



2024 ● 2025

Challenge Guide October 1, 2024 - August 29, 2025

BeWell @USAA

A challenge is an activity you complete through Well to fulfill your annual premium discount requirements for Bravo and Alpha levels. With each challenge completion (other than Charlie, Bravo, and Alpha), you'll also earn points redeemable for gift cards.

Visit the Well mobile app or app.well.co on the web for details on how to complete each challenge, and be sure to check in regularly to discover new challenges. Find challenges in the "Rewards" section on the mobile app or "Challenges" on the web. If you have questions about challenges, chat with a Well Guide."

Please note the challenge calendar and details are subject to change.

Charlie and Premium Discount Challenges

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

Charlie

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

- Complete health risk assessment on Well.

Bravo

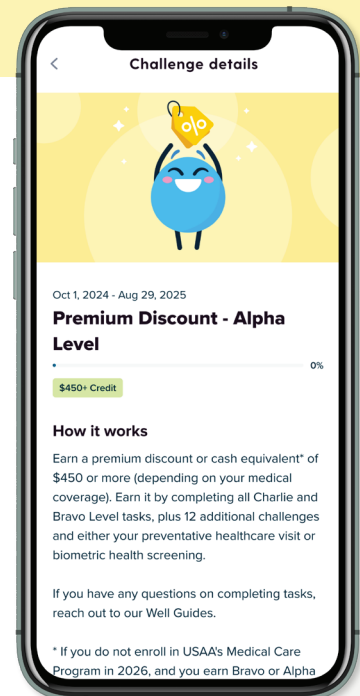
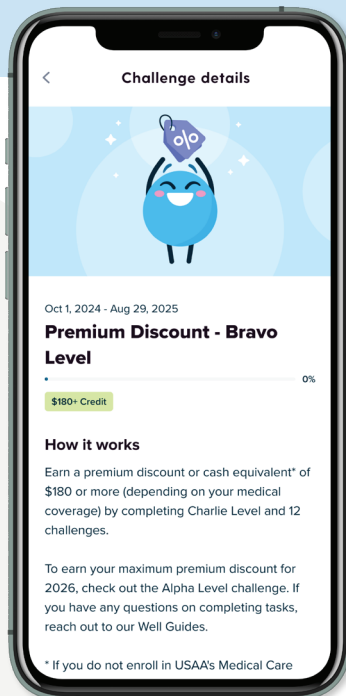
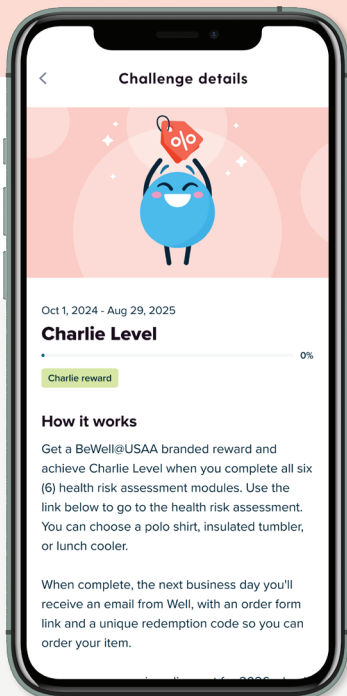
Reward: \$180+ premium discount or cash equivalent at the You Only level (depending on medical coverage)

- 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).



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. Gift card rewards are awarded as points in the app.

All Other Challenges

Completion of these challenges counts toward the requirements for Alpha and Bravo to help you earn your 2026 premium discount – plus you’ll earn points you can redeem for gift cards with each completed challenge. If you download and use the Well mobile app, you’ll have the opportunity to complete **45 challenges, and you can earn \$65 in gift card rewards for completing them all!** You can complete many challenges through the web, but some are limited to the mobile experience (noted below).

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

Program year	Challenge	Points	Challenge Description	
October 1, 2024 - August 29, 2025	Stay on top of your health*	125	Complete a preventative care visit (visits from July 13, 2024 count; complete by Jul 31, 2025).	
	Give your smile some love*		Visit your dentist for a routine cleaning (visits from July 13, 2024 count; complete by Jul 31, 2025).	
	Get your biometric health screening*		Complete your biometric health screening (screenings from Aug. 3, 2024 count; complete by Jul. 31, 2025).	
	 *One of these is required for Alpha			
	Charlie Level Required for Bravo and Alpha	Reward	Complete Health Risk Assessment (MyHealth > Wellness) to receive Charlie Level Reward	
	Tune up your financial wellness	125	Complete the Fidelity Financial Wellness Checkup.	
	Boost your retirement savings	125	Contribute 4% to your Retirement Savings for at least 20 pay periods.	
	Make a difference	125	Volunteer at least 6 hours and record your time on USAA Serves (complete by Aug 22, 2025).	
	Tune in to Pause for Positivity	125	Join a Pause for Positivity webinar.	
	Get started with Well (Mobile-only)	125	Download and sign in to the Well mobile app for the optimal Well experience.	
	Healthy habit champion (Mobile-only)	250	Complete 100 actions on the Journeys tab.	
	Quiz champion (Mobile-only)	250	Complete any 50 Questions of the Day.	
Comeback hero	250	Complete any 50 actions with Well.		
Comeback champion	250	Complete any 100 actions with Well.		

2024 - 2025 Quarterly Challenges - Dates will vary within each quarter - check Well for the latest!

Quarter	Challenge	Points	Challenge Description
Q4 2024	Optimism Well Guide Chat Challenge	125	Chat with a Well Guide for emotional health tips.
Q1 2025	Benefit Spotlight	125	Learn about a featured USAA benefit.
Q2 2025	Benefit Spotlight	125	Learn about a featured USAA benefit.
Q3 2025	Benefit Spotlight	125	Learn about a featured USAA benefit.

Additional 2024 - 2025 Challenges

Month(s)	Challenge	Points	Challenge Description
2024			
September	Did you step it up in September?	125	Participate in the USAA 5K, virtually or in person.
	Face the Fight	125	Complete the BeWell@USAA Face the Fight activity.
October-December	Fight the flu	125	Get your seasonal flu shot (visits from Aug 1, 2024 count; complete by Dec 31, 2024).
October	Healthy habit hero (Mobile-only)	125	Complete any 10 actions on the Journeys tab of the mobile app.
November	Healthy habit hero (Mobile-only)	125	Complete any 10 actions on the Journeys tab of the mobile app.
December	Healthy habit hero (Mobile-only)	125	Complete any 10 actions on the Journeys tab of the mobile app.
2025: Program year ends August 29, 2025			
January - August	MyHealth logging legend	250	Complete 200 MyHealth entries, manually or via connected app/device.
January - August	Peak performer	250	Complete 2,000 activity minutes, tracked either manually or via a connected app.
January	MLK March	125	Walk in the MLK March, walk on your own reflecting on his message, or volunteer.
	Healthy habit hero (Mobile-only)	125	Complete any 10 actions on the Journeys tab of the mobile app.
	Track star	125	Complete 10 MyHealth entries, manually or via connected app/device.
February	Healthy habit hero (Mobile-only)	125	Complete any 10 actions on the Journeys tab of the mobile app.
	Track star	125	Complete 10 MyHealth entries, manually or via connected app/device.
March	Healthy habit hero (Mobile-only)	125	Complete any 10 actions on the Journeys tab of the mobile app.
	Track star	125	Complete 10 MyHealth entries, manually or via connected app/device.
	Step into spring	250	Track 100,000 steps, either manually or from a connected app/device.
April	Healthy habit hero (Mobile-only)	125	Complete any 10 actions on the Journeys tab of the mobile app.
	Track star	125	Complete 10 MyHealth entries, manually or via connected app/device.
May	Mental health awareness	125	Chat with a Well Guide for social health tips.
	Healthy habit hero (Mobile-only)	125	Complete any 10 actions on the Journeys tab of the mobile app.
	Track star	125	Complete 10 MyHealth entries, manually or via connected app/device.
June	Healthy habit hero (Mobile-only)	125	Complete any 10 actions on the Journeys tab of the mobile app.
	Track star	125	Complete 10 MyHealth entries, manually or via connected app/device.
July	Healthy habit hero (Mobile-only)	125	Complete any 10 actions on the Journeys tab of the mobile app.
	Track star	125	Complete 10 MyHealth entries, manually or via connected app/device.
August	Attend a financial wellness event	125	Participate in USAA's Total Rewards Financial Awareness Month event.
	Healthy habit hero (Mobile-only)	125	Complete any 10 actions on the Journeys tab of the mobile app.
	Track star	125	Complete 10 MyHealth entries, manually or via connected app/device.