



# 2023 HUB US Wellbeing Launch

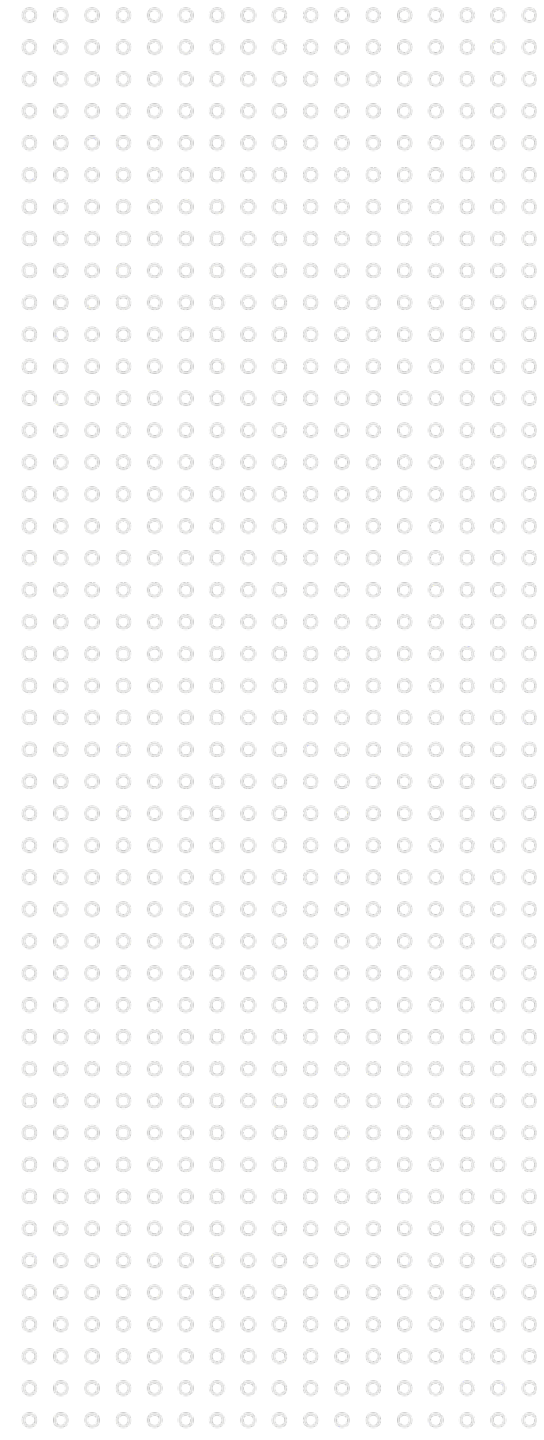
## Overview & Demo – BCBS

February 2023



# Agenda

- 1** | **2023 HUB US Wellbeing Design & How to Earn Rewards**
- 2** | **New Features: A Closer Look**
- 3** | **Next Steps & Asks**
- 4** | **Orientation & Live Demo**



# 1 2023 HUB Wellbeing

US Wellbeing Program & Rewards through Castlight



# HUB US Wellbeing with Castlight

## Castlight Experience: Wellbeing & Benefits All in One Place

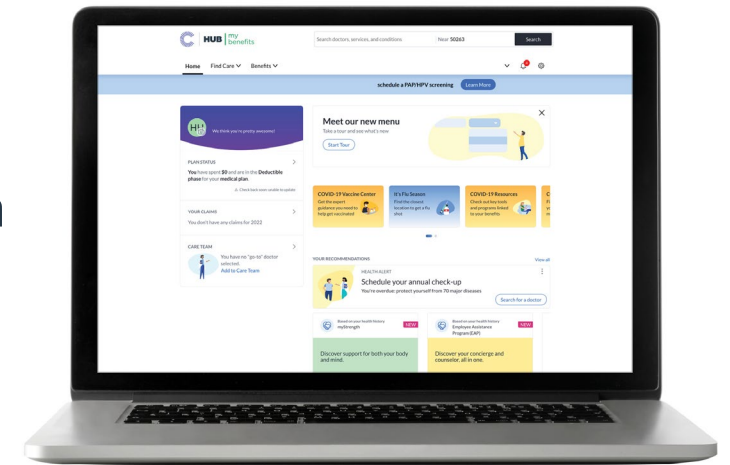
- Better links overall health with wellbeing
- Access to wellbeing and benefit resources, plus healthy lifestyle programs for HUB medically enrolled
- Easy tracking: self-attestation and claims reporting – no physician form!

## Castlight & HUB Wellbeing Eligibility

- All US benefits eligible employees
- Spouses/domestic partners enrolled in a US HUB Medical Plan

**Castlight supports a healthy workforce!**

Empowers you to engage in your personal health prevention & management



# 2023 US Wellbeing Design & Enhancements

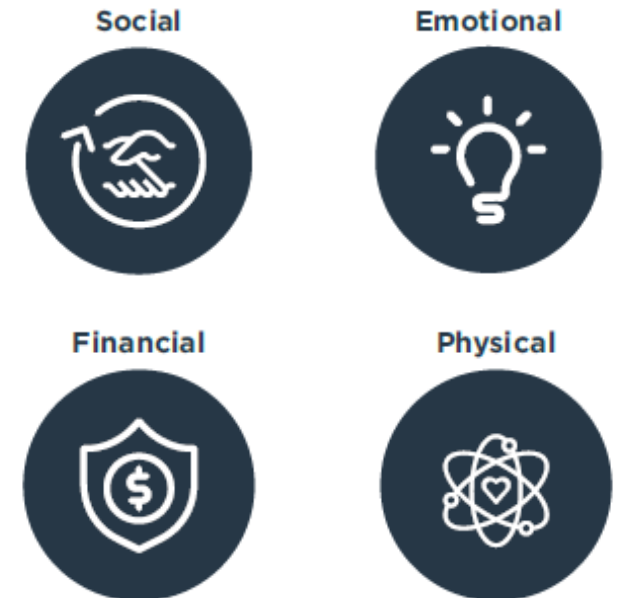
## Reward Design

- **Earn points for completing healthy actions**
  - Choose from Castlight activities, HUB medical plan programs, claims reporting/self-reporting, and more
- **Points earned activate rewards (pay less for your medical benefits!)**
  - Wellness Medical Premium Incentive (WMPI)
  - Wellbeing Sweepstakes – available after the WMPI

## Enhancements for 2023

- **Additional point-earning activities** (8 new activities & up to 2100 points)
- **Castlight Care Guides**
- **Total Brain emotional wellbeing & resilience program**
- **Expanded Wellbeing Sweepstakes**

## HUB's Four Pillars of Wellbeing



# US Medical Enrolled: Path to Earn Rewards

## Reward 1: \$800 WMPI (awarded individually)

- **Complete activities to earn 1350 points by November 30, 2023**

**NOTE:** Activities awarded through medical claims must have date of service or have completed program requirements between January 1, 2023, and October 15, 2023. Any points earned December 1 – 31, 2023 will apply towards the Wellbeing Sweepstakes.

- **Earn \$800 WMPI**
  - **1,600 total- employee & spouse/domestic partner** (if enrolled in a HUB medical plan & each earn 1,350 points by Nov 30, 2023)
  - Employees hired or acquired **on or after June 1, 2023**, or who those have a qualifying life event and are newly enrolled in a medical plan with an effective date **on or after June 1, 2023**, will automatically earn the WMPI for 2023 and 2024.



## Reward 2: Enter the Wellbeing Sweepstakes

- **Achieve > 1,350 points through December 31, 2023**
- **Submit entries to the Sweepstakes of your choice!**  
Each entry = 10 points; more points = more chances to win

### Sweepstakes Earning Periods (each entry = 10 points)

1. NA
2. Jan 1 – Jun 30, 2023
3. Jul 1 – Sep 30, 2023
4. Oct 1 – Dec 31, 2023

# How to Earn Points- Activity Menu

**EARN REWARDS FASTER!**  
Eight **new** point-earning activities and over 2100 points added for 2023!

Activity	Description	Points
<b>Annual preventive exam with Primary Care Physician or Quest Diagnostics biometric screening</b> <ul style="list-style-type: none"> <li>US HUB medically enrolled: claims automatically reported</li> <li>Quest must be scheduled through MyCastlight.com</li> </ul>	Annual preventive exam: January 1, 2023 – October 15, 2023 Quest biometric screening: January 1, 2023 – November 15, 2023 (US med-enrolled only)	<b>1,000</b>
★ <b>Preventive cancer screenings</b> <ul style="list-style-type: none"> <li>US HUB medically enrolled: claims automatically reported</li> </ul>	Preventive cancer screenings/exams: January 1, 2023 – November 15, 2023 Pap/HPV, breast cancer, colon cancer, plus <b>new exams added for 2023</b> : skin exam and prostate cancer screening	<b>300 per screening</b> (1500 max per year)
★ <b>Preventive health screenings Vision &amp; Dental</b> <ul style="list-style-type: none"> <li>HUB US Dental enrolled: claims automatically reported</li> <li>HUB US Vision enrolled: self-attest at MyCastlight.com</li> </ul>	Complete a vision exam and/or dental cleaning: January 1, 2023 – November 15, 2023	<b>350 per screening type</b> (700 max per year)
<b>Livongo, HingeHealth, Wondr (BCBS)</b> <ul style="list-style-type: none"> <li>US HUB medically enrolled: claims automatically reported*</li> </ul>	Complete health improvement programs focusing on pre-diabetes, diabetes, musculoskeletal and weight management.	<b>Varies by Program offering</b>
★ <b>Castlight Health Assessment</b>	Complete this online questionnaire within Castlight to get personalized tips to keep your health and well-being top of mind.	<b>400</b>

★ Represents a new point-earning activity or point increase for 2023

# How to Earn Points- Activity Menu

Activity	Description	Points
All-HUB Wellbeing Challenges	Wellbeing Challenges will be offered throughout the year. Complete the challenge requirements during the participation period to earn points.	Up to 200 per challenge
Castlight 'Explore & Earn' (BCBS only)	Make the most of your health plan and benefits, and earn points when you explore Castlight features	Multiple options (50 Max per year)
★ HUB Benefits 'Explore & Earn'	Learn about HUB Benefit offerings outside of your HUB medical plan, such as LifeWorks Employee Assistance Program, Empower 401k and Retirement, Peanut Butter Student Loan support and HUB Wellbeing.	25 per activity (200 Max per year)
★ Physical Activity & Fitness	<ul style="list-style-type: none"> <li>Complete 10+ fitness activities or workout sessions, 30+ minutes each</li> <li>Complete an organized fitness event (examples: walk, run, cycle event; spartan race; physical activity tournament, etc.)</li> </ul>	50 per category (100 Max per year)
Total Brain- Mental Health App	Use the Total Brain App to strengthen your response to anxiety, stress and other emotional demands, plus improve brain health!	Multiple options (430 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- self-attest online	Volunteer at least 8 hours/year to earn points.	50

★ Represents a new point-earning activity or point increase for 2023



# 2 New Feature Spotlight

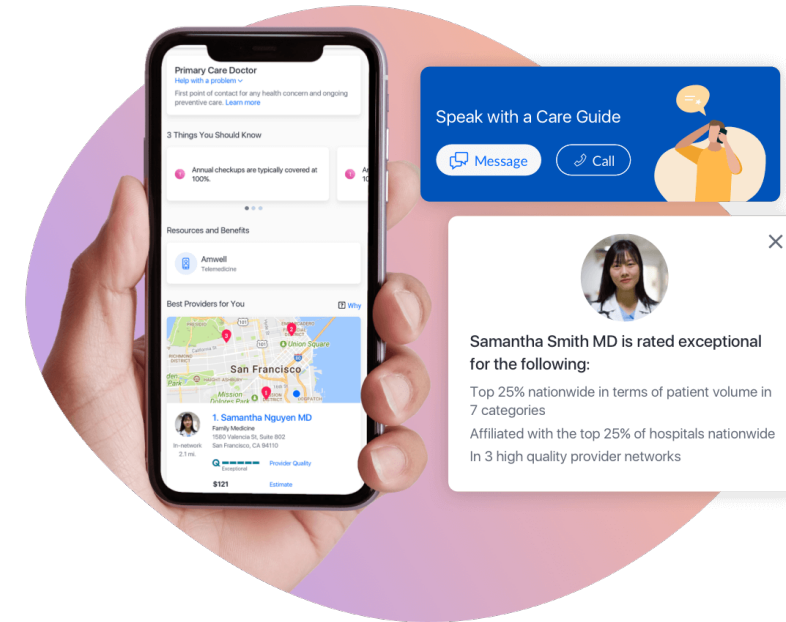
Care Guides & Total Brain: Closer Look



# Castlight Care Guides

## Enhanced Customer Support & Benefits Help!

- Nurses and benefit experts offering 1:1 support, so you can get the most of your benefits, at no cost to you!
- Care Guides can help with:
  - Castlight Customer Support
  - Your Castlight account
  - Information about Castlight programs
  - Points for completed activities
  - Exploring your employee benefits
  - Health coverage and claims
  - Finding a doctor
  - Resolving medical billing & overcharges



## NEW CONTACT!

- Care Guides can be reached M–F, 8 am to 9 pm ET
- Call: 888-920-4984, email: [careguides@castlighthhealth.com](mailto:careguides@castlighthhealth.com) or use the [live chat feature](#)

\*Care Guide services are available to all HUB employees. However, 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 will be available to all employees enrolled in a BCBSIL dental plan in Q2.

# Total Brain

## What is Total Brain?



Confidential and free program to help build brain health, resilience, stress management & overall emotional wellbeing!

## Boost Resilience & Start Earning Points!

Start with the Brain Assessment for personalized daily feed activities

- Explore brain exercises and content suggestions
- Train your brain capacities
- Screening for potential risks
- Take the assessment monthly to evaluate and track your progress

## Earn up to 430 points in Castlight!



**TOTAL  
BRAIN**

**Did you know?**

- Your brain is powered by 12 interdependent brain capacities that make up emotions, feelings, cognition and self-control.
- You can strengthen your brain capacities to improve stress management, resilience and focus!

**Login to Total Brain to get started!**

# 3 Next Steps

Communication plan, resources  
and where to go for questions



# Communication Plan & Available Resources

## Available Resources

[hub.gobenefits.net](https://hub.gobenefits.net) (password: BEWELL)

- Castlight Care Guides
- US Quick Start Registration Guide
- 2023 Wellbeing Guide
- How to Schedule a Quest Appointment
- How to check WMPI completion
- 2023 FAQ – coming soon

## Get Started Today!

- ✓ Login to MyCastlight.com
- ✓ Choose activities to start earning points
- ✓ Schedule medical appointments!



# Questions?

Contact...	For support with...
<b>Castlight</b> <ul style="list-style-type: none"><li>• <a href="mailto:Support@castlighthealth.com">Support@castlighthealth.com</a></li><li>• Call 1-888-722-0483, weekdays 8:00 am to 9:00 pm ET</li><li>• Visit the <a href="#">online FAQs</a> or utilize the online chat feature</li></ul>	<ul style="list-style-type: none"><li>• Registration and login support</li><li>• Castlight technical issues</li><li>• Concerns with points displaying in your account</li><li>• Questions about Castlight features or programs</li></ul>
<b>Quest Diagnostics</b> <ul style="list-style-type: none"><li>• Call 1.855.623.9355</li></ul>	<ul style="list-style-type: none"><li>• Question regarding your Quest screening</li></ul>
<b>Total Brain</b> <ul style="list-style-type: none"><li>• <a href="mailto:support@totalbrain.com">support@totalbrain.com</a></li></ul>	<ul style="list-style-type: none"><li>• Registration and login support</li><li>• Total Brain technical issues</li></ul>
<b>HUB Wellbeing</b> <ul style="list-style-type: none"><li>• <a href="mailto:HubWellbeing@hubinternational.com">HubWellbeing@hubinternational.com</a></li></ul>	<ul style="list-style-type: none"><li>• Questions about challenges or wellbeing offerings</li><li>• Interested in being a wellbeing champion</li></ul>
<b>US Benefits</b> <ul style="list-style-type: none"><li>• <a href="mailto:US.Benefits@hubinternational.com">US.Benefits@hubinternational.com</a></li></ul>	<ul style="list-style-type: none"><li>• Questions about your HUB benefits or medical plan elections</li></ul>

# 4 Live Demo

Castlight & Total Brain  
Orientation & Key Features



# Getting Started – Registration & Login

Register or Login at [MyCastlight.com](https://mycastlight.com) or Download the Castlight mobile app!

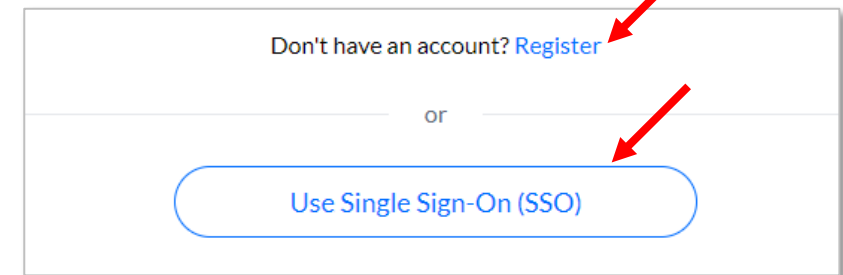
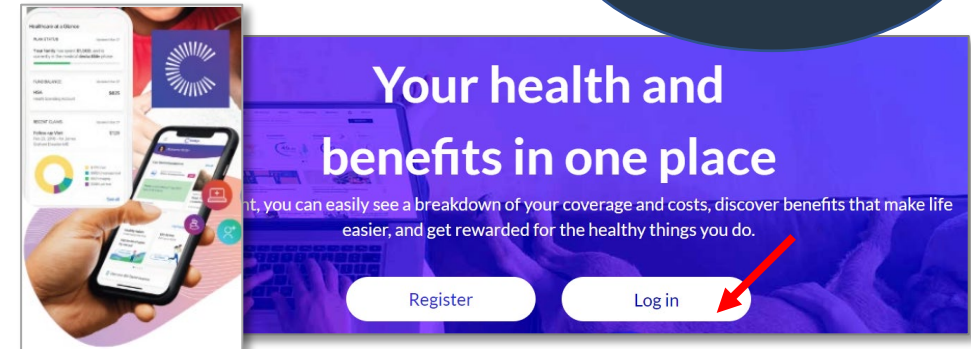
## 1. Single Sign On (SSO) – Employee only

- Select 'Log in' > Single Sign-On > enter HUB International
- Must be logged into the HUB network; requires authenticator for a mobile device
- Complete the required fields and accept terms

## 2. Register/login – Spouses/Domestic Partners or Employees not logged into the HUB network

- Select 'Register' > enter HUB International
- Enter name, DOB, last 6 SSN, home zip
- Complete the required fields and accept terms
- **When your account is ready, an email will be sent from [email@secure.castlighthealth.com](mailto:email@secure.castlighthealth.com)**

Spouses/ domestic partners enrolled in a HUB medical plan must also register for an account.





# Castlight Home Page Orientation

**Top navigation bar** – find care and benefits, search for providers and get insights to cost and quality transparency.

**Welcome center** – access activities to earn points and view progress toward earning the **WMPI and Wellbeing Sweepstakes**.

**Recommendations** – As you engage with the platform, Castlight will learn and promote programs and content that will be most relevant to you.

**Updates** – Announcements for activities like wellbeing challenges, sweepstakes winners, upcoming deadlines or promoted features.

The screenshot shows the Castlight Home Page for user Kristin O. The page is divided into several sections:

- Top navigation bar:** Includes the HUB | my benefits logo, a search bar for doctors, dentists, and services, and a location filter for "Near 84 Brookehill Dr Powell O...". Navigation links for Home, Find Care, Benefits, and Connect are present.
- Welcome center:** A green banner says "Hello Kristin, We've got your health and benefits at your fingertips." Below it, "YOUR ACTIVITIES" shows "Progress \$0/\$800" and "Point Balance 110 pts".
- Recommendations:** A section titled "YOUR RECOMMENDATIONS" features two cards. The first, "May relate to Wondr Health", suggests "Build healthy habits to look and feel your best." The second, "Based on your health history Livongo Hypertension Management", suggests "Take small steps with a coach to make big changes." Both cards include an "EARN POINTS" icon.
- Updates:** A section titled "HUB INTERNATIONAL UPDATES" includes a "MESSAGE" card that says "Welcome to Castlight!".
- Other sections:** "YOUR CARE TEAM" and "PLAN STATUS" (showing "You have spent \$737 and are in the Deductible phase for your medical plan.") are partially visible.

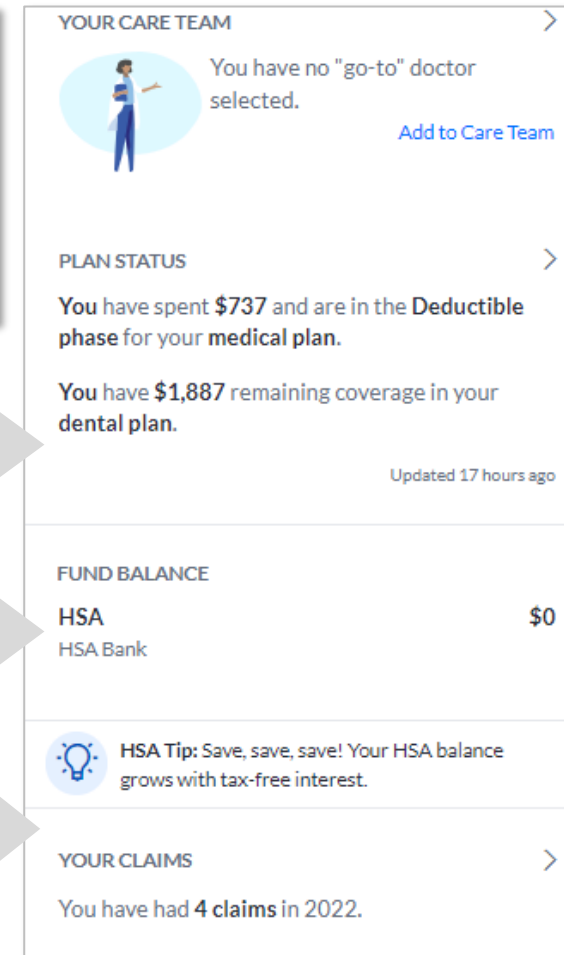
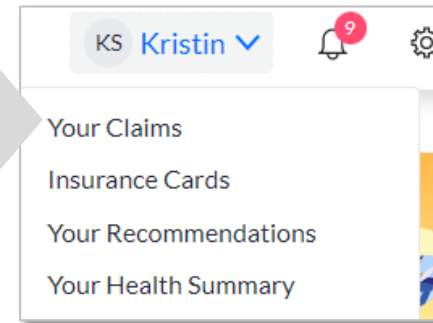
# Care Guidance Highlights – Enrolled in BCBS

## Alerts and settings (homepage, top right)

- **Name** – Claims, insurance card (**dental coming soon**) and recommendations
- **Alerts** – Benefits alerts, HUB news alerts, challenge related messages

## Care Guidance (homepage, left-side)

- **Care Team** – All of your physicians centralized into one place. Add your PCP, OB/GYN, dermatologist, and **dental (NEW- coming soon)**!  
**Note-** This feature is offered as a convenient way to access physician information; it is not required to add your provider to your care team to earn credit toward the WMPI.
- **Plan Status** – displays high level health plan status information, such as YTD spend, threshold for deductible, coinsurance, and Out of Pocket max.
- **HSA/FSA Funds** – displays your account balance to help you make informed healthcare decisions quickly and easily.
- **Your Claims** – shows a snapshot of your medical claims YTD. **Note-** claims are still being loaded and may take 4-6 weeks to appear in Castlight. Points will be loaded once the claim is processed.



# Activity Menu – Overview

**EARN REWARDS FASTER!**

8 **new** point-earning opportunities (up to 2100 points) for 2023!

## Access all available point-earning activities

- **Castlight wellbeing activities** – welcome points, health assessment, challenges (when offered), refer a co-worker or spouse/domestic partner, explore and earn
- **Preventive exams/screenings** – claims-based exams/activities\*
  - Annual preventive exam with a Primary Care Physician **OR** biometric screening at Quest Lab (must schedule directly through Castlight)
  - Preventive cancer screenings
  - Preventive health exams (dental)
- **Lifestyle Programs** – BCBS or Kaiser lifestyle and behavior support (for those enrolled in a HUB medical plan)
- **Self-report** – volunteer, vision exam, fitness activities (new)

The screenshot displays the Castlight app interface for a user named Kristin. At the top, it says 'Hello Kristin, We've got your health and benefits at your fingertips.' Below this, there's a section for 'YOUR ACTIVITIES' with 'Progress' at '\$0 / \$800' and 'Point Balance' at '110 pts'. A red arrow points to the point balance. Underneath is a 'Ways to Earn' section with a '60 / 1,350' point balance. It lists several opportunities to earn points: 'Annual preventive exam w/PCP or Quest biometric screening' (1,000 pts), 'Hinge Health' (400 pts), 'Wondr Health' (375 pts), and 'Health Assessment' (300 pts).

**View the activity menu: Welcome center > Progress or Point Balance > Ways to Earn**

**\*Claims based exams/activities must have a service date or be complete 1/1/23 – 10/15/23 to allow the claim to be processed by 11/30/23.**

# Check Your WMPI Status (Medical Enrolled)

## Login to your Castlight account and view the Welcome Center

(Located near the top left side of the home page - look for the green background and personalized 'Welcome' greeting)

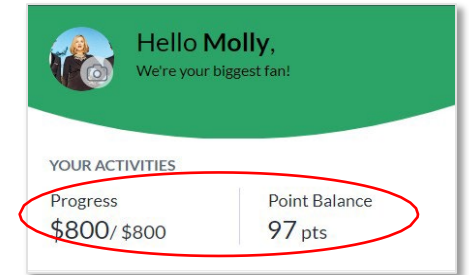
### 1. If you achieve 1350 points you will earn the full \$800 WMPI

- 'Progress' will display \$800/\$800
- 'Point Balance' reflects the amount leftover after 1350 points were applied toward the WMPI. Use these points to enter the Wellbeing Sweepstakes ([click here to learn how](#)).

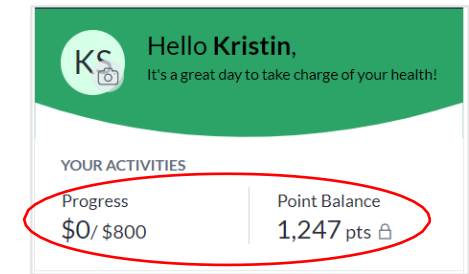
### 2. If you achieve 0 – 1349 points you will not earn a WMPI

- 'Progress' will display \$0/\$800
- 'Point Balance' will reflect the points you have earned to date (0 – 1349 points)
- Unless you complete additional activities, you will not earn a WMPI.
  - Click 'Point Balance' to view additional activities to earn points.
  - Click 'History' to view completed activities and points earned year-to-date

#### Example 1: Achieved >1350 points and earned the \$800 WMPI



#### Example 2: Achieved 0 – 1349 points



Reminder- The WMPI is awarded individually; your spouse/domestic partner must complete their own healthy activities to earn the WMPI for themselves.

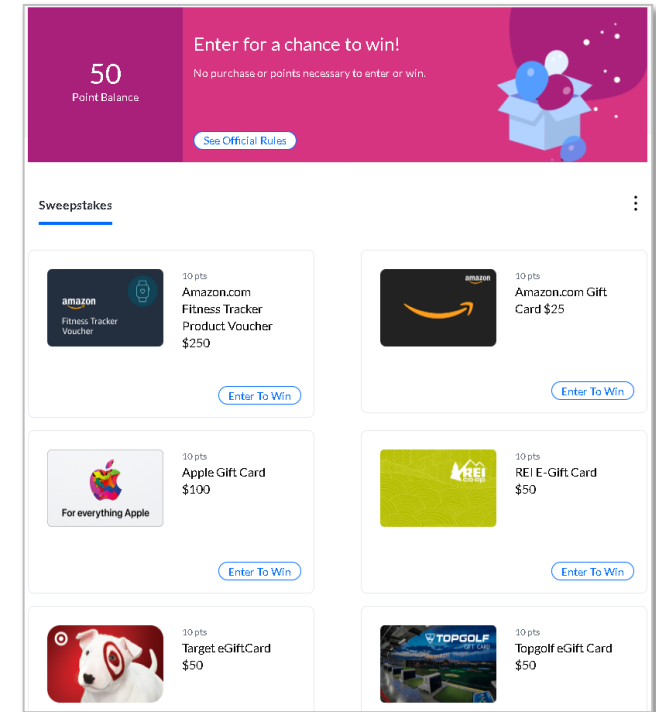
# What Happens After Achieving the \$800 WMPI?

*View and Redeem Rewards: Welcome center > Point Balance > Redeem*

## Enter the Wellbeing Sweepstakes!

- The sweepstakes becomes available after achieving >1350 points/the full \$800 WMPI
  - Points re-set to 0 (the initial 1350 are automatically 'redeemed' for the WMPI). New points earned will display under 'Point Balance'
- 1 entry = 10 points (more points = more chance to win)
- Submit as many entries as you're eligible for through 12/31/23

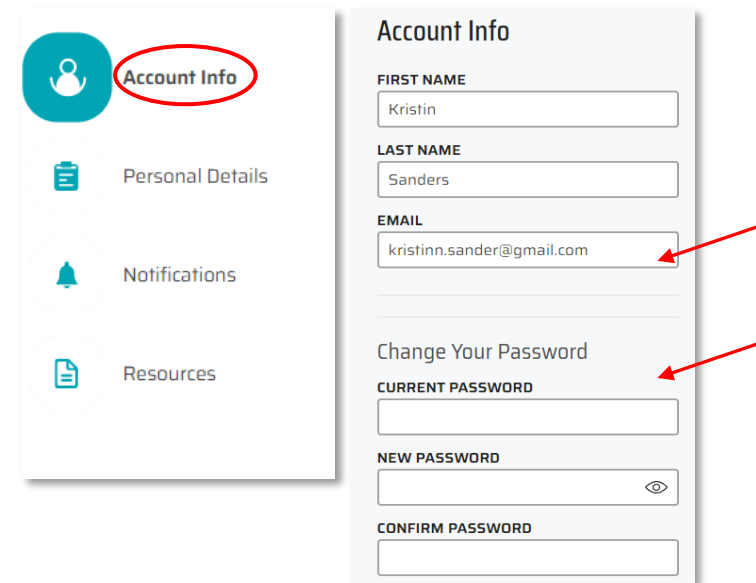
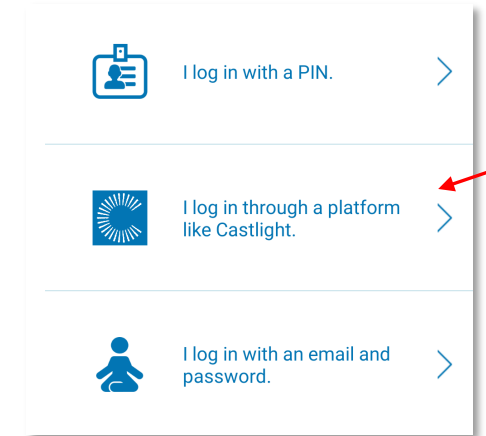
**Earn the WMPI early to access the Sweepstakes and have more chances to win!**



# Access Total Brain

## Register your confidential Total Brain Account

- **First login must be through MyCastlight.com or Castlight mobile app**
    - Login > click 'Points Balance' (located in your Welcome Center) > Scroll to 'Total Brain' tile > click the Total Brain link
    - If using the mobile app, you'll be prompted to with a pop-up for how to access Total Brain. Select 'I log in through a platform like Castlight' > explore Total Brain!
  - **Future login**
    - SSO from MyCastlight.com or Castlight mobile app (recommended)
- OR
- Go to 'About You' > 'Account Info' > set up credentials to access the app or website with personal username and password



# Total Brain: Home Page Orientation



**Begin with the Assessment** for personalized recommendations! Repeat the assessment monthly and track progress over time!

Let's take the Total Brain assessment!

HERE'S HOW IT WORKS:

- Assess your brain**  
Measure the 4 functions and 12 capacities that make up your mental health.
- Get personalized recommendations**  
Boost your brain with exercises, meditations, music and more—curated just for you.
- Check your progress**  
Reassess your brain every 30 days to track your performance and get new recommendations!

[Begin Assessment](#)

[Home](#) [Insights](#) [Library](#) [About You](#)

## Today's Recommendations

Suspend yourself with ambient sounds.

**Free Floating**  
Relaxing Spa  
6 min



We can boost our resilience over time with conscious effort. Use this exercise to practice.

**Self Regulate**



We can build resilience with positive self-belief. This exercise will help you practice.

**Home** – access daily recommendations, personalized based on your Brain Assessment & Insights

**Insights** – access Brain Assessment Results, Stress & Mood ratings & trends.

**Library** – Access activities. Arranged by topic, plus you can filter by brain capacity

**About You** – Account info, add personal information, LifeWorks contact (HUB's Employee Assistance Program)

# BCBS – Fitness Program

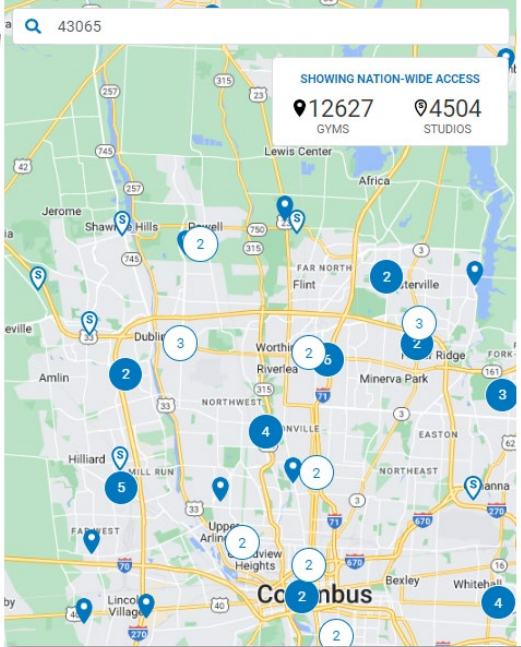
## March promotion - enrollment is waived \$0

- Access a nationwide network of participating facilities
  - Gym Options \$19 - \$99
  - Register March 1 – 31, 2023
  - Use code: **MARCHWAIVED**
- Two ways to enroll:
  - Visit [BCBSIL.com/hub](https://bcbsil.com/hub) > “Wellness,” > “Fitness Program”
  - Call 888-762-BLUE (2583) M-F, 7 am - 7 pm CT

1. Package 2. Members 3. Address 4. Checkout

What fitness package are you interested in?  
Please confirm your selection below.

BASE	CORE	POWER	ELITE
<b>\$19</b> /month 3,000+ standard gyms	<b>\$29</b> /month 7,500+ standard gyms	<b>\$39</b> /month 11,000+ standard gyms	<b>\$99</b> /month 11,000+ standard gyms
Included with purchase Digital Content Video & Live Streams Studio Class Rewards 30% off every 10th class	Included with purchase Digital Content Video & Live Streams Studio Class Rewards 30% off every 10th class	Included with purchase Digital Content Video & Live Streams Studio Class Rewards 30% off every 10th class	1 Elite gym choice from 100+ available  Included with purchase Digital Content Video & Live Streams Studio Class Rewards 30% off every 10th class





**HUB** | my  
wellbeing

# Questions?



# Thank You

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wellbeing



# Who Should Schedule a Quest Appointment?

**HUB employees and spouses enrolled in a HUB medical plan are eligible to schedule a biometric screening appointment with Quest**

- **A biometric screening at Quest is an alternative to completing an Annual Preventive Exam with your Primary Care Physician (PCP)**
  - If you already earned 1000 points for completing a visit with your PCP, or if you plan to prior to the deadline, do not schedule with Quest
- **To receive credit, you must schedule your Quest appointment through [MyCastlight.com](https://mycastlight.com).**
  - Login > points balance > 'Annual Preventive Screenings or Quest Biometric Screening' > Go to Quest
  - View the [Job Aid](#) for details
- **Appointments can be scheduled 1/1/23 – 11/15/23**

