

NOTICE REGARDING WELLNESS PROGRAM

Healthy Points is a voluntary wellness program available to all employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the USAA Wellness Program you will be asked to complete a voluntary health risk assessment or "HRA" that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You will also be asked to complete a biometric screening, which will include a blood test for glucose, total, LDL, HDL cholesterol and triglycerides. You are not required to complete the HRA or to participate in the blood test or other medical examinations.

However, employees who choose to participate in the Healthy Points, a feature of the USAA Wellness Program, will receive an incentive of either an additional USAA contribution towards your total medical premiums (if enrolled in the USAA Medical Plan) or additional cash if not in the USAA Medical Plan for achieving the appropriate Healthy Points levels. Although you are not required to complete the HRA or participate in the biometric screening, only employees who do so will receive the incentive.

Additional incentives of up to \$350 may be available for employees who participate in approved weight management and/or smoking cessation programs or achieve certain health outcomes as part of the BMI incentive. If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting HR Service Center at (800) 210-USAA(8722), Option 3 or email at humanresources@usaa.com. The information from your HRA and the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the USAA Wellness Program. You also are encouraged to share your results or concerns with your own doctor.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the USAA Wellness Program and USAA may use aggregate information it collects to design a program based on identified health risks in the workplace, the USAA Wellness Program will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the USAA Wellness Program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the USAA Wellness Program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment. Additional information about how your information may be used is described in the HIPAA Privacy Notice, available at MyTotalRewards.usaa.com.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the USAA Wellness Program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the USAA Wellness Program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the USAA Wellness Program will abide by the same confidentiality requirements.

In addition, all medical information obtained through the USAA Wellness Program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the USAA Wellness Program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the USAA Wellness Program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the USAA Wellness Program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Human Resources Service Center at humanresources@usaa.com.