



CSAA Insurance Group,
a AAA Insurer



Weight management solutions

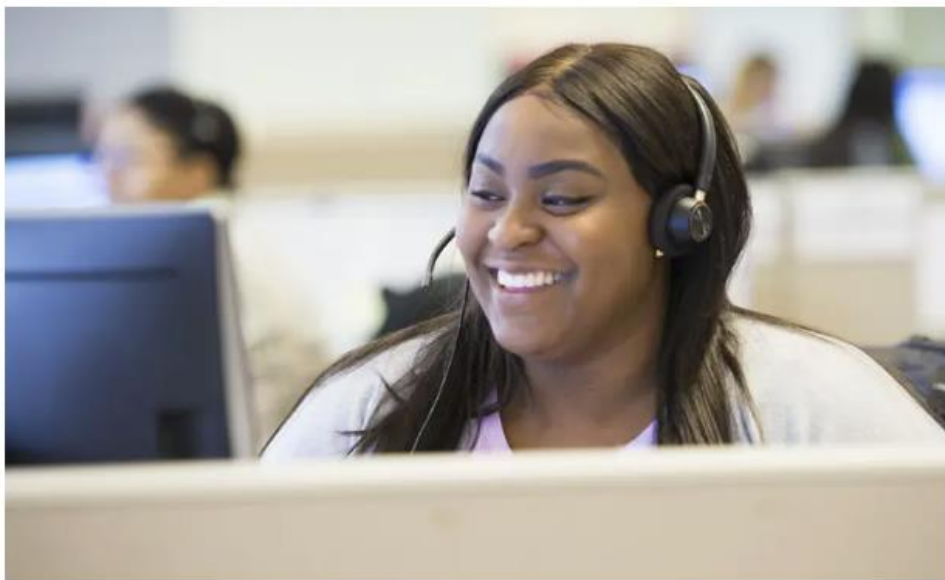
CSAA Insurance Group

Rachel Miegel, Well-being Program Strategist



What we do

CSAA Insurance Group, a AAA insurer, is one of the top personal lines property and casualty insurance groups in the U.S. We offer auto, homeowners and other personal lines of insurance to AAA Members through AAA clubs in 23 states and the District of Columbia.



Our Enduring Purpose

We are committed to excellence in everything we do to help members prevent, prepare for and recover from life's uncertainties. We continuously challenge ourselves to find innovative and better ways to serve members and communities with care and compassion.

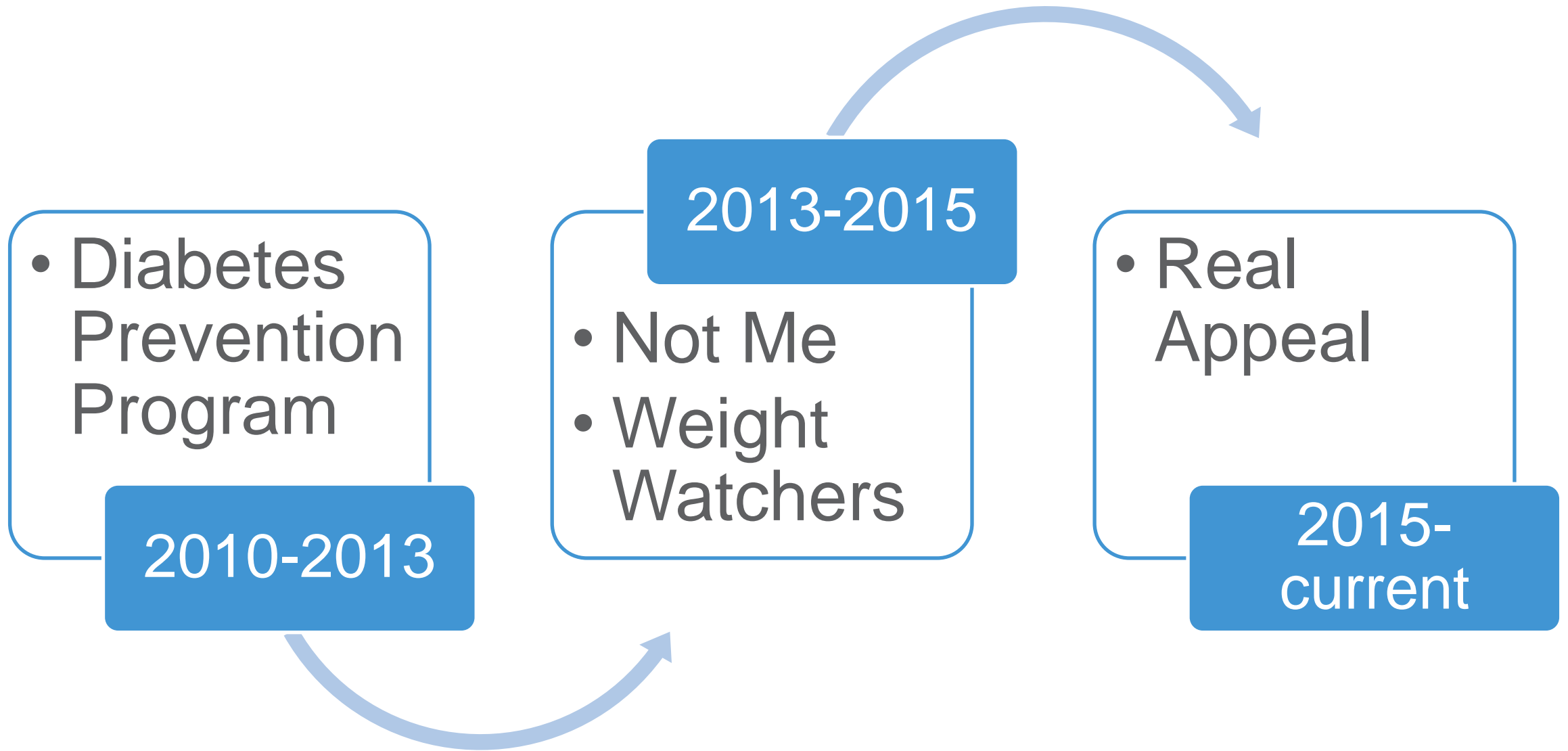






Physical well-being:

The ability to maintain a healthy quality of life that allows us to get the most out of our daily activities. Includes preventive care, regular movement, and healthy eating.



Tools to make it happen.

We do this through behavior change coaching, easy online access and tool kits for success.

Real Appeal includes:



An online coach who leads group sessions with tailored guidance to fit your lifestyle.



24/7 online access and support, and a mobile app for tracking your progress.



A Success Kit to kick-start weight loss with a weight and food scale, exercise DVDs, helpful guides, and more.

real appeal®



It's not just your weight that gets better,
your whole life gets better.

A Real Appeal success story at CSAA IG.

Michael Hollan of Chandler, AZ works in CSAA IG IT where a sedentary lifestyle was affecting his health. With an arthritic heart condition, he then he broke his ankle and had blood pressure issues. He knew what he shouldn't eat, but just had no focus to get on the right track. He had tried other weight loss programs but they weren't sustainable for his life.



"After suffering some heart problems and an ankle injury, I knew I had to make a change, and Real Appeal came along at just the right time. I've tried to lose weight with other programs before but this was different. It's a lifestyle change and not a diet. I feel better than I have in years." - Michael Hollan

Now Michael has people definitely noticing his 32 pound weight loss and asking how he did it. He plans his meals, and he likes the flexibility of the program; he can slip up but keep on track without guilt or a backslide into health problems.

Michael is well on his way to his weight loss goal, and he's feeling the difference. Last year, he was only able to walk the Pat Tillman run. This year, he ran more than half the event. "I allow myself to be manipulated for success by Real Appeal... and that's good thing. This is a big win!"

Congratulations, Michael!

*Active participants lose an average of 9 pounds.

**Real Appeal is available to employees, spouses/domestic partners and dependents 18+ with CSAA IG's UnitedHealthcare insurance and a BMI of 20 or higher.

At CSAA IG, we've lost 1,894 lbs!

In just a few months on Real Appeal, the results are proof. CSAA IG employees are changing their lives with small steps leading to big results. **There is still time for those of you who want to join.** Real Appeal works and you get support all along the way—just ask your co-workers like Michael who are losing weight!

Lose all the weight you want and live the life you deserve.

Everything you need to succeed.

Real Appeal is an incredible online weight loss program that helps you achieve long lasting, lifelong weight loss without turning your life upside down. You'll get everything you need to lose 5, 10, 20, 30 pounds or more for a healthier, happier lifestyle. **And the time to start is today.**

First, **Real Appeal is available at no cost to you.** You'll get the guidance of a personal Transformation Coach for a full year. Mobile and desktop apps available 24/7. And you'll get all the tools you need to succeed like Real Success Guides, Nutrition Guides, Workout DVDs and a whole kit of kitchen tools to make succeeding easy.

Sign up now using a smartphone, tablet or personal computer at **RealAppealCSAIG.com**

There's no time to waste!

ALL THIS!
At no cost to you!



real appeal® Your colleagues are seeing real results.



Michael H. from CSAA IG IT in Chandler, AZ lost 32 lbs with Real Appeal and is seeing the change. "After suffering some heart problems and an ankle injury, I knew I had to make a change, and Real Appeal came along at just the right time. I've tried to lose weight with other programs before but **this was different.** It's a lifestyle change and not a diet. I feel better than I have in years."

Spouses are getting results too!

Michelle Coleman, a CSAA IG employee's spouse of Oklahoma City, lost 32 lbs with Real Appeal, reading labels and tracking activity. "Success has given me **new confidence** and determination I never knew I had. I now know that **nothing is impossible** if you set your mind to it and stay dedicated. Real Appeal was the **best thing that could have happened to me.**"



You too can see results! Enroll at **RealAppealCSAIG.com**



Real Appeal is available to employees, spouses/domestic partners and dependents 18+ with CSAA IG's UnitedHealthcare insurance and a BMI of 20 or higher.





Did you know you can **lose weight** eating foods like these?

realappeal 

Get access to delicious recipes and much more for **FREE*** with Real Appeal. Enroll at [CSAAIG.realappeal.com](https://csaaig.realappeal.com).

*Real Appeal is available at no cost to employees, spouses/domestic partners and dependents 18 and older with CSAA IG's UnitedHealthcare insurance and a body mass index (BMI) of 20 or higher.

**Weight loss that's free.*
A transformation that's real.**

*Real Appeal is available at no cost to employees, spouses/domestic partners and dependents 18 and older with CSAA IG's UnitedHealthcare insurance and a body mass index (BMI) of 20 or higher.

Real Appeal is a free, 52-week online weight loss program, customized to what works for you. With Real Appeal, you learn simple steps to help you transform.

 Start your Real Appeal success story at csaaig.realappeal.com using a smartphone, tablet or personal computer.



Chicken Pita Bread Pizza

Ingredients for 1 serving:

- 1 whole wheat pita bread (about 6 inches in diameter)
- ¼ cup low-sodium marinara sauce, preferably one with less than 50 mg sodium per ½ cup
- ¼ cup shredded low-sodium part-skim mozzarella
- 1 ounce boneless, skinless rotisserie chicken, cut into strips (Vegetarians: Substitute 1 ounce tempeh, cut into strips and coated with ¼ teaspoon olive oil and a pinch salt)
- 1 yellow, red or green sweet pepper, sliced
- Fresh basil (optional)

Directions:

Preheat oven to 400°. Place pita on a sheet tray and cover with sauce. Sprinkle mozzarella over sauce, add chicken (or tempeh) and top with pepper slices. Bake until cheese is melted and crust is golden brown, about 10 minutes. Top with basil, if desired, and serve.

realappeal®

For more recipes like this, enroll at CSAAIG.realappeal.com



Happier, Healthier: Your Year Is Here

Make the change you've always wanted with help from Real Appeal®, a free* online weight loss program proven to help you achieve your New Year's goals — and live healthy for years to come.

Lose Weight and Feel Great This New Year
Real Appeal is available to you and eligible family members at no additional cost as part of your health benefits plan.

Small steps. Lasting change.
Set achievable weight loss goals, then track your progress from your daily dashboard.

Support and guidance. Committed to you.
Focus on your goals with online group sessions led by coaches with a community of members.

Tools and resources. Delivered to your door.
You'll receive a Success Kit with weight and food scales, exercise tools, food guides, and more.

Get Here
realappeal.com
handy when enrolling.

Ready for a Fresh Start?



Answer "yes" to most of these questions and you're ready to start losing weight!

- ☐ Motivated to make life changes?
- ☐ Free of major distractions?
- ☐ Have realistic weight loss goals?
- ☐ Have a solid support system?

*Real Appeal is available at no cost to employees with our UnitedHealthcare insurance plan, their covered spouses and dependents 18 and over with a BMI of 20 and © 2020 Real Appeal, Inc. All rights reserved.





Before



After

Michael Alvernaz, Senior Service Supervisor in Glendale, has been a Real Appeal participant for several years and attests to the program's effectiveness. The Wellness team checks in with Michael about his experience.

Wellness team: Why did you decide to join Real Appeal (i.e., what "appealed" to you about the program?)?

***Michael:** I was feeling unhealthy. Over time, I had gradually fallen into bad eating habits and stopped exercising, and it was showing up in my health metrics with high blood pressure and body mass index (BMI). And my Vitality Age® was a lot higher than my actual age! The holidays, with all the overindulgence, were a tipping point – so I signed up right after Thanksgiving a few years ago. I knew something needed to change, and I needed to find a way to get started.*

Did you try other weight-loss programs/methods before starting Real Appeal? What was your experience?

I have not tried any formal programs. I've seen various fad diets online, but I've never really stuck to one. Many diets tell you that you have to give up certain things, and that just doesn't sound sustainable.

Why did the Real Appeal program work for you? What makes the Real Appeal program different?

First and foremost – it is doable. It is not hard, and it really does work. Real Appeal is not a diet. It's a program that helps educate you on how to live healthier. You don't have to give anything up. It's not about what you can't have – it's about understanding and making good choices to support your goals. The online coaching sessions were key for me – the support and self-accountability were big motivators to keep me on-track. The food tracker in the Real Appeal app was critical for my success, and it's really easy to use. The more I was able to learn about what I was putting into my body, the easier it was for me to take control.



In a recent issue of Living Healthy at AAA, Alice Naussner, Senior Supervisor in Service, shared her journey to becoming a wellness champion.

Why is participating in Living Healthy at AAA programs personal to you?

“A few years back I took a look at my health and made a decision. I needed to start my journey to get healthy and I found the program to be the perfect way.”

What programs have you participated in or are currently participating in?

“I participated in Real Appeal. The program helps you really focus on lifestyle changes you can make and helps you focus on the whole household eating healthy. I also do the Daily Burn program which you can use anytime and anywhere, and any exercise, yoga, meditation so no matter what your style or your feeling the program has you covered.”

Mental Well-being is our focus for Q2. What do you do to improve and focus on your own mental well-being?

“I do yoga a few times a week. It relieves the mind and body and soul. I started this in the office with Kayla (wellness coordinator) and realized anyone can do this. I learned to love to practice and as I have achieved many practices I learned to share how great it leaves you feeling.”



Other benefit changes to support obesity related conditions

Livongo – provides employees and dependents with diabetes management support, we've implemented Livongo, a program that includes an innovative connected cell meter, unlimited strips mailed to members' homes and real time coaching 24/7.

Diabetes medication – to promote medication adherence, we've made medication in tier 1 available at no cost to employees and dependents.

Bariatric Surgery – implemented a Center for Excellence requirement for bariatric surgery coverage to support higher quality services and better clinical outcomes.





1,001

At-Risk

56

Re-Enrolled

53

Currently Active

Enrollments by Year

Grand Total	2015	2016	2017	2018	2019	2020	2021	2022
1,221	436	156	108	150	115	138	99	19

**Member
Satisfaction
Rating**

4.83

**Book of Business
Satisfaction
Rating**

4.81



At-risk outcomes

Total number of
members with weight
(lbs.) lost

553

Total amount (lbs.) of
weight lost

5,290

Average weight loss after
16+ weeks/4+ sessions

3.4%

BoB is 3.4%

4+ attended sessions
with 5% weight loss

32%



Challenges



How do you maintain weight loss?



How do you get dependents engaged?



How do we track of long-term change?

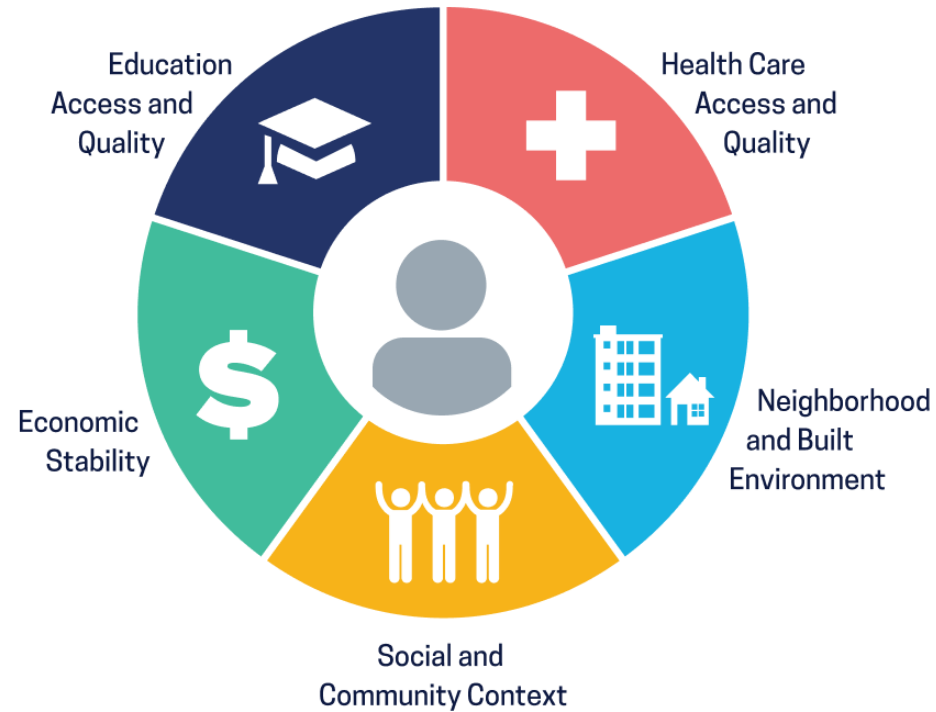


How can we support our employees?



Looking ahead

Social Determinants of Health



Social Determinants of Health
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 Healthy People 2030





Thank you



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