



Well-being Case Study



Iowa Bankers Benefit Plan

Leaders at Iowa Bankers Benefit Plan (IBBP) knew the importance of well-being for its 255 member banks and their 9,200 covered employees. But for a new well-being program to succeed, buy-in was needed from each organization.

The need

Offering value-added health benefits was seen as essential to both attracting and retaining member banks and boosting bank employee engagement in a competitive workforce environment. Yet few member banks had the time or resources to launch well-being programs on their own.

The Benefit Plan leaders saw a compelling opportunity to give member banks more value. With a well-being program offered through IBBP, member banks could provide more attractive benefits for their employees while moving the needle on organizational health goals.

A plan was needed to offer a scalable well-being program that worked for diverse organizational sizes, interests and cultures — and everyone needed to be involved.



What does IBBP do?

- Tailors comprehensive benefits to fit banks' needs
- Provides value-added products and services
- Supports compliance, communications and more
- Prepares for the future by helping banks achieve their goals

Our approach

IBBP leadership had piloted a well-being program among their own staff and were excited to share the potential benefits with each member bank. Relying on their experiences and known opportunities as a starting point, they collaborated with the Wellmark® Blue Cross® and Blue Shield® Well-being Team to determine the next steps.

While IBBP's final plan incorporated each of our five best practices for a successful well-being strategy, a focus on leaders, mentors and motivators emerged as a critical driver of member bank engagement.

Together, the Wellmark Well-being Team and our partners at IBBP launched a Well-being Advisory Group to involve enthusiastic member banks from the onset. This group solicited early ideas and provided opportunities for mentorship and feedback to ensure the new program would accommodate a range of organizational needs and approaches.

Then, all 255 member banks were given the tools and support they needed to prioritize their well-being goals and cheer employees on. The result was a comprehensive, cost-effective and ready-to-use incentive program that provided new recognition — and new rewards — for well-being at work.

Well-being best practices:



Data-driven strategy



Whole-person approach



Individualized support



Leadership, mentors and motivators



Strategic, custom communications

See how your strategy stacks up:



Bringing strategy to life

We needed to organize and energize bank leaders and employees around common well-being goals. Using insights collected by the Well-being Advisory Group, we designed and launched the **Iowa Bank Health Hero Award**, a year-long wellness campaign that rewarded member banks for making well-being a priority.

Best practice: Leaders, mentors and motivators

We knew its presentation and rollout by leadership at the bank level could make or break employee participation, so the program hinged on individual banks completing four key criteria:

1. We reached out to member bank CEOs, reminding them of the importance of well-being initiatives and the value they receive from their IBBP membership. Then, we asked them to send a scripted **letter of support** to each of their employees.
2. Next, we invited each bank to nominate their own **Health Hero Champion**. These motivated individuals would be pivotal to marketing the program and inspiring their fellow employees.
3. Banks were asked to host at least **one well-being initiative** such as a lunch-and-learn, daily exercise challenge, 5k walk, or other idea that would highlight healthy practices.
4. To be eligible for rewards including quarterly recognition and funding for a dedicated bank-level well-being event, we asked for a **minimum employee participation rate** of 10%, quantified by those earning 100 points from a variety of holistic well-being activities available to employees.

Throughout the year, IBBP and the Wellmark Well-being Team made it easy for banks and employees to stay on track by providing reports on bank-level health interests and risks, plus resources like branded well-being content, monthly motivational messages, challenge recommendations, quarterly wellness themes, webinars and more.

TIP:



Reach out for help designing your own well-being award for organizations of any size or complexity.

The Wellmark Connect portal seamlessly integrates Wellmark's well-being topic cards for personalized experiences while incorporating all available IBBP resources.

Getting employees involved

To boost engagement and promote all available well-being resources, the Plan leadership backed up its campaign investment with access to Wellmark Connect Premium powered by WebMD®.

This powerful well-being portal not only lets employees see all their employer and Wellmark well-being benefits in one place; it gives them access to additional resources and point solutions, and personalizes experiences based on unique needs, interests and risks.

On top of bank-level initiatives, employees were given a roadmap for success via a points-based incentive system prioritizing impactful well-being activities. Now, they could choose how to participate at their own pace and in ways that interest them most, such as attending preventive care appointments or by taking actions to support their mental and physical health.

Looking ahead

To keep the program consistently fresh and ensure all voices are heard, we worked with the Plan to establish **a well-being peer group**. At the group's semi-annual meetings, all employees are welcome to share and learn from others' experiences, offer tips, and capture real-time feedback on program wants and needs.



“I've really enjoyed participating in the wellness program IBBP offers. The incentives are great, but what's even better is having all the tools I need to make better choices. It's great to see them take a proactive approach to the health of all banking employees.”

— 2025 Employee Wellness Winner

The Iowa Bank Health Hero Award

Qualifying banks were entered into a drawing for health program funding to benefit bank employees:

\$1,000
awarded to one bank
with 65+ enrolled
employees

\$750
awarded to two banks
with 26-64 enrolled
employees

\$500
awarded to five banks
with 1-25 enrolled
employees



Results and key takeaways

Organizations with a successful well-being strategy in place enjoy a happier, healthier and more productive workforce.

The goal for IBBP wasn't massive or immediate change. Rather, it was to start small with meaningful opportunities for engagement that could scale across their entire footprint.

What started as an initiative to offer more benefits and support has evolved into something much bigger as more member banks join in. This strategic, collaborative approach continues to spark additional ideas and opportunities for growth.

49%

Iowa Bank Health Hero Award
participation rate in 2025¹

80%

increase in employee well-being
program completion from 2024-2025¹

15%

higher wellness exam visits
from participating employees¹

3,750

well-being activities completed
in the first half of 2025¹

85M

steps recorded by
top participants¹

1. Statistical claims are based on Wellmark internal reporting in conjunction with public financial filings, regulatory and demographic data sources including NAIC, IRS, IID/SDOL, CMS, US Census Bureau.

Get well-being to work

Finding and cultivating support among your organization's leaders, mentors and motivators requires an enthusiastic point person, concrete milestones and long-term planning.

The Wellmark Well-being Team has worked with organizations of every size to boost engagement and create change by improving employee health and happiness. Take the next step by scheduling your free, personalized consultation to see how we can help you meet your well-being goals.

What results would you like to see?

Take a two-question survey to tell us more about your organization's needs.



“ Working with the Wellmark Well-being Team was really a best-case scenario for growing our well-being programming. Many of our members would not have the resources to implement this type of program themselves. Change doesn't happen in isolation. Now, seeing all these strategies and insights come to light, we've been overwhelmed with the results and the positive response. ”

— Penny Schmitt, HIA; Vice President, Privacy and Compliance Officer, IBIS

You've invested in a health plan that protects your employees and their families. As an extension of your team, we can support your efforts with unique well-being strategies built on best practices to drive your results.



Ready to grow your success?

Contact the Wellmark Well-being Team at wellbeing@wellmark.com.



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