



KANTAR

PREMERA | 
BLUE CROSS

Looking Beyond Health & Wellness

June 23, 2021





Kantar's multi-pronged exploration of wellbeing





Meet your hosts for today's session



Gayle Davey
Kantar



Colleen Sharp
Kantar



Brea Stevens
Premera Blue Cross

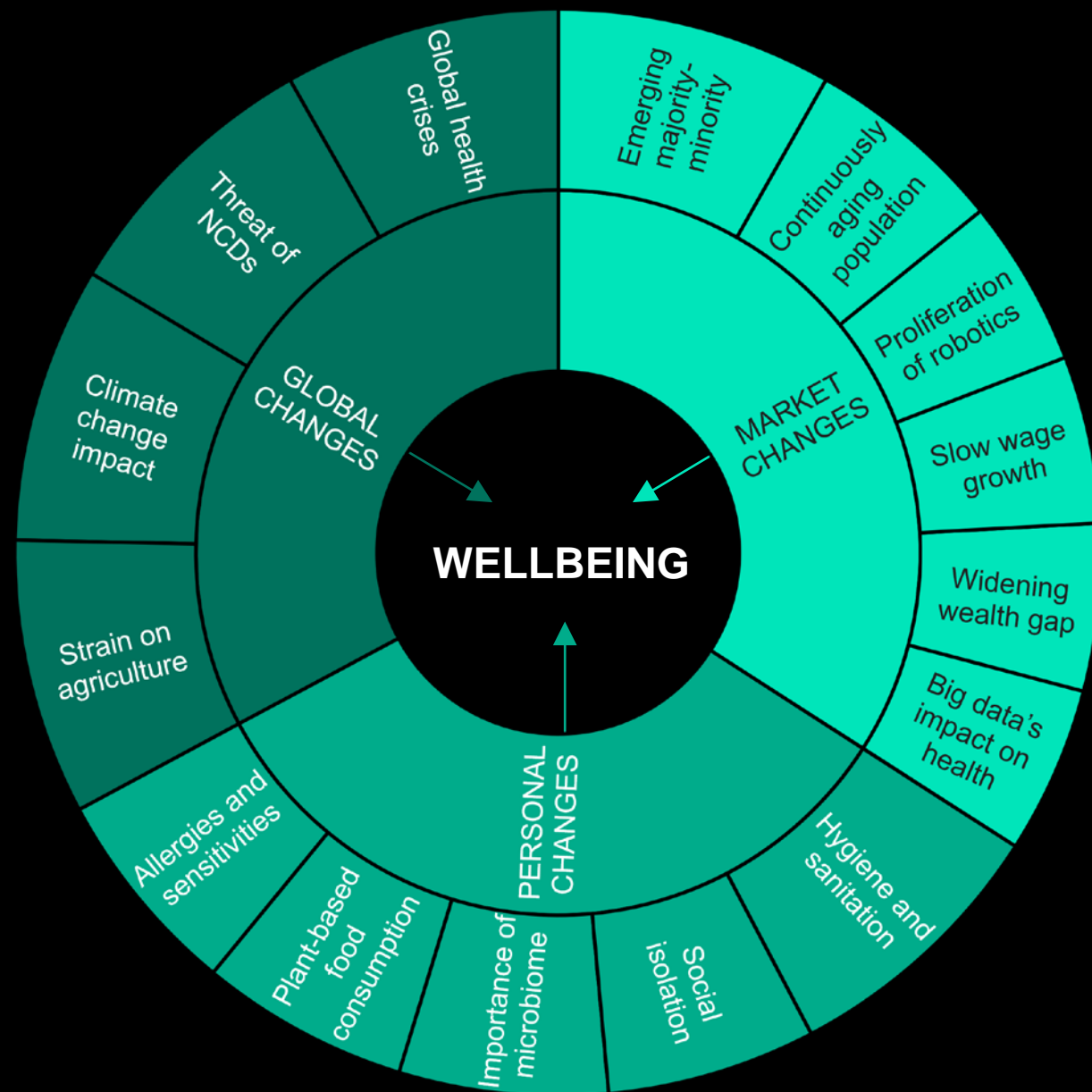


The Mainstreaming of Wellbeing

Wellbeing has become the central motivation and primary consideration for consumers across categories



The evolution of wellbeing is coming from myriad directions

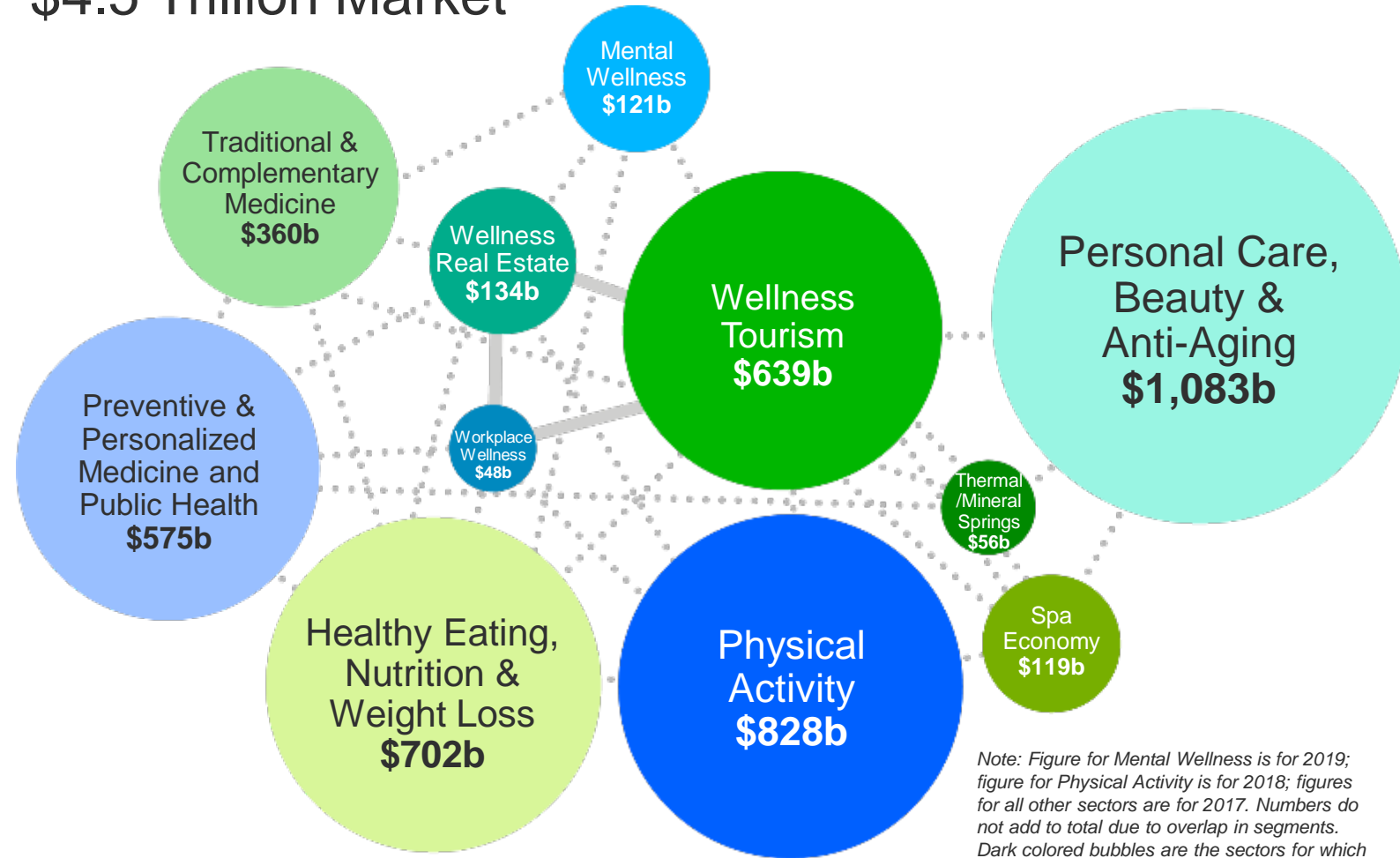


As a result, wellbeing goes far beyond the absence of illness



No matter what business you're in, wellbeing must be a strategic focus

Global Wellness Economy \$4.5 Trillion Market



Note: Figure for Mental Wellness is for 2019; figure for Physical Activity is for 2018; figures for all other sectors are for 2017. Numbers do not add to total due to overlap in segments. Dark colored bubbles are the sectors for which GWI conducts in-depth, country-level primary research. Light colored bubbles are sectors for which GWI aggregates global estimates only, drawing from secondary sources.



Look who's getting in on the wellbeing action



REAL ESTATE



TRAVEL



DURABLES



TECHNOLOGY



FINANCIAL SERVICES

Businesses are no longer staying
in their traditional swim lanes,
creating disruption
to the wellness category



Real Estate



WELL Building Certification



Travel



Key West's Personal Space Campaign



Durables



**Mahaton's Self-Cleaning
Reusable Bottle**



Tech



Google's Paper Phone



Financial Services



This isn't just
a business

Happy Money
is a movement



“

We're here to help you go from borrower to saver. And we know you'll be happier for it.



People and their Wellbeing:

A Closer Look at the Important Drivers of Wellbeing





Seven major drivers of wellbeing

01



Digital
Health

02



Environmental
Health

03



Home
Health

04



Social
Health

05



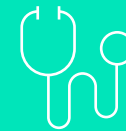
Emotional
Health

06



Financial
Health

07



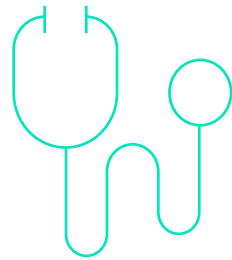
Physical
Health

well·be·ing
/'wel ' ,bēiNG/

noun
the state of being
comfortable,
healthy or happy

OXFORD ENGLISH
DICTIONARY

The Core Dimensions of Wellbeing and The WellBEINGS



Physical



Social /
Emotional



Financial

The WellBEINGS Segmentation

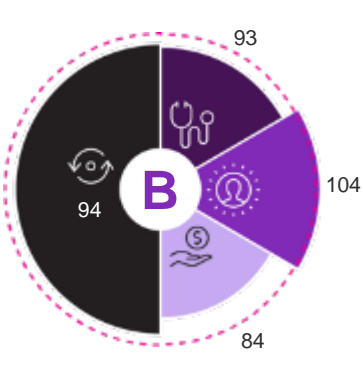
- Built from the U.S. MONITOR
- Six (6) unique segments that vary in their priority and focus on these key wellbeing dimensions
- Insights on brands, marketing and broader issues
- Projected onto a marketing database of 240 million U.S. adults for immediate activation on your CRM system and online and offline platforms.

Wellbeing Index

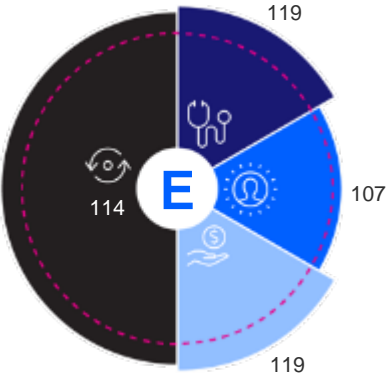




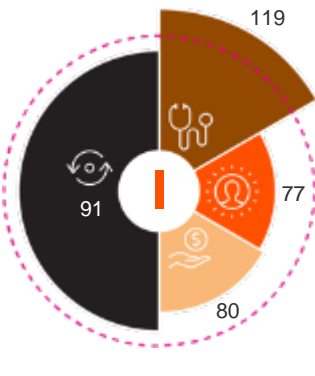
Meet the WellBEINGS Segments



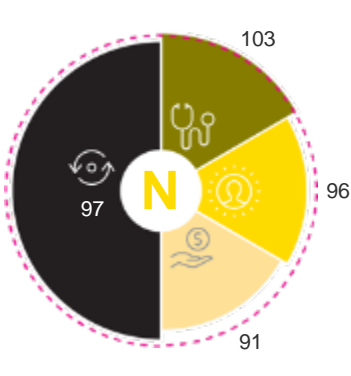
BEST
INTENTIONS



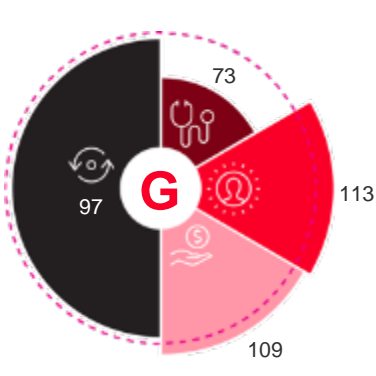
ENGAGED
EXCEL-ERATORS



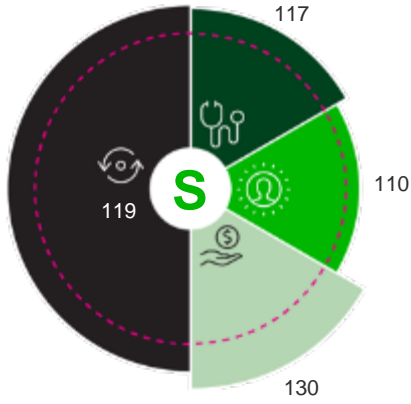
IMPATIENT
INVINCIBLES



NONALIGNED
INVESTIGATORS

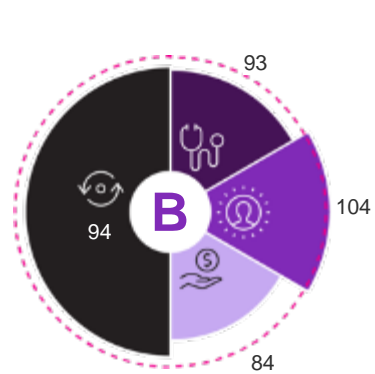


GENIAL
GLIDERS



SAVVY
STANDOUTS

Meet the WellBEINGS Segments

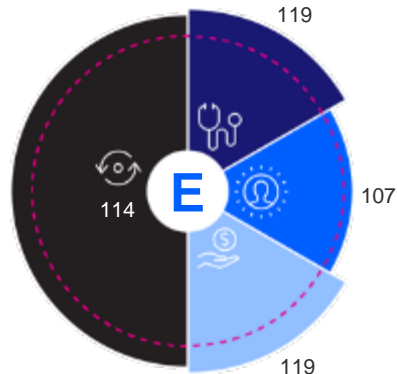


**BEST
INTENTIONS**



**POSITIVE – ALTRUISTIC –
OPTIMISTIC –
HARDWORKING**

"I find purpose in helping others and the broader world but could use advice and products to help me better manage my own health and finances."

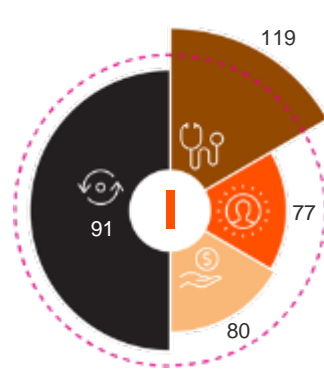


**ENGAGED
EXCEL-ERATORS**

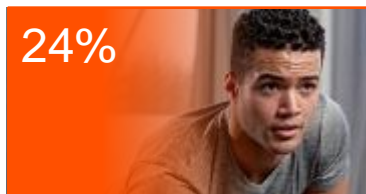


**HOLISTIC – PROACTIVE –
BALANCED – PROTECTIVE**

"I'm disciplined in all areas of life. Holistic health is my mantra as I seek balance across all aspects of my wellbeing, and I'm happy to invest in myself."

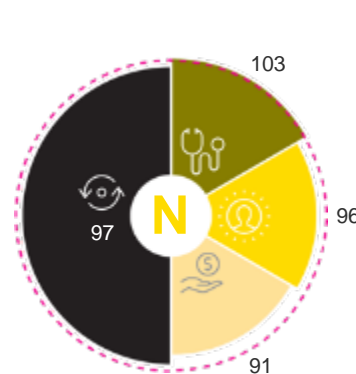


**IMPATIENT
INVINCIBLES**



**OPTIMISTIC – AMBITIOUS –
EXPERIMENTAL –
PRESENT-MINDED**

"I set a high bar for myself and push to excel at all times. I'm on track with my physical health but I stress about being able to achieve the goals I've set for my finances and relationships."

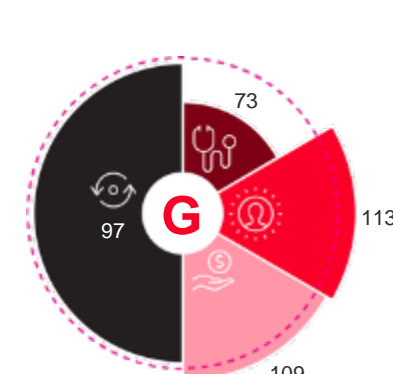


**NONALIGNED
INVESTIGATORS**

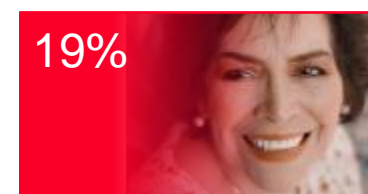


**DIY'ER – SKEPTICAL –
SELF-RELIANT –
ENTERPRISING**

"I trust myself to get through life and I have concerns about ensuring a secure retirement down the road. I'm in the driver's seat so don't tell me what to do - give me the keys and I'll take it from here."

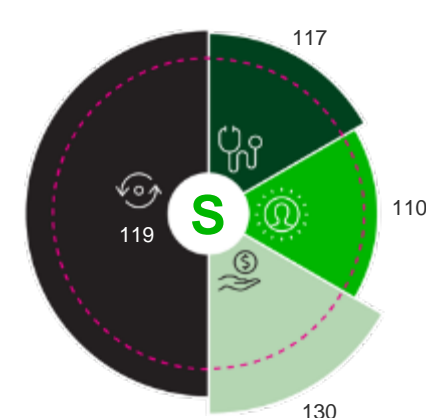


**GENIAL
GLIDERS**



**CONTENT – RISK-AVERSE –
COMPLACENT –
HEALTH BLINDERS**

"I've worked hard to get where I am today! But my indifference towards my health has started to catch up with me. I'm worried my health challenges may hamper the happy retirement I've been counting on."



**SAVVY
STANDOUTS**



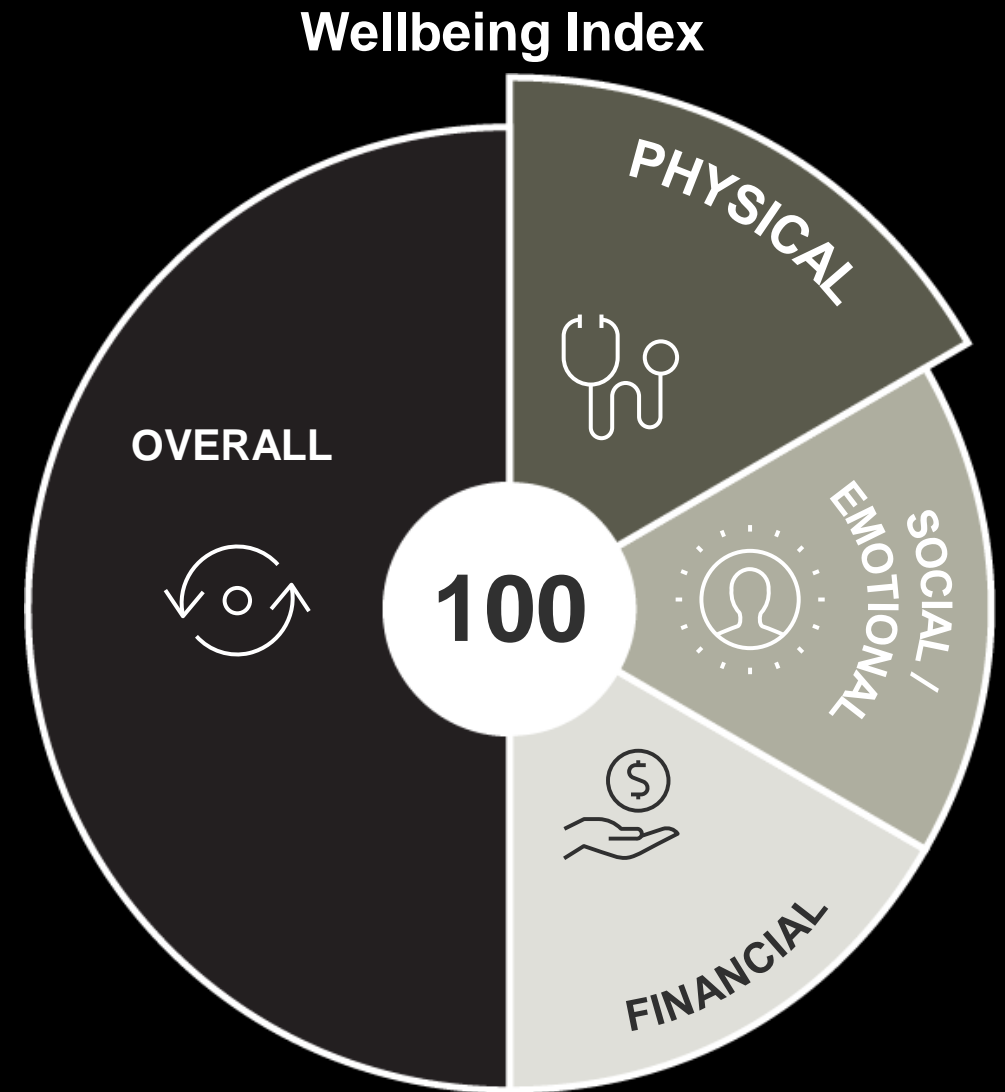
**AFFLUENT – RESPONSIBLE –
BIG SPENDER –
GENEROUS**

"My focus on my finances has paved the way for a lifestyle where I can truly relish in what I've accomplished. I'm willing to splurge – on myself, my health and others. It's nice to be able to share my good fortune."



Physical Wellbeing Dimensions

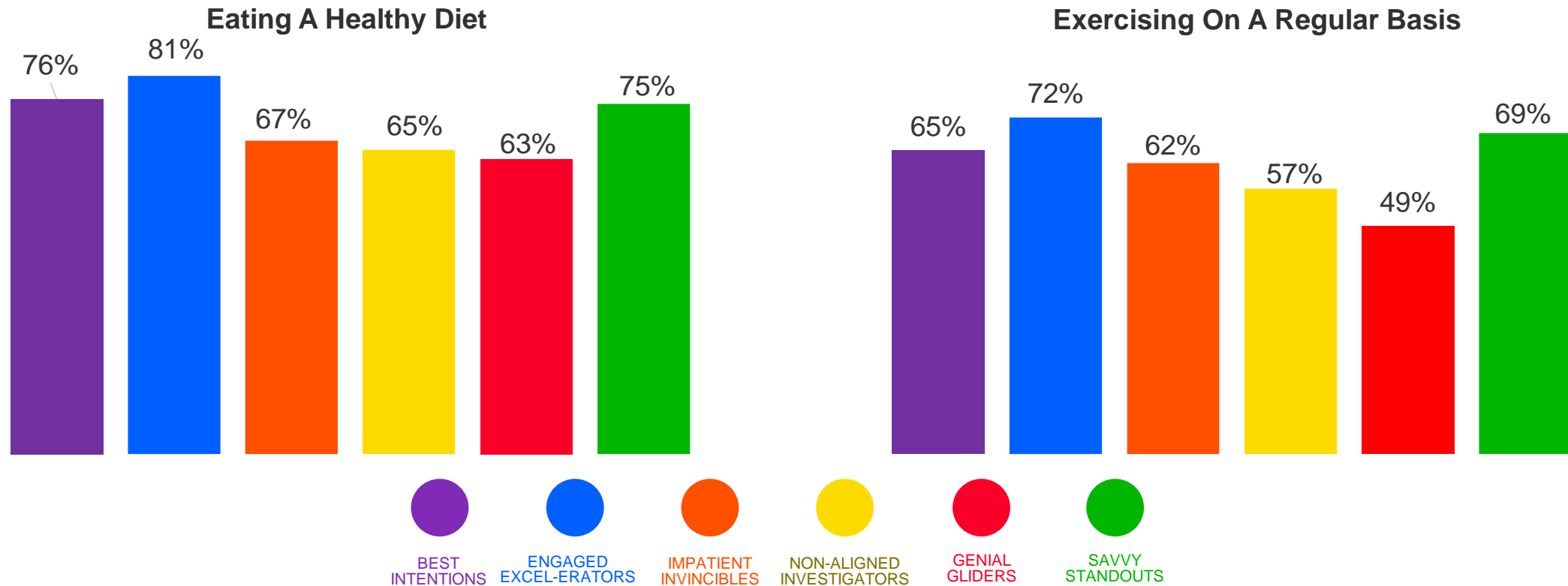
- Health attitudes and behavior
- Nutrition, diet, exercise
- Self-reported health conditions





Diet and exercise are staples to physical wellbeing prioritized by some more than others

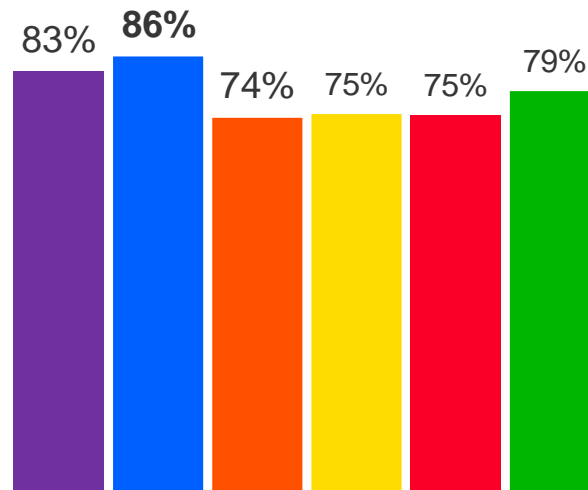
Importance to overall wellbeing: extremely / very important



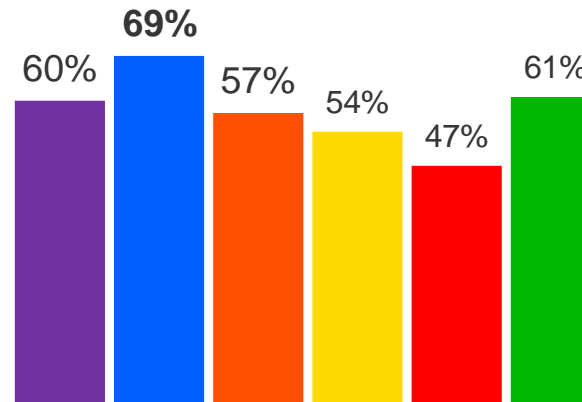


Some segments demonstrate a deeper commitment to healthy behavior more than others

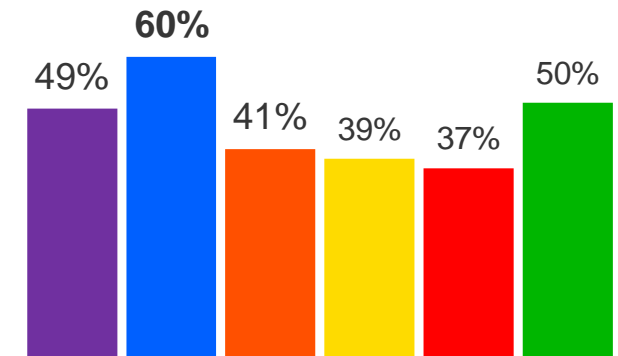
I do everything I can to promote and maintain my personal health and wellness (Total Agree)



I prioritize buying high quality food over other spending areas in my life (Total Agree)



I'm trying to eat less meat in my overall diet (Total Agree)




BEST
INTENTIONS


ENGAGED
EXCEL-ERATORS


IMPATIENT
INVINCIBLES

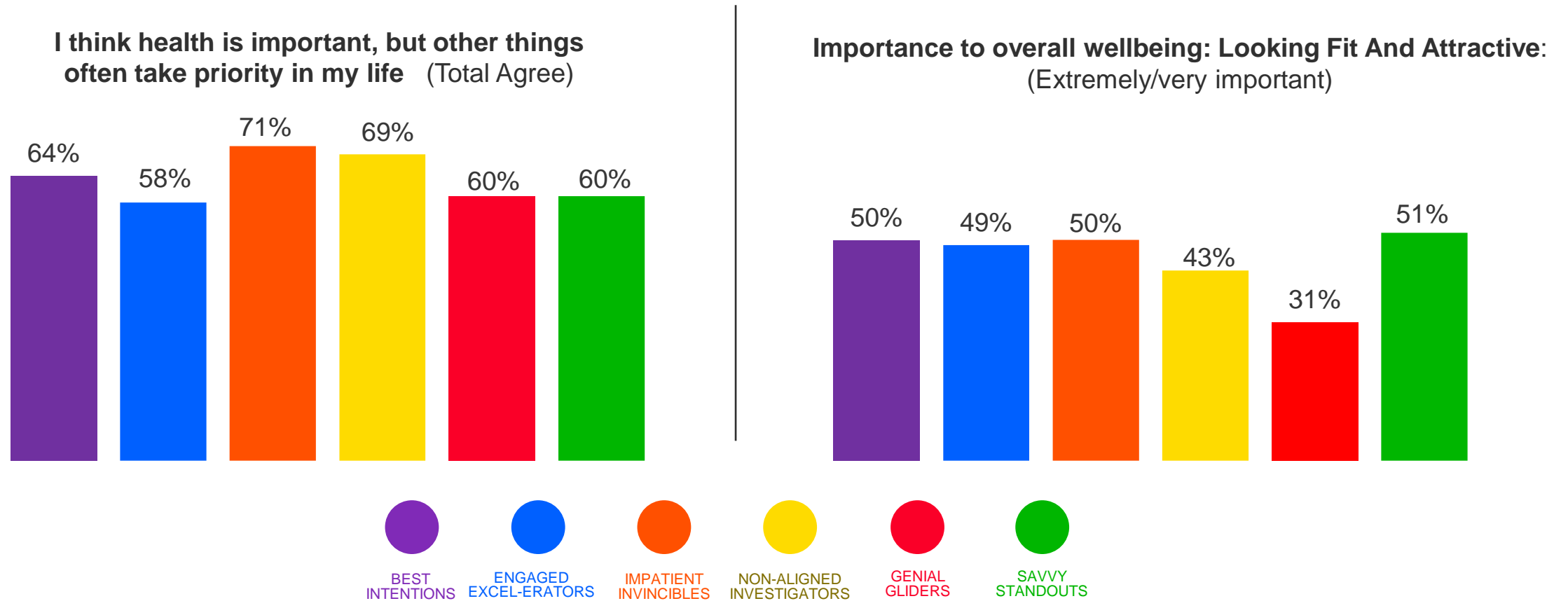

NON-ALIGNED
INVESTIGATORS


GENIAL
GLIDERS


SAVVY
STANDOUTS

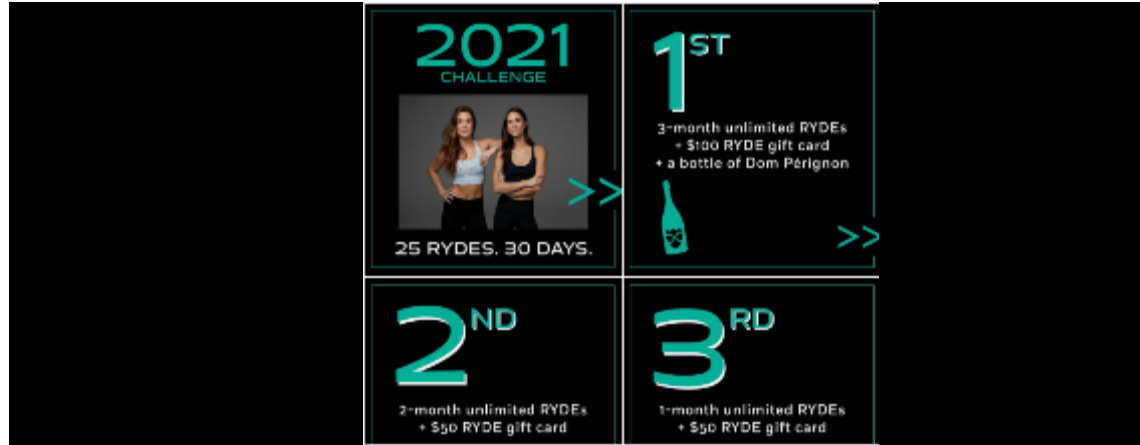


Understanding the varying motivations and barriers of each segment can provide insight to engaging them





Meeting consumers where they are to encourage healthy choices



RYDE JANUARY CHALLENGE

This Houston-based spin cycle company recognizes that people may be motivated to commit to working out with achievable goals and offer a variety of incentives: from straight-out cash, to discounts on fees for more rydes or cool gifts to share with others.



SIMPLY GOOD JARS

Ready-to-eat salads in a jar, these tasty meals are curated by a trained chef and served out of vending machine-style fridges popping up in gyms, malls and workplaces across the country. With great ingredients and convenient packaging, they provide an alternative to fast food options and make eating a healthy salad quick and easy.



Social / Emotional Wellbeing Dimensions

- Strength of relationships and connections
- Desire to find community
- Cultural connection and inclusivity
- Mental health and stress management

Wellbeing Index

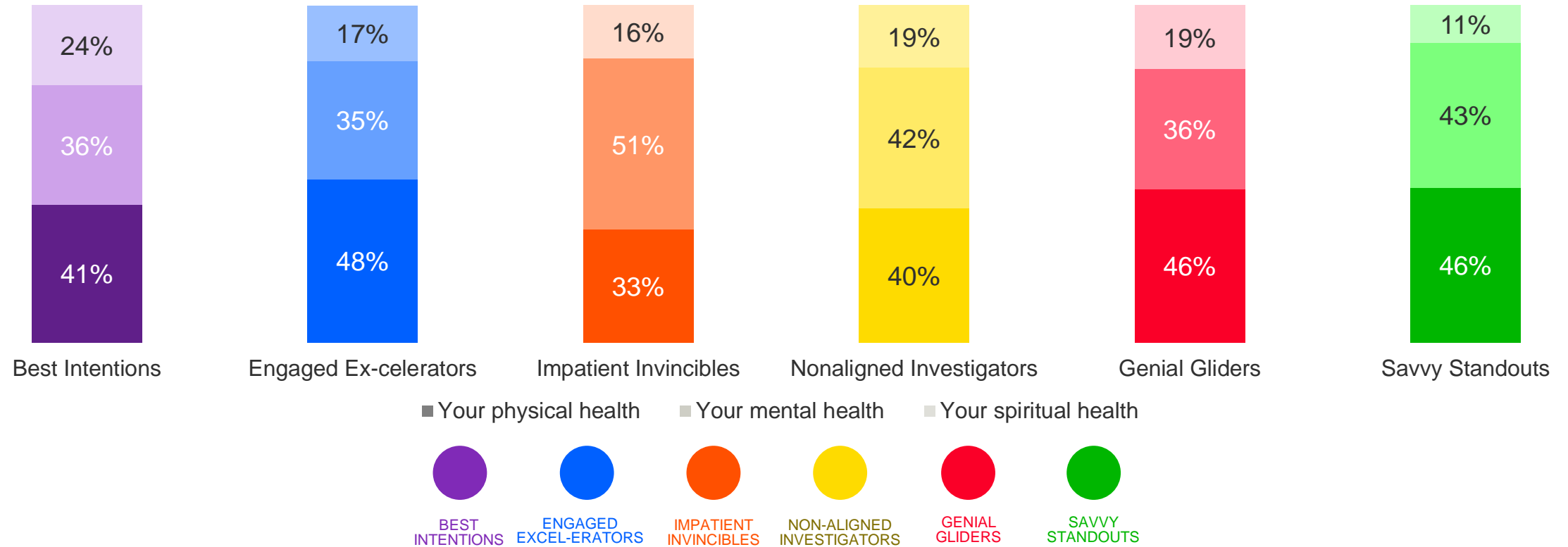




Mental health plays a significant role in one's wellbeing – and is valued and cultivated differently by different segments

The most important aspect of own wellbeing

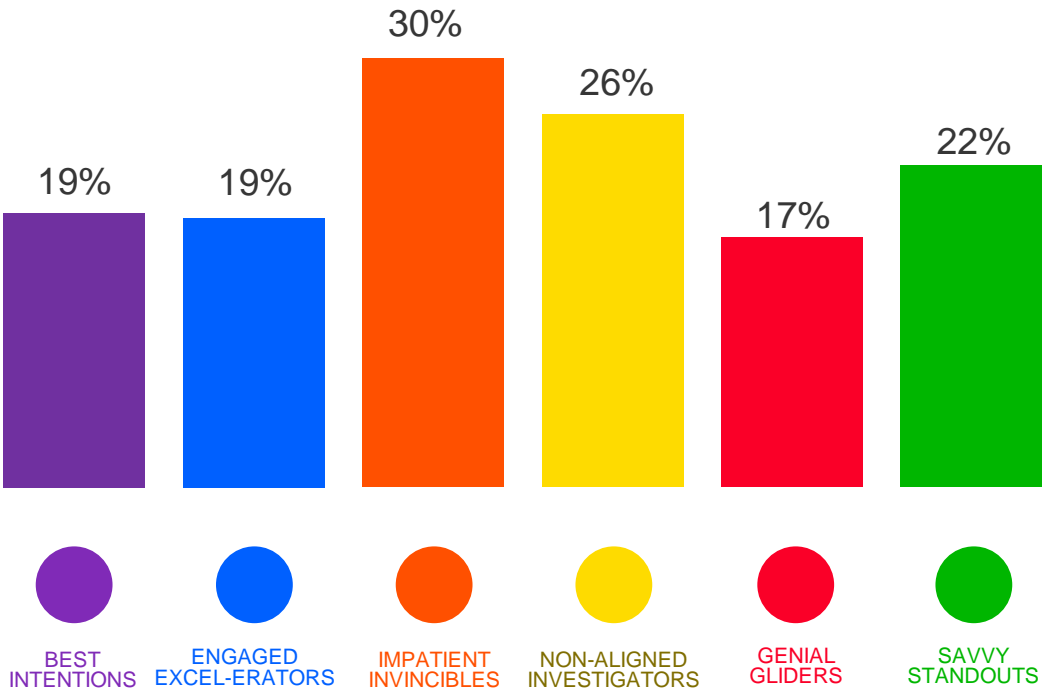
Total US Pop: Physical health (42%), Mental health (41%), Spiritual health (18%)





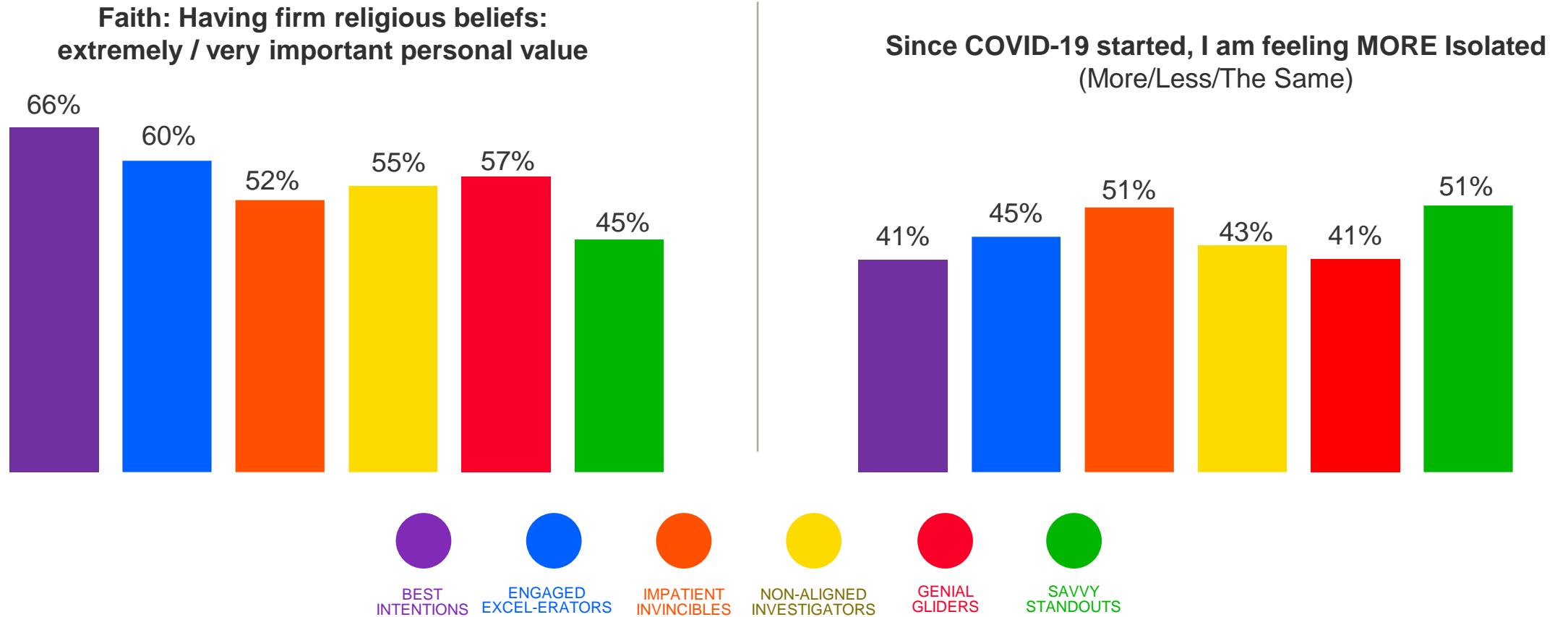
Managing stress is harder for some than others

Whether feel are managing stress in life effectively: No I am not





Relationships and community or lack thereof factor into one's wellbeing





Meeting consumers where they are to address their social and emotional health



REMRISE

A new brand that is reimagining sleep supplements with a holistic, personalized spin. The plant-based formulas are offered as a subscription, and are enhanced with an assortment of digital tools: an online educational platform, a meditation app, a sleep diary tracking tool that connect to devices like Fitbit.



OHIO STATE WELLNESS

The Ohio State University Wexner Medical Center is offering guided imagery and meditation practices to help patients prepare for surgery, ease stress, or even for dealing with grief and loss. The guided imagery is free and a downloadable mp3 file on their website, makes it accessible for anyone.

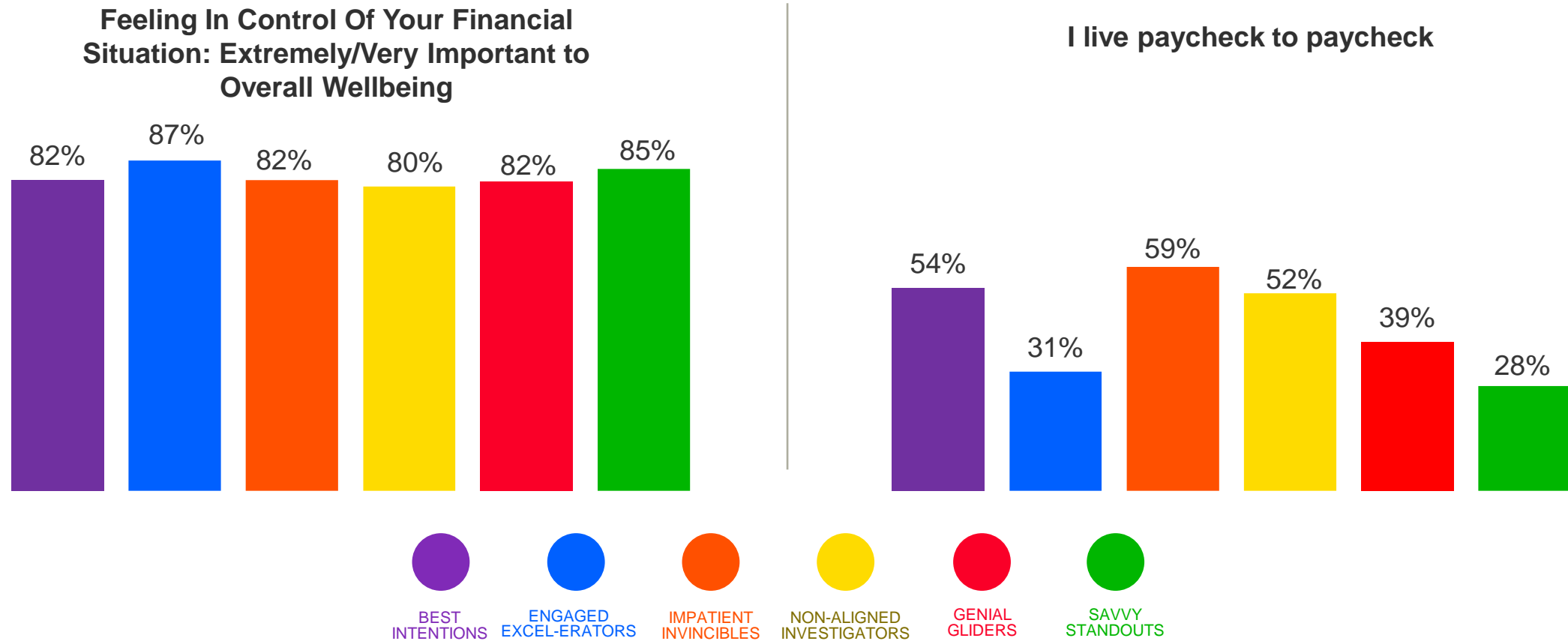
Financial Wellbeing Dimensions

- Wealth indicators
- Fiscal discipline
- Financial confidence
- Retirement preparedness





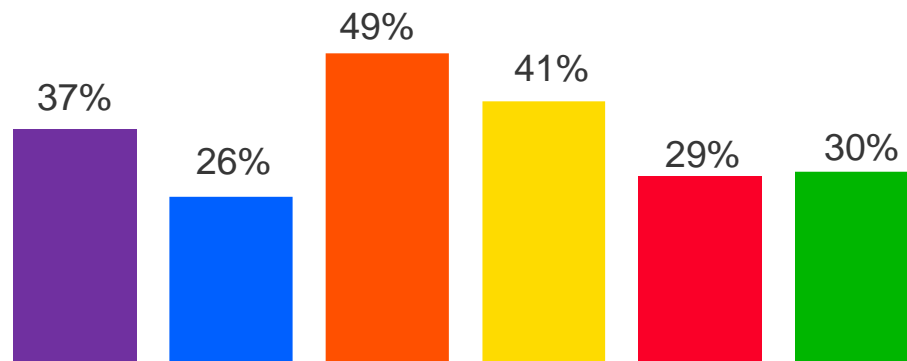
The WellBEINGS have varying financial profiles and concerns



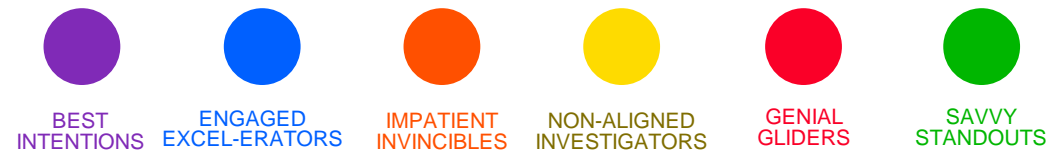
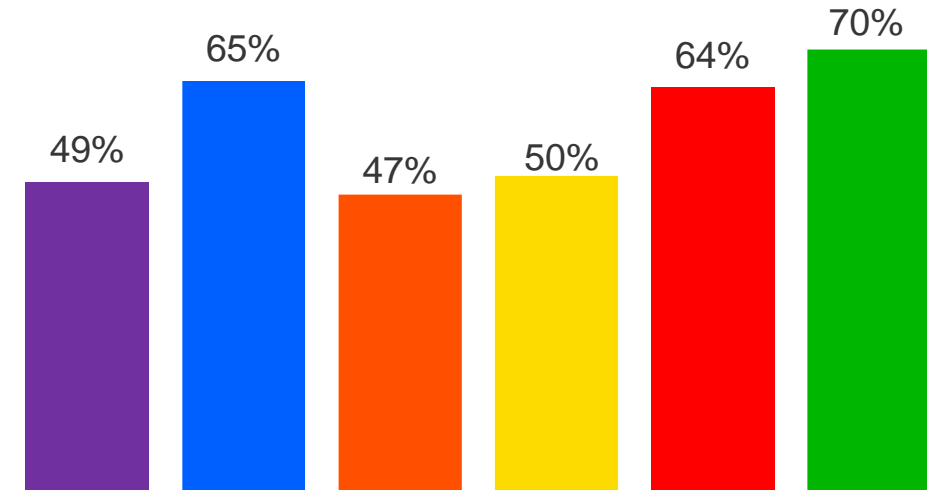


Day-to-day money management varies across the segments

I do not have as much discipline as I would like when it comes to how I spend money
(Total Agree)



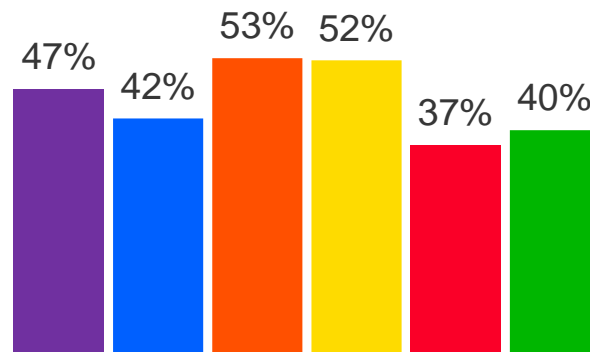
I pay the full balance on my credit card by the due date:
(among those who currently have a credit card)



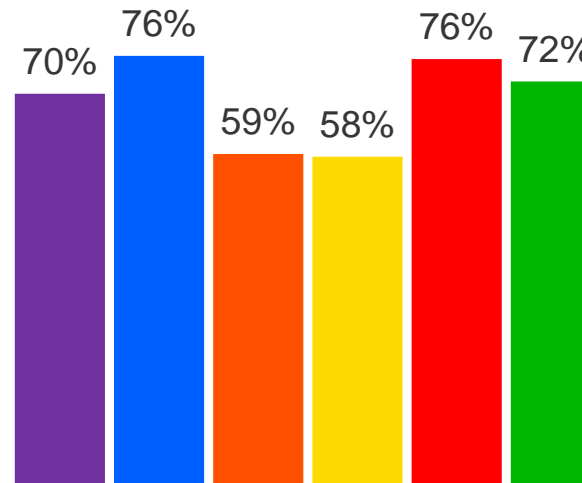


Some consumers struggle with knowing what to do for better financial wellbeing; whereas others struggle with how to do it

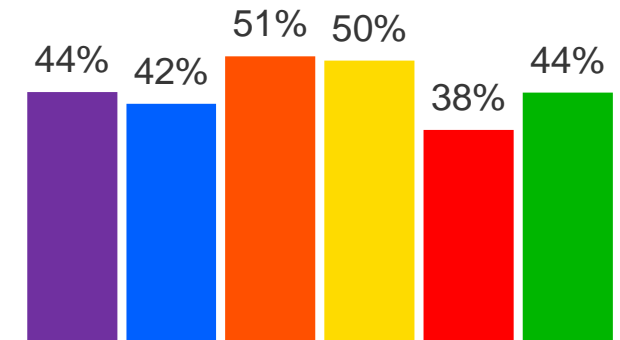
Having enough money to retire on:
Very / fairly worried:



I know where I stand in terms of being
financially prepared for retirement
(Total Agree)



I feel overwhelmed by the number
of different ways I can invest my
money (Total agree)




BEST
INTENTIONS


ENGAGED
EXCEL-ERATORS


IMPATIENT
INVINCIBLES


NON-ALIGNED
INVESTIGATORS


GENIAL
GLIDERS


SAVVY
STANDOUTS



There are lots of ways to offer financial solutions for key segments



EVERSAFE

EverSafe is a financial protection service aimed at less tech-savvy aging users. EverSafe monitors financial accounts and sends an alert to members when it detects unusual activity. EverSafe offers 24/7 phone assistance, and lets members designate advocates to also receive alerts, allowing a caretaker or family member to monitor their loved one's security and intervene as necessary.



HSBC FINANCIAL WELLNESS CENTER

[HSBC](#) has partnered with Everfi to create a series of modules on a variety of topics, including Savings, Credit Cards & Credit Scores, Financing Higher Education, Renting vs. Owning, Taxes and Insurance, to provide the tools to better manage one's financial future. Additionally, HSBC has created the [YourMoneyCounts](#) financial wellness program offered to the community in a classroom setting.




WellBEINGS' application in the primary care space

vivacity
care center



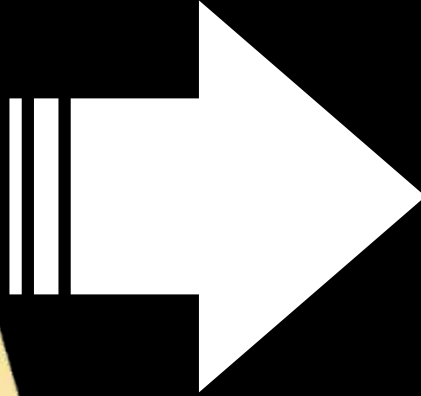


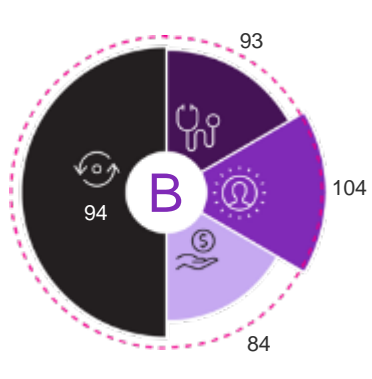
A close-up photograph of a woman with blonde hair smiling warmly at a baby. The baby is wearing a pink long-sleeved shirt and has its mouth open as if crying or calling out. The background is a soft, out-of-focus teal color.

We are here to
guide, support,
and advocate for
our patients' health.
Every day.

vivacity | **care center**



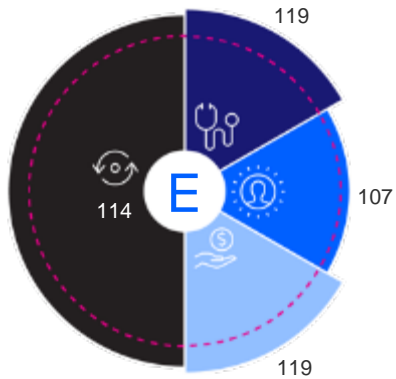




**BEST
INTENTIONS**



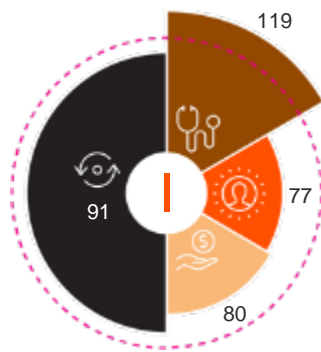
4%



**ENGAGED
EXCEL-ERATORS**



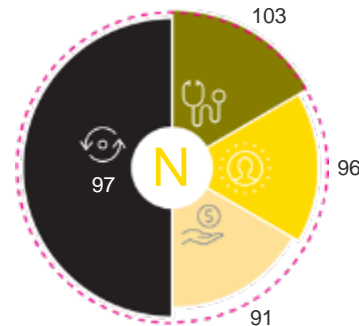
2%



**IMPATIENT
INVINCIBLES**



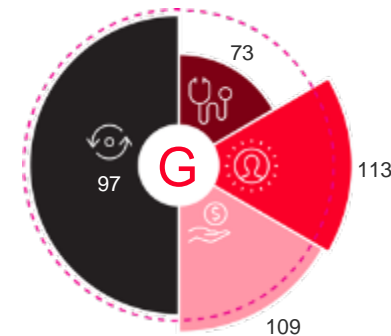
13%



**NONALIGNED
INVESTIGATORS**



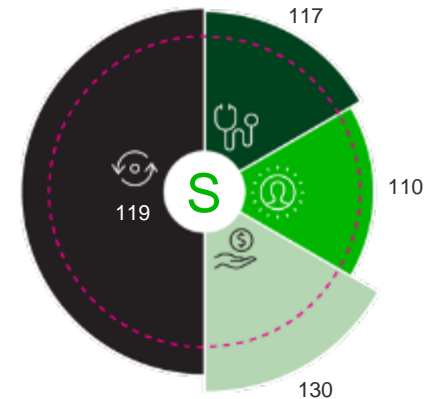
36%



**GENIAL
GLIDERS**



33%



**SAVVY
STANDOUTS**



12%

Spokane segmentation percentages

Milestone preventive care

Future Needs

Impending Needs

Immediate Needs

Claims-based trigger communications

ER/Urgent Care Utilization

Chronic Conditions Support

Life Events

Content outreach

Social media targeting

Segment outreach via employers

Lifestyle / condition educational
tools & engagements



1



2



3



vivacity
care center



**So should we stay
in our own lane?**

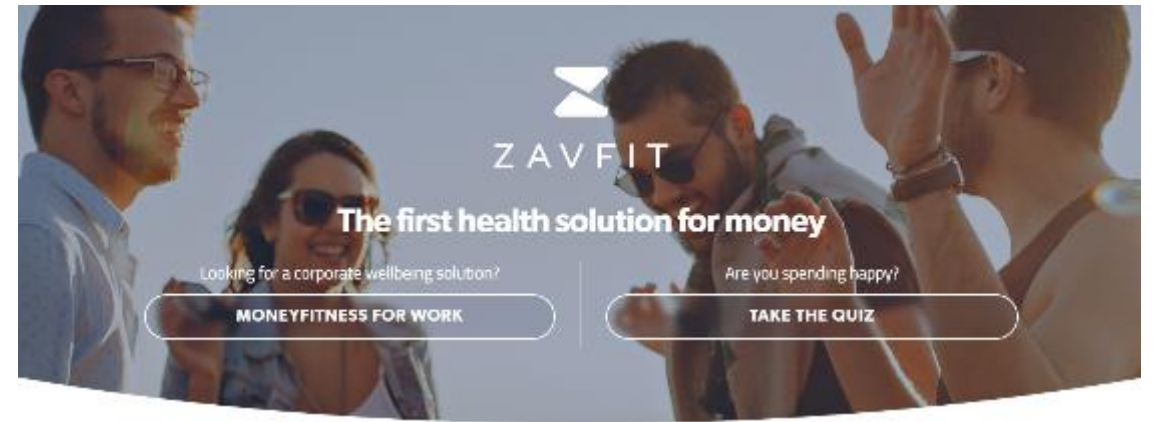


The value-add of a multi-dimensional approach to wellbeing



SPROUTT

[Sproutt Insurance](#) views financial health as just the start: it uses data and AI to reward life insurance customers who live healthy lifestyles. Sproutt strives to celebrate life in rewarding people for being active, sleeping well or living balanced, community-supported lives. Aiming to recognize good, life-extending behaviors as a preventative way to reduce spending later in life—from doctor's visits to endless prescriptions—Sproutt is pushing the boundaries of what "life insurance" could mean, making it at once proactive and celebratory.



ZAVFIT

[ZavFit](#) is an emerging tech start-up that has built the first health tool for money that focuses on improving the health and happiness of the individual as an outcome. Offering a financial fitness assessment of your wellbeing and where satisfaction comes from (your work, hobbies, friends as well as your volunteering and spending), it offers insights on goal setting and tracking for overall enhanced wellbeing.



Getting Started



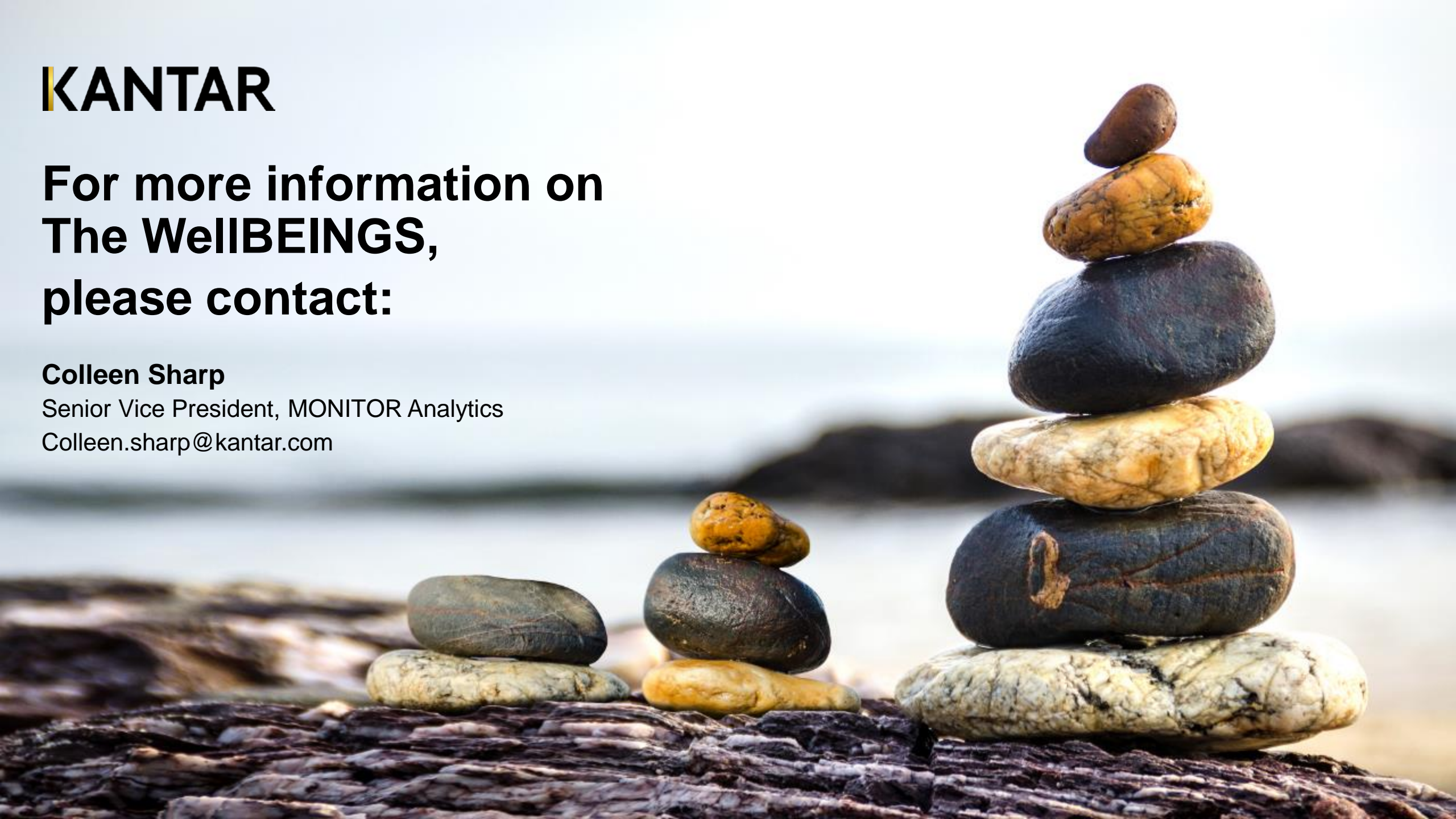
KANTAR

**For more information on
The WellBEINGS,
please contact:**

Colleen Sharp

Senior Vice President, MONITOR Analytics

Colleen.sharp@kantarc.com



Wellbeing & Me

Kantar's Foresight Co-Lab – July 2021

The way that people think about and pursue wellbeing is evolving quickly and brands need to better understand where consumers are now... and anticipate what will come next.

With this in mind, Kantar is convening the Wellbeing & Me Co-Lab for professionals working in insight, foresight, strategy & innovation.

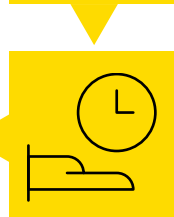
Sponsors of the Co-Lab will receive:

An onboarding call and an initial set of insights about the changing wellbeing landscape, mined from MONITOR.



The Wellbeing & Me research report describing how wellbeing will evolve and where opportunities will lie for brands in coming years.

A Co-Lab roundtable with peers from other world-class organizations. Hosted by J. Walker Smith and Don Abraham, this virtual event will give sponsors the chance to debate the future and learn from each other.



A private 60-minute briefing for each sponsor organization led by members of Kantar's foresight and innovation team.

Please contact your account manager or reach out to us directly to learn more.

Don Abraham
don.abraham@kantar.com

Chris Carbone
chris.carbone@kantar.com



“

Health and wellness is no longer just a category or sector. It is a benefit that consumers want from every product and service... This is *the* opportunity for brands moving forward—to give people the ability to be more involved in their own health. Certainly, this applies to those in the health and wellness space, but this is also about brands in every sector of the marketplace.

J. Walker Smith
Knowledge Lead, Consulting
Division



KANTAR



**Looking Beyond
Health & Wellness**

THANK YOU!

June 23, 2021

