



# USAA Wellness



Investing In Employees and Building the Wellness Culture

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## 2006 C. Everett Koop National Health Award-sole winner



- Comprehensive, multi-discipline, and integrated health & productivity management program (<http://www.thehealthproject.org>)
- Multiple additional local Wellness awards 2005-2017 (Healthiest Employer, SA Healthy Worksite Recognition, Local Chambers of Commerce, etc)

## Diversified financial services company

- The leading provider of competitively priced financial planning, insurance, investments, and banking products to members of the U.S. military and their families.
- 12+ million members rely on the convenience and accessibility of USAA financial products backed by industry-leading service.

***Employees are the “secret sauce” of our competitive advantage***

# What-Wellness and our Benefits Strategy

**We want to maximize health and quality of life for employees and their families so we can better serve our members.**

**We are “investing” in our employees and building a wellness “culture” for the long term.**

- Culture is what employees “hear” and what they “see”
- Wellness is tightly integrated with routine Medical and Retirement Benefits

**We are actively creating and supporting behavior change.**

- Our focus is employee productivity
- **Keeping employees healthy through primary prevention (Wellness)**

**Management commitment is the single most important factor for success.**

- We monitor program efficacy

***Executive management briefed before implementation that there is a 3-5 year delay for financial returns.***

# How-Targeting employee risk groups

Three domains: Physical, Financial and Emotional Health



Population	Well	At Risk	Sick / Unwell
Goal	Keep well people well	Increase awareness and response level	Improve condition of sick people

Don't Smoke

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Be Active

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Eat Right

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Prevention

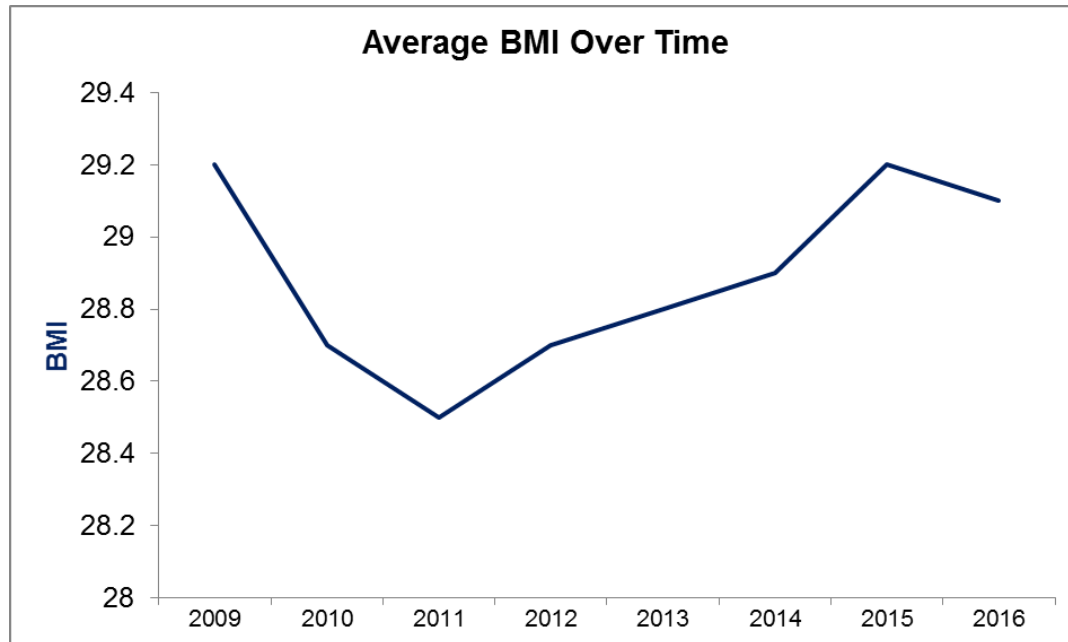
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*“Brand” strategy. Always on message, but always simple*

# 2009-16 Trends -Body Mass Index

- **Average BMI has varied between 28.5 and 29.2 between 2009 and 2016**



# Context: BMI is a Leading Indicator of Health Risk

BMI	Total Population	Average BMI	Diabetes Prevalence	Heart Disease Prevalence	Musculoskeletal Prevalence	Average Integrated Cost
< 25	4,772	22.5	1.8%	7.7%	32.6%	\$4,818
25 – 29.99	5,652	27.4	3.5%	13.8%	34.1%	\$4,830
<b>30 – 34.99</b>	3,449	32.2	6.5%	20.5%	37.7%	\$5,299
<b>≥ 35</b>	2,698	40.3	13.8%	30.0%	41.4%	\$7,662
<b>Total</b>	16,571	29.1	5.3%	16.1%	35.6%	\$5,385



Assumptions:

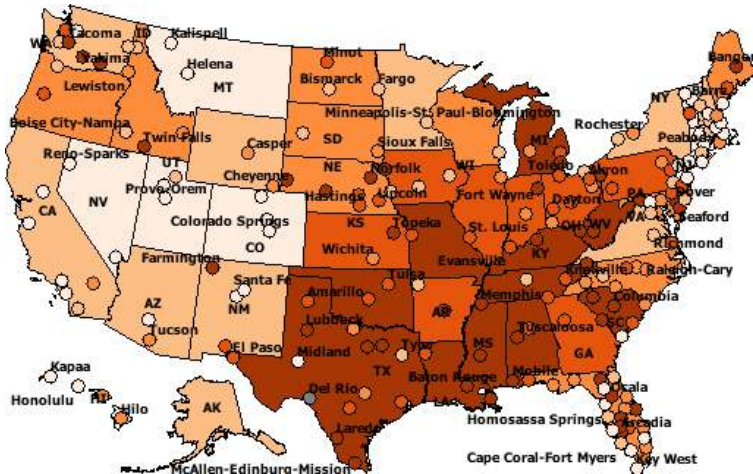
- 2016 dollars and employee count

***Individuals with BMI ≥ 30 have a higher prevalence of acute health conditions***

# External Strategy-New Employees drive up Population BMI



- National BMI growth has been +0.2-0.3/yr, while USAA BMI growth over the past 5 years is -0.02/yr
- Entering employees have higher age adjusted BMI than existing employees



## Age Adjusted BMI of Employees\*

	New	Existing
TX	30.37	28.90
CO	30.33	28.17
FL	30.16	28.92
AZ	30.47	29.07

*\*.25 BMI increase/yr*

***We need to engage the community to avoid diluting our internal success.***



# Project Results

## Improve Community Health in USAA Operating Cities



- Improve Community Health through Wellness in our schools
- Replicate our internal strategy in the community
- Position USAA as a community leader
- Leverage our expertise to assist Community institutions
  - Mayor's Fitness Council ([www.fitcitysa.com](http://www.fitcitysa.com)), San Antonio Business Group on Health, San Antonio Medical Foundation Healthy Kids



The screenshot shows the Fit City SA website interface. The top navigation bar includes links for SPAN, SEARCH, and social media icons. Below the navigation, there are tabs for SPOTLIGHT, FITNESS CHALLENGE, BE ACTIVE, EAT RIGHT, AT SCHOOL, AT WORK, CALENDAR, and ABOUT. The main content area features a 'Join the SABGH' section with the heading 'MEMBERSHIP IS CURRENTLY FREE!' and a 'DOWNLOAD SABGH BROCHURE' button. A sidebar on the right lists 'HELPFUL LINKS FOR WORKSITES' including 'Worksites Home', 'San Antonio Business Group on Health (SABGH)', 'About the SABGH', 'Join the SABGH', 'SABGH Meetings and Forums', and 'Workplace Recognition Program'.

**Healthier dependents, retirees and new hires return savings to the Enterprise**

# Community Health San Antonio Business Group on Health (SABGH)



- Improve the health of the San Antonio Workforce by providing the business community with opportunities to network, discuss best practices, promote worksite wellness initiatives, and recognize local employers for their efforts to improve employee health and wellness.
- Started in 2010 with 10 founding members. 180 member companies in 2017
- USAA was the lead founding member
- Quarterly Wellness Forums
- B2B Mentoring
- Program resources
- Annual Healthy Worksite Recognition Award



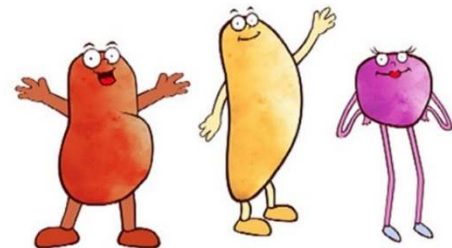
- Involve youth in improving the health of San Antonio. Student Ambassadors represent the Mayor's Fitness Council by promoting and encouraging healthy living at their campus and in their communities. Each Student Ambassador implements a health-related service project in their school or community.
- In 2012 we started with 30 students at 25 school campuses and 10 ISD's across Bexar County. Today we have 146 students at 78 school campuses and 13 ISD's across Bexar County
- Colonial Hills Elementary out of NEISD recognized as one of the Top 10 healthiest schools in the nation
- USAA was the lead founding sponsor



- The Healthy Kids Project features the zany and loveable Zuber Tubers (and their nemeses Sugar Baddie and The Cupcakes) in ten 60-second animated musical videos. The project is designed to educate and excite K-2nd graders on key health concepts to help prevent childhood obesity, diabetes and related illnesses. ([www.zubertubers.com](http://www.zubertubers.com), [www.klrn.org/healthy-kids/](http://www.klrn.org/healthy-kids/))
- The videos are accompanied by Teacher Resources, which fulfill Texas state mandated requirements for reading, math, science, or social studies. It's a turnkey kit for teachers to impart critical life lessons about health, without taking time away from core subjects, and is currently offered in 10 elementary campuses- reaching over 2,800 students and supporting 140 teachers.
- Joint project with SAMF, KLRN and Gotta-Look Production
- USAA was the project lead for SAMF



SAN ANTONIO  
MEDICAL FOUNDATION



- Keep employees and their families healthy
- Create the Business case for community investment
- Improve Community Health through Wellness in our schools
- Replicate our internal strategy in the community
- Requires a long term vision, and internal and external Wellness strategy



*Investing for the long term*