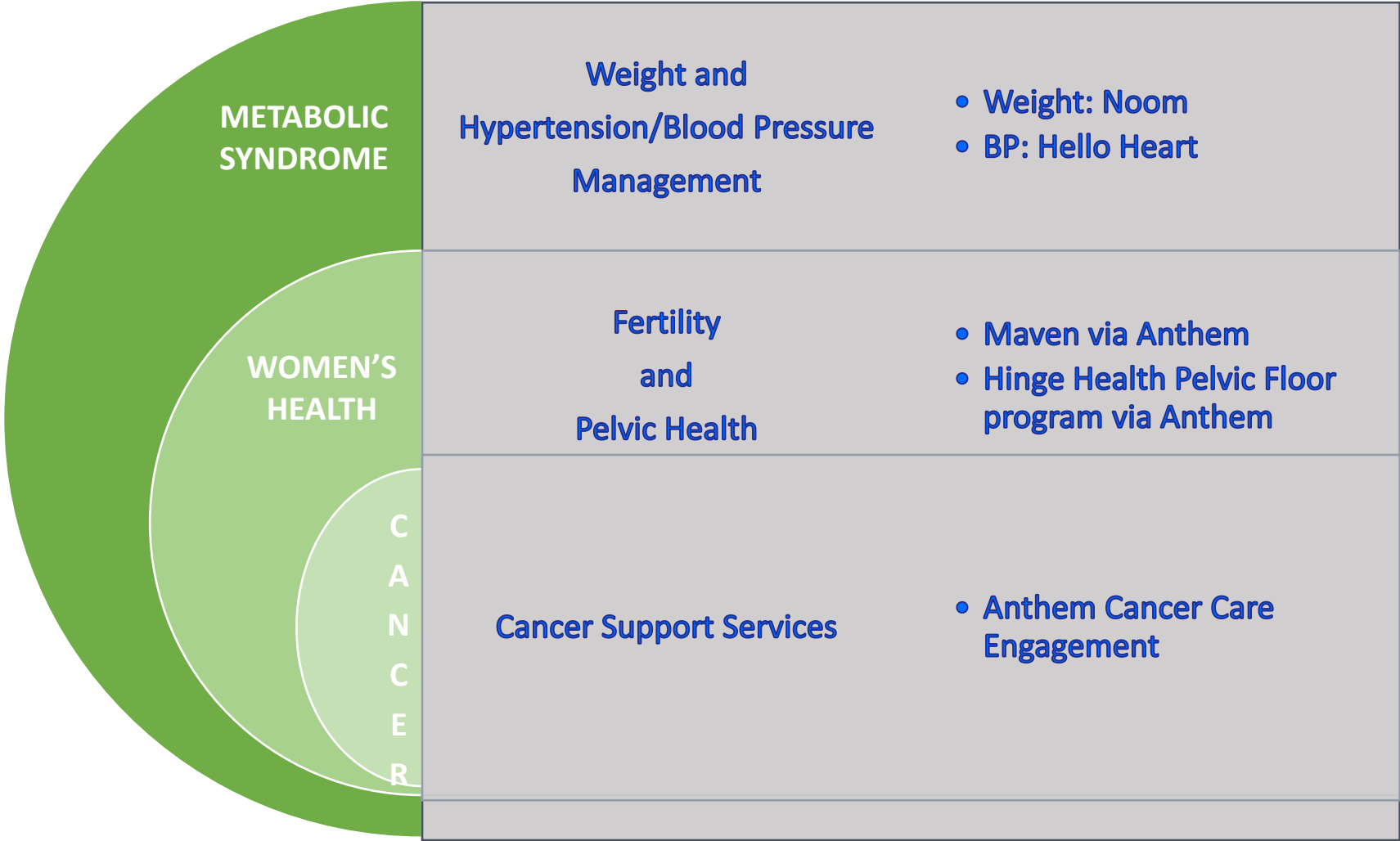
Top PCP visit diagnosis; decrease in Rx adherence over a three-year trend; most members managing Hypertension are also diagnosed with Diabetes and Hyperlipidemia

**Data-driven implemented
recommendations and
considerations**



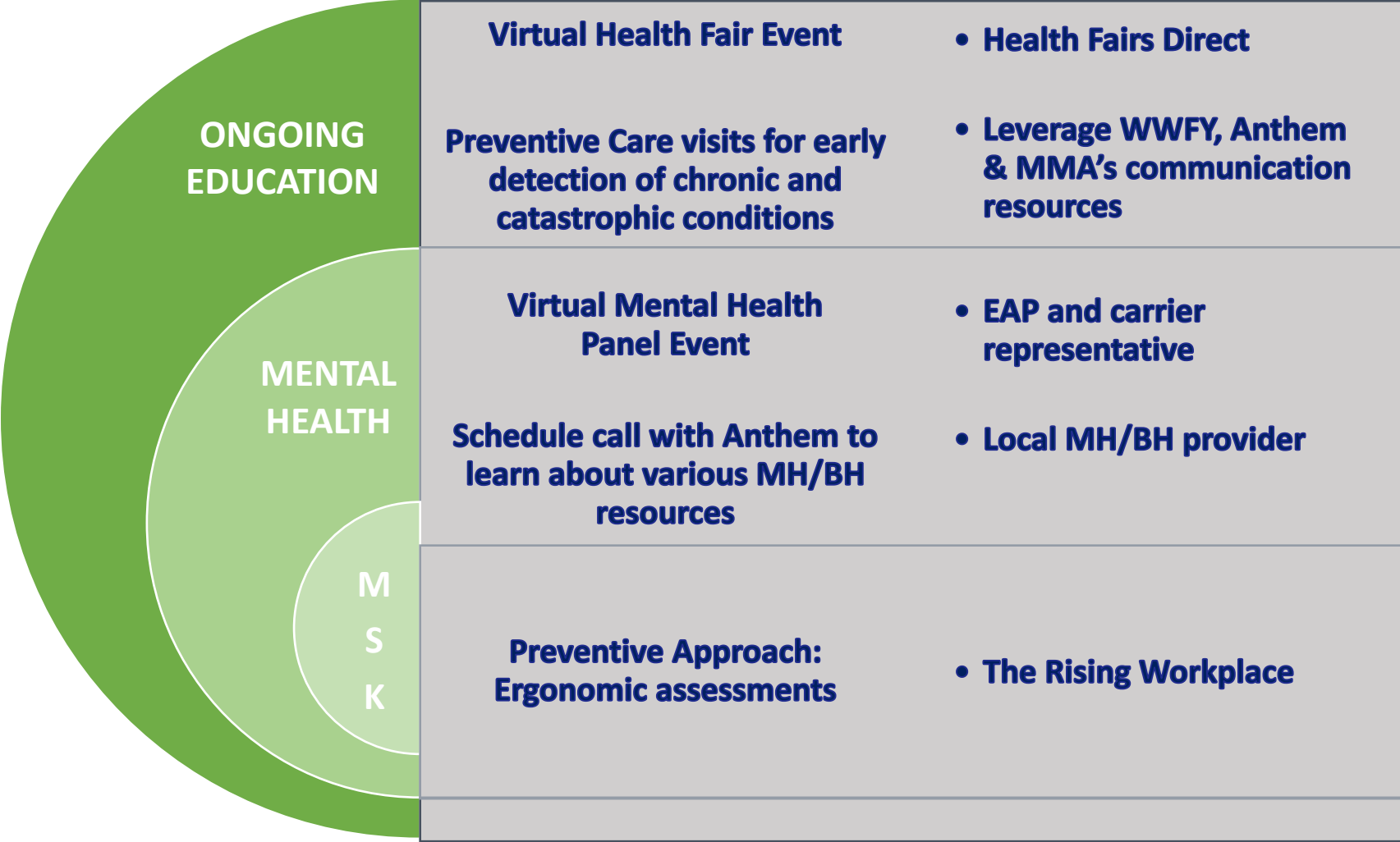


2024 Data-driven recommendations: 1/1/2025 Implementation





2025 Data-driven recommendations



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

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Q&A

