

HUB | my
wellbeing

HUB Wellbeing 2023 Program & Activity Guide

GET STARTED >

FOR US EMPLOYEES

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Welcome to your 2023 HUB | My Wellbeing Guide

Inside, you'll find information about the HUB Wellbeing Program features for 2023, how to access Castlight, details on achieving the Wellness Medical Premium Incentive (WMPI), if eligible, as well as the Wellbeing Sweepstakes.

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How to Use This Guide

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Welcome to HUB | My Wellbeing 2023

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01

A Wellbeing & Benefits Experience Focused on You

Your overall health and wellbeing matters. Through HUB's partnership with Castlight, we're proud to offer HUB wellbeing and benefits resources together in one place, so you can make informed health care decisions and feel empowered to be your best and thrive each day.

02

New Features to Explore in 2023!

We're excited to announce several new features to enhance your wellbeing journey:

- **More opportunities to earn points:** The activity menu now includes eight additional point-earning activities, so you can earn points toward rewards faster (up to 2,100 points) including the WMPI.
- **Additional prize winners:** We've expanded the Wellbeing Sweepstakes to include more earning periods, prizes and winners.

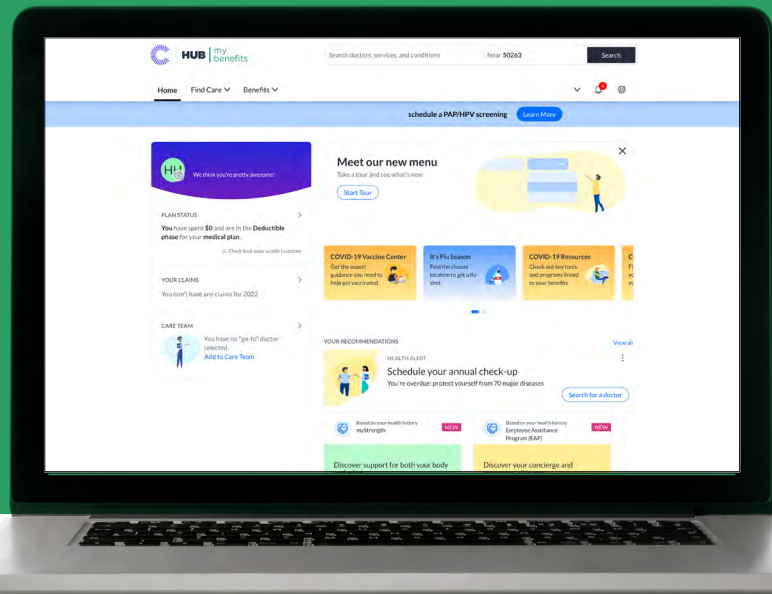
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- **New mental health program:** Total Brain teaches you to manage your stress and build mental resilience, brain health and overall emotional health. The only way to access Total Brain (and earn HUB wellness points) is through the activity menu on **MyCastlight.com** or the Castlight mobile app.
- **Castlight Care Guides*:** Castlight nurses and benefit experts offer 1:1 support for your health and wellbeing journey to help you get the most out of your benefits.
- **Improved customer support and new contact information:** Call Castlight Care Guides and Customer Support at 888-920-4984 or email **careguides@castlighthealth.com**.



Who's Eligible?

All benefits-eligible employees are encouraged to participate, even those not enrolled in a HUB US medical plan. Spouses and domestic partners who are enrolled in a HUB medical plan are also eligible.

*Care Guide services are available to all HUB employees. Medical/prescription drug services are limited to employees and their spouses/domestic partners who are enrolled in a BCBSIL medical plan. Limited services related to Kaiser and vision coverage are available. Dental services, including the ability to search for providers and view your claims within Castlight, are coming soon.

Register Your Castlight Account

All benefits-eligible employees can access Castlight—even those not enrolled in a HUB medical plan*—as well as spouses/domestic partners enrolled in a medical plan.

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There are two ways to log on to Castlight:

Employees and spouses/domestic partners access Castlight separately and must each register for an individual account.

1. On the HUB Network

(for employees only)

- Visit **MyCastlight.com** or download the mobile app and click **Login**.
- Use Single Sign-On (SSO). **Note:** To access SSO on a mobile device, the authenticator app must be installed.
- Enter “HUB International” as the company name. If you receive an error, check your spelling and try again.
- Enter your HUB login credentials.
- Complete the required fields.
- Agree to the Terms of Use and you’ll be ready to immediately access Castlight!

2. Outside the HUB Network

(for employees who are not logged into the HUB network and all spouses/domestic partners)

- Visit **MyCastlight.com** or download the mobile app and click **Register**.
- Complete the required fields (name, date of birth, the last six digits of your Social Security number and ZIP code).
- Agree to the Terms of Use.
- You’ll receive an email from Castlight when your account is ready.
- Start exploring all the Castlight resources!

Castlight Care Guides

We all need a little help sometimes. Now, Castlight Care Guide nurses and benefit experts** offer one-on-one support for your health and wellbeing journey, so you can get the most of your benefits. Turn to Castlight Care Guides for help with:

- Your Castlight account
- Information about Castlight programs
- Points for completed activities
- Getting the most from your employee benefits
- Health coverage and claims
- Finding a doctor
- Resolving medical billing and overcharges

Contact a Care Guide at no cost to you by calling 888-920-4984 or emailing careguides@castlighthealth.com.



Download the Castlight mobile app today from the [Apple App Store](#) or [Google Play](#) and earn 50 points!

*Those not enrolled in a US HUB medical plan may not be able to access some features.

**Care Guide services are available to all HUB employees. Medical/prescription drug services are limited to employees and their spouses/domestic partners who are enrolled in a BCBSIL medical plan. Limited services related to Kaiser and vision coverage are available. Dental services, including the ability to search for providers and view your claims within Castlight, are coming soon.

Create Your Path to Living Well

Castlight brings your HUB wellbeing and benefits resources together in one place, so you can focus on achieving your health and wellbeing goals. Explore the options below to earn points and win rewards, including the WMPI (if you're enrolled in a HUB US medical plan) and Wellbeing Sweepstakes entries.

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HUB's Four Pillars of Wellbeing

Social



Emotional



Financial



Physical



02

Explore the programs, tools and resources offered through Castlight.

For 2023, we've expanded the Castlight menu of activities to offer more support across HUB's four pillars of wellbeing. Access the features below throughout the year to create a personalized path for achieving your wellbeing goals.

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Wellbeing Activities

- Wellbeing activity menu
- Health assessment
- Personalized recommendations
- **New!** Total Brain

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Points & Rewards Center

- View completed activities and points earned
- Track progress toward earning rewards
- Redeem points for rewards
 - » HUB medical plan members can view their WMPI status
 - » Enter the Wellbeing Sweepstakes

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HUB Medical Benefits

If you and your spouse/domestic partner are enrolled in a HUB medical plan, you can:

- Access all your medical benefits, including Healthy Lifestyle Programs (Kaiser) and Hinge, Livongo and Wondr (BCBSIL)
- Find in-network providers and services
- Get cost and quality comparisons so you can choose the health care provider that meets your budget and health needs
- Take your digital insurance ID card wherever you go (BCBSIL)



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Additional Benefits

All benefits-eligible employees—even those not enrolled in a HUB medical plan—can quickly access the following benefits:

- LifeWorks Employee Assistance Program (EAP)
- Disability
- Life insurance
- 401(k)
- Peanut Butter Student Loan Support

Earn Rewards for Healthy Actions

The path to wellbeing is unique to you. Choose and complete healthy behaviors to earn points toward rewards.

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If You're Enrolled in a US HUB Medical Plan

Earn a WMPI

- You'll have a menu of activities to choose from to earn your WMPI. Point-earning activities include an annual preventive exam, health screenings, HUB healthy lifestyle programs and Castlight wellbeing activities. Several new activities have been added for 2023!
- Complete activities and achieve 1,350 points by November 30, 2023, to earn the \$800 WMPI** (\$1,600 if your spouse/domestic partner is enrolled in a HUB medical plan and also earns 1,350 points).
- Points will be automatically awarded to your Castlight account through medical claims processing, self-reporting or by completing Castlight wellbeing activities—**NO PHYSICIAN FORMS!**
- Activities awarded through medical claims must have date of service or completed program requirements between **January 1 and October 15, 2023**, to allow enough time for the claim to be processed by **November 30, 2023**, and count toward the WMPI (applied in 2024).
- Kaiser members must complete the following steps to receive points for claims-based medical activities:**
 - Register an account by visiting [KP.org/engage](https://kp.org/engage).
 - Answer "yes" to the HIPAA statement. If you don't approve the HIPAA statement, you won't be able to earn points for completing Kaiser activities. View the [Job Aid](#) for instructions. **Note: You must approve the HIPAA statement annually.**

Reward Experience Legends

There are two levels of rewards to strive for. Stay engaged throughout the year to achieve both and maximize your chance to win prizes!

Enrolled in a HUB Medical Plan	
Path to Reward	Reward #1 - WMPI
Achieve 1,350 points between January 1 and November 30, 2023	Earn an \$800 WMPI, applied in 2024*
Path to Reward	Reward #2 - Wellbeing Sweepstakes
Achieve more than 1,350 points between January 1 and December 31, 2023. <ul style="list-style-type: none"> Earning period 1: Only open to employees not enrolled in a HUB medical plan Earning period 2: Jan. 1–Jun. 30, 2023 Earning period 3: Jul. 1–Sep. 30, 2023 Earning period 4: Oct. 1–Dec. 31, 2023 	Enter the Wellbeing Sweepstakes for any period that you meet the requirements Each sweepstakes entry = 10 points More points = more entries

Benefits-Eligible Employees (not enrolled in a HUB medical plan)	
Path to Reward	Reward #1 - Wellbeing Sweepstakes
Achieve more than 10 points between January 1 and December 31, 2023 <ul style="list-style-type: none"> Earning period 1: Jan. 1–Mar. 31, 2023 Earning period 2: Apr. 1–Jun. 30, 2023 Earning period 3: Jul. 1–Sep. 30, 2023 Earning period 4: Oct. 1–Dec. 31, 2023 	Enter the Wellbeing Sweepstakes for any period that you meet the requirements Each sweepstakes entry = 10 points More points = more entries
Path to Reward	Reward #2 - Year-end Raffle
Achieve more than 1,350 points between January 1 and December 31, 2023	Automatically entered in the Year-end Wellbeing Raffle

Keep reading to learn about the Wellbeing Sweepstakes...

*The WMPI is awarded separately; your spouse/domestic partner must complete their own healthy activities and earn the WMPI on their own. Employees who are hired or acquired on or after June 1, 2023, or who have a qualifying life event and are newly enrolled in a medical plan with an effective date of June 1, 2023, or after, will automatically earn the WMPI for 2023 and 2024.

Earn Rewards for Healthy Actions (continued)

Learn how you can earn entries to the Wellbeing Sweepstakes and Year-end Raffle!

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All Benefits-Eligible Employees

Earn Entries to the Wellbeing Sweepstakes

- Complete activities to earn points between January 1 and December 31, 2023.*
- Points will be automatically awarded to your Castlight account through medical claims processing (for employees enrolled in a HUB medical plan), self-reporting or by completing Castlight wellbeing programs.
- **As you earn points, visit the Castlight Sweepstakes Center to submit entries to the sweepstakes of your choice.**
- All entries submitted by the end of each earning period will be included in the drawing. Winners will be selected by Castlight and announced by HUB Wellbeing.
- Prizes include gift cards from a rotating selection of top brands such as Amazon, Apple, VISA, Target and more!

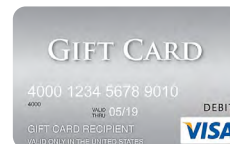
Important Sweepstakes Dates

Enrolled in a HUB medical plan

- **Earning period 1:** Only open to employees not enrolled in a HUB medical plan
- **Earning period 2:** Jan. 1–Jun. 30, 2023
- **Earning period 3:** Jul. 1–Sep. 30, 2023
- **Earning period 4:** Oct. 1–Dec. 31, 2023

Benefits-eligible employees (not enrolled in a HUB medical plan)

- **Earning period 1:** Jan. 1–March 31, 2023
- **Earning period 2:** Apr. 1–Jun. 30, 2023
- **Earning period 3:** Jul. 1–Sep. 30, 2023
- **Earning period 4:** Oct. 1–Dec. 31, 2023
- **Year-End Sweepstakes:** Jan. 1–Dec. 31, 2023



Benefits-Eligible Employees Not Enrolled in a HUB Medical Plan

Year-end Raffle An additional raffle will be held for all benefits-eligible employees who are not enrolled in a HUB medical plan.

- **Achieve 1,350 points by December 31, 2023, to automatically be entered in this raffle featuring exclusive prizes!**



*Drawing 1 is only open to benefits-eligible employees not enrolled in a HUB medical plan. Beginning April 1 (Drawing 2), those enrolled in a US HUB medical plan are eligible to earn points toward, and submit entries to, the sweepstakes after meeting the requirements for the WMPI.

Activities to Earn Points

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The chart below includes point-earning activities. Choose your path to earn 1,350 points or more and win rewards!

Activity	Description	Points Earned
Annual Preventive Exam with your primary care physician (PCP) OR Quest Diagnostics Biometric Screening US HUB medical plan members: claim automatically submitted All other employees: must self-report	Complete a preventive wellbeing screening on-site or virtual visit with a PCP between January 1 and October 15, 2023 (screening may include biometrics; discuss with your physician) OR biometric screening through Quest Diagnostics between January 1 and November 15, 2023. Schedule an appointment directly through MyCastlight.com . Learn how to schedule.	▶ 1,000 per year
Preventive cancer screenings US HUB medical plan members: claim automatically submitted All other employees: must self-report	Stay on top of your health with routine screenings. Complete recommended screenings that you qualify for based on age, gender and if you are due for care. Visits occurring January 1–October 15, 2023, will qualify for points. <ul style="list-style-type: none"> ▶ Pap smear and HPV test ▶ Mammogram ▶ Colon cancer screening ▶ New! Prostate exam ▶ New! Skin cancer screening* 	▶ 300 per screening ▶ (1,500 max. per year)
Preventive health screenings[‡] US HUB dental plan members: claim automatically submitted Not enrolled in a HUB dental plan: must self-report Vision exam: must self-report	Dental and vision screenings are essential parts of your overall preventive health care routine. Visits that occur between January 1 and October 15, 2023, will qualify for points. <ul style="list-style-type: none"> ▶ Dental cleaning ▶ Vision exam 	▶ 350 per screening type ▶ (700 max. per year)
Livongo, Hinge Health, Wondr (BCBSIL members only; only if enrolled after January 1, 2022) and Healthy Lifestyle Programs (Kaiser members only) US HUB medical plan members: claim automatically submitted	Complete health improvement programs focusing on pre-diabetes, diabetes, musculoskeletal system, weight management and more. Visit the points earning page on Castlight for completion and eligibility requirements. Note: Kaiser members must complete the Total Health Assessment (THA) on KP.org/tha to access the Healthy Lifestyle Programs.	▶ 400+ per BCBS program (1,735 max. per year) ▶ 25 per mission for Kaiser (225 max. per year; can only earn points for one mission within each of the nine programs)
HUB Benefits Explore & Earn[‡]	▶ Get the most out of your HUB benefits and earn points when you learn about available programs, including LifeWorks, Empower, Peanut Butter and HUB Wellbeing.	▶ 25 points per program ▶ (100 max. per year)

Deadline #1
Oct. 15
ANNUAL PREVENTIVE EXAM & SCREENINGS

Deadline #2
Nov. 30
\$800 WMPI

Deadline #3
Dec. 31
SWEEPSTAKES & YEAR-END RAFFLE

*A prior authorization or associated cost may be required depending on your medical plan. For more details, reach out to your medical plan carrier or a Castlight Care Guide.

Key Code:

- **Activities with an arrow (>) indicate a new point-earning feature or a point increase for 2023.**
- Text in [blue](#) indicate points that are automatically awarded through claims processing or self-reporting. Claims processing is only available to US employees who are enrolled in a HUB medical plan. The activity or date of service must be completed by October 15, 2023, to allow time for the claim to process and the points to be awarded in Castlight by November 30, 2023. Kaiser members must complete the following steps to receive points for claims-based medical activities: 1) register an account by visiting [KP.org/engage](#), and 2) answer “yes” to the HIPAA statement (**even if previously completed in 2022**).

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Activities to Earn Points (continued)

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Activity	Description	Points Earned
Castlight Health Assessment	Complete this online questionnaire to get personalized tips to keep your health and wellbeing top of mind.	▶ 400 per year
Total Brain	Activate your Total Brain account through single sign-on and complete activities to help ease stress, build mental resilience, brain health and overall emotional health.	▶ Up to 430 points per year
Group Challenges	Wellbeing Challenges will be offered throughout the year. Stay tuned for challenge dates and details! Complete the challenge requirements during the participation period to earn points.	Up to 200 per challenge (Up to 400 per year)
Castlight Explore & Earn	Get the most out of your health plan and benefits, and earn points when you explore the app.	Multiple options (100 max. per year)
Referral to Castlight	Share the Castlight mobile app with others and get rewarded when they register using your provided link.	25 per referral (50 max. per year)
Volunteer & Fitness All employees: report online	Boost overall wellbeing through volunteer or fitness activities. ▶ Complete an organized fitness event (walk, run, cycle, etc.) ▶ Complete 10 workouts of 30+ minutes each (walk, run, strength, Pilates, yoga, swim, basketball, etc.) ▶ Volunteer at least eight hours per activity to earn points.	50 per category (150 max. per year)

Key Code:

- **Activities with an arrow (>) indicate a new point-earning feature or a point increase for 2023.**
- Text in **blue** indicate points that are automatically awarded through claims processing or self-reporting. Claims processing is only available to US employees who are enrolled in a HUB medical plan. The activity or date of service must be completed by October 15, 2023, to allow time for the claim to process and the points to be awarded in Castlight by November 30, 2023. Kaiser members must complete the following steps to receive points for claims-based medical activities: 1) register an account by visiting [KP.org/engage](#), and 2) answer "yes" to the HIPAA statement (**even if previously completed in 2022**).

**EARN REWARDS
FASTER!**

**Eight new point-earning
opportunities have been
added for 2023 (up to
2,100 points!)**

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Examples of Ways to Earn 1,350 Points

When it comes to earning 1,350 points through healthy actions, there are many ways to earn! The following examples show a few different pathways.

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Meet Ava

US Medical / Dental Plan Member – BCBSIL

- Completes annual preventive exam – claim automatically submitted by June 30 (**1,000** points)
- Enrolls in Livongo diabetes prevention program and completes first check – claim automatically submitted by September 30 (**200** points)
- Activates Total Brain account, completes Brain Health Assessment and Brain Training Games by September 30 (**150** points)
- **REWARD 1:** Achieves \$800 WMPI by September 30!
- Completes preventive dental cleaning (claim automatically submitted) by October 30 (**350** points)
- **REWARD 2:** Enters Wellbeing Sweepstakes by December 31 (**35** entries)



Meet Billy

US Medical Plan Member – Kaiser

- Registers his Kaiser account and answers “yes” to HIPAA statement (required annually)
- Completes the Castlight health assessment by May 30 (**400** points)
- Completes annual preventive exam – claim automatically submitted by June 30 (**1,000** points)
- **REWARD 1:** Achieves \$800 WMPI by June 30
- Completes the Total Health Assessment (THA), then enrolls in four Healthy Lifestyle Programs by October 30 (**100** points)
- Completes a group challenge by November 30 (**200** points)
- **REWARD 2:** Enters the Wellbeing Sweepstakes by December 31 (**30** entries)



Meet Crystal

Non-HUB Medical Plan Member

- Completes annual preventive exam with primary care provider – self-reports by March 31 (**1,000** points)
- **REWARD 1:** Enters Wellbeing Sweepstakes by March 31 (**100** raffle entries)
- Completes annual dental cleaning by June 30 and enters Wellbeing Sweepstakes Drawing 2 (**350** points = **35** raffle entries)
- **REWARD 2:** Achieved automatic entry to the Year-end Raffle and can continue earning points and entering the Wellbeing Sweepstakes for Drawings 3 and 4
- Completes a health assessment by September 30 (**400** points = **40** raffle entries)

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For questions on...	Contact...	At...
Wellbeing	HUB My Wellbeing	HubMyWellbeing@hubinternational.com
Castlight Account, Wellbeing Programs & HUB Benefits	Castlight Care Guides (Nurses, Benefit Experts and Customer Support)	888-920-4984, M-F, 8 am to 9 pm ET careguides@castlighthhealth.com
Total Brain	Total Brain Customer Support	support@totalbrain.com
Quest Biometric Screenings	Quest	855-623-9355
Kaiser HIPPA Consent	Kaiser Permanente	800-464-4000 kp.org/memberservices
WMPI or your HUB benefits	HUB Benefits Website HUB Benefit Services	hub.gobenefits.net (password: BEWELL) us.benefits@hubinternational.com

Have more questions?

Click here to visit the US Benefits Website (enter password: BEWELL or select "Use your HUB International SSO login" from your HUB device) for more information on our new HUB | My Wellbeing program