Earn Premium Discounts with **BeWell** Challenges

What is a BeWell@USAA challenge?

A challenge is an activity you complete to fulfill your annual premium discount requirements. Each challenge earns you points redeemable for gift cards.

How will I find out about challenges?

Each day, after logging in, check the "rewards" section in the app or "challenges" on the web. Some challenges are yearly; others monthly. You will receive monthly reminders for the challenges. Be sure to check in regularly as some challenges will expire.

What kinds of challenges will there be?

You will have the opportunity to complete a variety of challenges. Some include:

- Enterprise events (races, wellness events, educational sessions)
- Wellness actions (preventative care visit, dental check-up, or biometric screening)
- Well activities (journeys, Well Guide chats, and MyHealth entries).

Charlie and Premium Discount Challenges

Complete these challenges any time between October 1, 2024 - August 29, 2025.

Charlie 🤇

Charlie reward

Reward: Choice of BeWell@USAA -branded polo, insulated tumbler, or lunch cooler

 Complete health risk assessment on Well.

Bravo 🕕 🚺

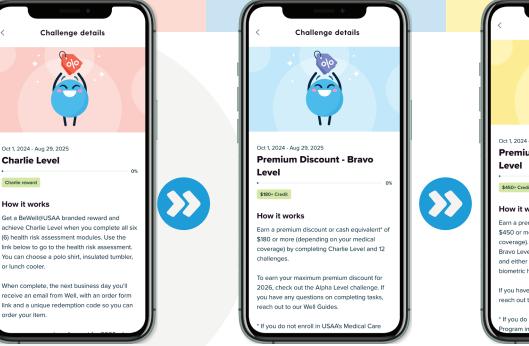
Reward: \$180+ premium discount or cash equivalent at the You Only level (depending on medical coverage)

- · Complete Charlie Level.
- Complete 12 challenges (see the list on following pages for options).

Alpha 🌖 🜖 🚺

Reward: \$450+ premium discount or cash equivalent at the You Only level (depending on medical coverage)

- · Complete Bravo Level.
- Complete a preventative care visit or a biometric health screening.
- Complete 12 additional challenges for a total of 24 challenges (see the list on following pages for options).

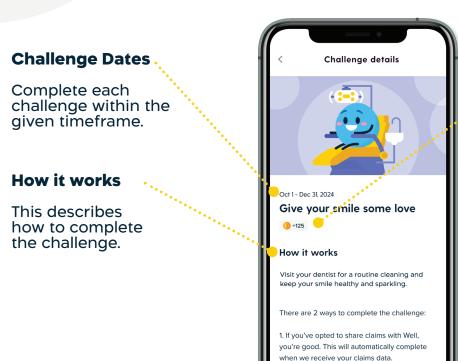




Challenge Snapshot

2. Let a Well Guide know you've completed

your visit.



Reward Description

This displays the reward you can earn for completing a challenge.

Available Challenges

View all challenges in the app under "rewards" or in the web portal's "challenges" section.

Completed Challenges

Completed challenges move to "past challenges" (Rewards> Earn> Past Challenges).

Track your completed challenges throughout the year. Well will email monthly updates on your progress for Charlie, Bravo and Alpha.





If a medical condition makes it unreasonably difficult for you to participate in the BeWell@USAA activities to receive rewards, or if it is medically inadvisable for you to attempt to participate in BeWell@USAA activities, you may contact a Well Guide at 1-844-654-9355 so that they can review your options, accommodate any recommendations from your personal physician, and help you design a program that meets your individual needs. The information summarized in this document may be changed with or without notice at USAA's sole discretion. Sign-up incentives and gift card rewards are awarded as points in the app.