

 **BENEFITS MADE FOR
YOUR WELLNESS**

WELLNESS GUIDE



Effective Jan. 1, 2023



Benefits That Work for You

Use the following resources to get involved in programs and services designed to improve wellness and help you understand your benefits.



See Your Total Rewards

Learn more about all of the comprehensive benefits offered to help support you in every stage of life. Our benefits are designed to provide you and your family flexibility, inclusivity and choice.

[Learn More About Your Benefits](#)



Find Wellness Resources

Learn more about the programs and services designed with you in mind to support and help you maximize your Total Rewards benefits.

[Discover Wellness Resources](#)



Reimbursement Opportunities

To better support the health and wellness of our employees, we offer the following reimbursements:

Weight Management/ Smoking Cessation

Employees can be reimbursed **\$350** for taking care of their health by participating in a weight management or smoking cessation program.


External Fitness Membership

To support an active lifestyle, remote employees can get reimbursed **up to \$300** for visiting a gym regularly.

Recreation Reimbursement

Remote workers can get reimbursed **up to \$75** for participating in recreation activities offered in their communities.

[Submit Your Claim](#)

Only employees with an employee work type of remote in OneSource or those who work out of an office without a staffed fitness center are eligible for reimbursements marked with a  symbol.

Your Wellness Incentive Program

Our Healthy Points program provides tools to help you improve your physical, emotional and financial wellness — and you receive rewards for your progress! You can start earning new Healthy Points now through Aug. 31, 2023, with more than 4,500 points available. Here are some of the latest program enhancements:

- Improved website for better user experience
- New “My Choice” activities, allowing you to earn up to 750 points by choosing challenges that are relevant to your wellness goals
- Additional ways to learn more about USAA resources and benefits. [go/healthypoints](https://www.usaa.com/go/healthypoints)

 **LAST DAY TO EARN POINTS**
AUG. 31, 2023

All Healthy Points must be earned by Aug. 31, 2023, and you will see your discount in your medical premiums during Annual Enrollment in 2024.¹

Earn Healthy Points for physical, emotional and financial wellness



How to Earn Points

Earn points for a variety of activities and challenges in three wellness categories designed to help improve your overall well-being.

REQUIRED FOR ANY REWARD: Online Risk Assessment 150 points		
PHYSICAL <i>29 challenges available</i> <i>2,430 total points available</i>	EMOTIONAL <i>22 challenges available</i> <i>780 total points available</i>	FINANCIAL <i>7 challenges available</i> <i>380 total points available</i>

= 4,560

total points available during the program year,
including “My Choice” activities and 70 points in General Challenges



Online Health Risk Assessment (HRA)

Participants must complete the Online HRA to receive any award from the program. Look for this challenge in your “Discover” section.

1

Log in to Healthy Points

2

Complete your Online HRA

3

Participate in Healthy Points challenges

4

Earn rewards

¹If it is unreasonably difficult for you to earn enough Healthy Points to receive a rebate on your medical premiums because of a medical condition, or if it is medically inadvisable for you to attempt to earn enough Healthy Points, contact the HR Service Center; they will review your options and help you design a plan that meets your individual needs.

Worth up to
550 points

Biometric Health Screenings

Knowing your numbers (cholesterol, blood pressure, blood sugar and body mass index [BMI]) can help you understand your risk of developing heart disease, diabetes and other major illnesses. Screenings can be completed at a USAA onsite clinic, Quest Diagnostics or with your primary care physician.

[Schedule a Quest Diagnostics Screening Now](#)

Fitness

Fitness Services

Step away and clear your mind by improving your physical fitness during the workday. You can stretch your muscles without having to stretch your wallet because fitness services are free to use. [go/fitness](#)

Complimentary Fitness Services Include:

- Group Exercise Classes (including in-person, OnDemand and live virtual fitness classes)
- Personalized exercise programs
- Nutrition consultations
- Fitness house calls

Get started with our complimentary fitness services and sign up for a free membership. [go/fitness](#)

Recreation Leagues

Always loved basketball and still want to compete? Check out all of the recreation leagues offered each season.

[go/rec](#)

Nutrition

Nutrition Consults

Learn how to make healthier eating choices with a free nutrition consult. We can discuss your current eating patterns and help guide you to more nutritious selections. [go/eatright](#)

Weight Loss Incentive

Employees with a BMI of 27 or higher are automatically eligible to receive a cash reward if they lose at least 5% of their body weight. *A biometric health screening is required for two consecutive years (with weight loss of at least 5%) to be eligible for this incentive.*

[go/weightlossincentive](#)



Health

Teladoc

All employees and their dependents who are enrolled in a USAA Medical Plan Option have the option for primary care visits, general medical appointments, dermatology and mental health, all via telemedicine. [go/teladoc](#)

Onsite Health Services

Are you experiencing a runny nose and itchy eyes or a more chronic condition like asthma or diabetes? The Premise Health Clinic can assist employees and dependents for a low cost of \$48 for in-person and virtual appointments. Vaccinations and lab tests are free. You can meet with a provider face to face or schedule a virtual appointment. [go/clinic](#)

Wellness House Calls

Schedule a house call — a 20- to 30-minute health and wellness presentation. Topics include, but are not limited to, stress management, making time for fitness, stretch breaks and the power of positive thinking. [go/wellnesshousecall](#)

Mobile Mammography

According to the American College of Radiology (ACR), a mammogram is an X-ray picture of the breast that has helped reduce breast cancer mortality in the United States by nearly 40%. Check out when the mobile mammography bus will be onsite and schedule an appointment. [go/mammogram](#)

More Benefits

Nursing Mothers' Room

Are you expecting or have you already returned from maternity leave? USAA offers nursing mothers' rooms for convenience and comfort. [go/nursingmothersroom](#)


Earn Points and Stay Healthy

Physical Challenges	Points Available
Nutrition and healthy choices	up to 805
Fitness and exercise challenges	up to 750
Health evaluation and screenings	up to 875

Total Points **2,430**



Save Money in USAA Cafés

Choose healthy food options in our onsite cafés and save 50% on menu list prices. Look for foods marked with a green diamond. 



Energy Boosts

Take a walk inside the building or outside on the walking trails. Don't forget to count your steps!

Boost your energy at one of the energy zones. Find games, activities and workout equipment to beat the afternoon slump. [go/energyzone](#)

Worth
50 points

Financial Wellness Checkup

Available on NetBenefits®, the financial wellness checkup breaks down your score into four categories: budgeting, debt management, savings and protection. You'll see what you're doing well and get clear next steps to help you improve. This gives you an overview of where you stand so you can feel confident about your next move.

[Take Your Checkup Now](#)

Earn Points and Stay Healthy

Financial Challenges	Points Available
Financial wellness checkup	50
Financial education	up to 110
Take action	up to 220
Total Points	380

Retirement Savings Plan (RSP)

Increase your retirement savings through automatic payroll deductions into the RSP. USAA will match each pre-tax and Roth contribution with \$2 for every \$1 you contribute, up to 4% of your eligible earnings. [go/netbenefits](#)

Financial Readiness

Keep your financial wellness goals in check with the financial readiness site. It makes it easy to focus on your specific goals and provides tools to help you reach them. [go/financialreadiness](#)

Family-Building Benefit

USAA supports all employees who desire to start a family. Full-time employees are eligible for 50% reimbursement of expenses up to \$20,000 related to family planning, such as adoption, surrogacy and fertility treatments.¹ [go/familybuilding](#)

Childcare Reimbursement

To provide childcare assistance to employees no matter where they work, the USAA Childcare Reimbursement Program will reimburse eligible employees 50% of qualifying childcare expenses up to an annual max of \$3,000, depending on the employee's salary. [go/childcarereimbursement](#)

Child Development Centers

You want great, convenient care for your child, and as an ongoing commitment to your work-life needs, USAA provides an onsite or near-site child development centers (CDC) in Colorado Springs, Phoenix, San Antonio and Tampa Commerce Park. [go/childcare](#)



EdAssist

Employees are eligible to receive up to \$10,000 in education assistance. Employees have the ability to pursue a degree or certification program. [go/edassist](#)

¹Fertility treatments available to those enrolled in the USAA Medical Program.



Explore Emotional Wellness

Emotional wellness is a critical piece of your overall health. Find all emotional wellness resources in one place. [go/emotionalwellness](#)

myStrength

myStrength is an online tool to help you live your best life. You'll find help for stress, anxiety, chronic pain and more. It's safe, secure and personalized — just for you. Track your health, enjoy activities and become inspired.

[go/mystrength](#)

RxWell

Use the RxWell mobile app to learn about helpful tools and habits to better manage anxiety, depression and stress. Personalize your plan to help track your thinking patterns and calm yourself in minutes. Access code: **usaanow**.

[go/rxwell](#)

Resources for Living

USAA offers Resources for Living to support you in every way we can. Explore tips, tools and inspiration for countless topics, including parenting, elder care, career management, legal advice and more. [go/resourcesforliving](#)

Earn Points and Stay Healthy

Emotional Challenges	Points Available
Volunteering	up to 200
Emotional education	up to 455
Personal challenges	up to 125

Total Points

780

Eagle Academy

Grow with us. Watch for more information about USAA professional growth and development programs and experiences launching this year. [go/eagleacademy](#)

Relax Zones

Grab quiet time to relax or meditate in a relax zone. [go/relaxzone](#)

Employee Assistance Programs

EAP

Our Employee Assistance Program (EAP) offers you a team of advisors who work with you to understand your needs and refer you to qualified mental health professionals. You and your family are eligible for five free sessions, per distinct issue, per year. [go/eap](#)

Talkspace

Text with a licensed behavioral therapist from anywhere at any time via web browser or mobile app. [go/talkspace](#)

Onsite EAP

Schedule a face-to-face or virtual counseling session with a dedicated USAA counselor. **Only available to employees who live in AZ, CO, FL, TX and VA.** [go/onsiteeap](#)

[Schedule Your Onsite Session](#)

Get Involved

It's important to stay connected and find ways to support your community. Join us in working toward our wellness goals together.

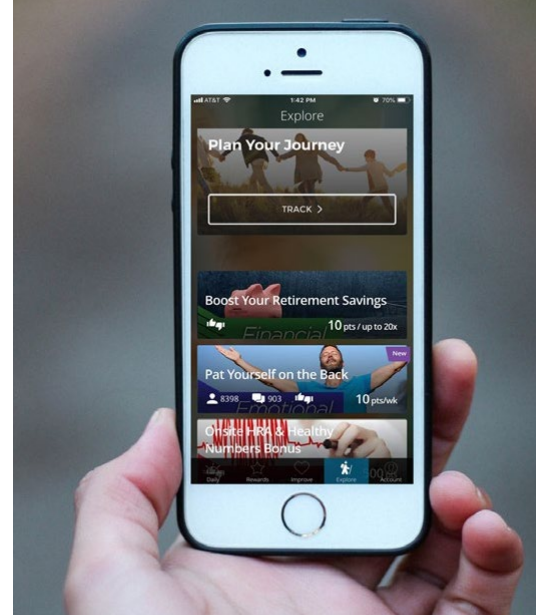


Healthy Points mobile app

Download the new limeade ONE app to access the current Healthy Points program:



1. Delete the existing limeade app.
2. Download the limeade ONE app.
3. Enter employer name: USAA or program code: USAA1922.
4. Click "Sign in," then click "Continue with Employee SSO" and enter your USAA network credentials.



Wellness Email

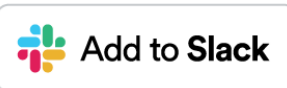
Sign up for our wellness email newsletter to stay up-to-date on monthly events. [go/wellness](#)

Wellness Activity Breaks

Take advantage of wellness activity breaks (except in California, Oregon and Washington), which combine a break and lunch, to give you more time to give back to your community or participate in wellness programs. [go/wellnessactivitybreak](#)

Join the Conversation

Join the wellness team and other employees on the **#usaa-wellness** Slack channel. You can learn about upcoming wellness initiatives and have the opportunity to discuss wellness topics with your peers.



Contact USAA Human Resources



go/HR



800-210-USAA (8722)
Option 3