



# USAA

The United Services Automobile Association (USAA) is a Fortune 500 company that offers banking, investing, insurance and advice services to past and present members of the military and their immediate families. It was founded in 1922 by a group of Army officers to self-insure one another when they were unable to secure auto insurance because they were considered a high-risk group. USAA has more than 28,600 employees at 19 locations. Fifteen thousand employees and 6,000 contractors work at the company's San Antonio headquarters.



## PROGRAM GOALS & HISTORY

USAA's Take Care of Your Health program was started in 2002. That year the company hired a new chief medical officer (CMO) to lead the charge on employee wellness and create a cohesive program that would focus employees' attention on maintaining/improving their physical, emotional, social, and financial health. Before this formal start, the company had what it describes as "islands" of wellness—for example, a fitness center and clinic—but there was no connection between the services and no unifying message.

## PROGRAM DESIGN

### Programs/Activities:

- Annual health risk assessment (HRA) and biometric screenings
- Smoking cessation programs
- Flu shot campaigns
- Desk exercises
- Yoga and salsa dance classes
- Healthy food cooking demos
- CPR classes
- 5K family event
- Recreational leagues
- Childcare center
- A single high-deductible health plan offered since 2005, in which USAA contributes half of the deductible into employees' health reimbursement account; \$0 prescription drug co-pay

### Environmental supports:

- On-site health clinics at all major sites, and an onsite and pharmacy at its headquarters
- 24-hour on-site fitness centers – with subsidized rates, workout clothes, all basic locker room amenities, steam room, sauna, top of the line equipment and group exercise classes.
- There are "Energy Zones" throughout the building—areas with fitness equipment, ping pong pool and foosball tables.
- Wide, bright stairways to promote stair use.
- Outdoor space with soccer field, tennis courts, basketball courts and jogging/walking trails.
- On-site cafes, dining facilities, self-service mini-marts and vending machines that steer employees to healthy food options through competitive pricing, appealing presentation, and display of nutritional information.

### Incentive design:

- USAA started a 'Healthy Points Program' in 2011 in which employees earn credits by participating in health promotion activities and may redeem points for a medical plan premium reduction.
- All rewards are tiered, which allows workers to set realistic goals.

## LEADERSHIP COMMITMENT

USAA's leadership is very actively involved and committed to the Take Care of Your Health program. This commitment is driven by a belief that regardless of any return on investment, "it's the right thing to do." Furthermore, USAA's senior leaders believe that it is their duty to instill a culture of health and be role models for the employees.

## CULTURE OF HEALTH

USAA believes that culture cannot be taught and must be built organically over time. It is therefore seen as the role of leadership and middle managers to instill a culture of health by modelling healthy behavior and communicating in everything they do that they value the health and wellbeing of employees.



## EMPLOYEE ENGAGEMENT

Employees at USAA are provided with the necessary tools, resources, and support for healthy lifestyle choices. Moreover, there is very clear and consistent messaging in their environment and from all levels of leadership encouraging them to be healthy. In recent years, participation in Wellness programs have averaged about 85%.

## MEASUREMENT AND EVALUATION

As a financial services company, USAA excels at data analytics and its program provides comprehensive reporting and evaluation capabilities. A customized data warehouse pulls together the full spectrum of employee health and wellness data, capturing demographic information, health and wellness participation data, and intervention outcomes. Data analysis provides ongoing opportunities to fine-tune all wellness initiatives and benefit programs to continually improve the health of employees and their families. Initiatives are evaluated at least quarterly to ensure outcomes are consistent with goals, to track participation, and to identify components needing refinement.

## LESSONS LEARNED / CHALLENGES

Given its size, one of the key challenges that USAA faced early in its program was communications— getting information out to all employees in a manner that they would notice. USAA settled on a "surround sound" approach, using multiple channels (e.g., emails, print newsletters, team meetings) and the built environment to communicate to employees about programs, activities, and incentives.

## STRENGTHS/KEY SUCCESS FACTORS

USAA exemplifies a best-in-class program. The headquarters location has 21,000 people working on its campus. It equates itself to be a small city and as such, has created a community that is supportive of its population in every sense. It provides all the conveniences on-site that one would normally find in town: a pharmacy, medical clinic, outdoor recreational space, fitness centers, and more. Most of these benefits are replicated in all major USAA facilities. Key factors that make for successful employee engagement and satisfaction are that the offerings are voluntary (nothing is forced); people have choices and are incentivized with carrots (not sticks) in a tiered reward system that allows everyone an opportunity to meet personal and realistic goals. The work environment is designed to be supportive of health and make it easy for people to make healthy choices. Wherever possible, barriers are removed (e.g., the on-site gym provides everything but shoes), and access is increased (e.g., energy zones created near workers' offices allow them to recharge when they don't have time to go to the gym).



## LINKS

<http://thehealthproject.com/winner/usaa-take-care-of-your-health/>