



Prevention



Nutrition



Exercise



Community



Mind



Financial



De-Stress



Education

**LiGHT**  
Living in Good Health Together

Welcome to Your  
**2022 LiGHT Program**  
Oct. 1, 2021 –Sept. 30, 2022





A person is running away from the camera on a paved path in a park. The path is covered with fallen autumn leaves. The trees in the background have yellow and orange leaves, and the lighting suggests it's a sunny day. A teal-colored rounded rectangle is overlaid on the right side of the image, containing the Table of Contents.

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Beacon Health System is excited to welcome you to the **LiGHT** (Living in **G**ood **H**ealth **T**ogether) **Wellness Program**. The Beacon mission has long been to improve the wellbeing for the people of our community. Here at Beacon, our commitment to community begins with you and your family. The purpose of the LiGHT Program is to create a wellness “model of excellence” that encourages associates to support and exemplify our mission to enhance the physical, mental and emotional wellbeing of the communities we serve. Our number one goal is to improve associate health and wellbeing, and to do this, we are offering the LiGHT Program with the help of Asset Health.

**Explore the LiGHT portal at [assethealth.com/LiGHT](https://assethealth.com/LiGHT) for many tools and resources to help you and your family live a healthy lifestyle.**

## Program Overview

**2022 Program Year:  
Oct. 1, 2021 – Sept. 30, 2022**

### Quarterly Raffle Prizes

All associates and spouses, regardless of Beacon medical plan coverage, can earn quarterly raffle prizes for participating in various challenges and activities. For every 25 activity points you earn in each quarter, you will earn one entry into the quarterly raffle drawing. (There is no limit on how many raffle entries you can earn per quarter.)

Prize	Winners/ Quarter	Eligible Group
Bonus PTO Day	10	All Associates
\$100 eGift Card	25	All Associates and Spouses

### Medical Premium Discount

Associates enrolled in a Beacon medical plan through Meritain Health can qualify for a discount on next year's medical premium costs by collecting points throughout the program year. Points can be earned by meeting certain biometric lab measures during your Virtual Wellness Screening, as well as by participating in various voluntary LiGHT activities. Your total points at the end of the program year will determine the discount you earn in 2023:

**All Beacon associates and their spouses are eligible to participate in the LiGHT Wellness Program regardless of medical plan coverage or hours worked.**

### Medical Plan Coverage

In order to be covered under any of Beacon's medical plans in the following calendar year, Beacon associates and applicable spouses are required to complete the 2022 Virtual Wellness Screening process by **Aug. 31, 2022**. If you do not complete the process by this deadline, you and your family's medical coverage will be terminated on Jan. 1, 2023. (Dependent children are not required to participate in the program, regardless of age and coverage.) If covered spouse does not complete the process, their medical coverage will terminate on Jan. 1, 2023.

Less than 400 Points	400 – 799 Points	800 – 1000 Points
<b>No Discount in 2023</b>	<b>5% Discount in 2023</b>	<b>10% Discount in 2023</b>

**The premium discount for associates with spouses on the medical plan will be determined by the AVERAGE of the associate's and spouse's total LiGHT points.**

## Quarterly Raffle

All associates and spouses, regardless of Beacon medical plan coverage, can earn quarterly raffle prizes for participating in voluntary LiGHT activities and challenges. For every 25 points you earn in each quarter, you will earn one entry into the quarterly raffle drawing.

Prize	Winners/ Quarter	Eligible Group
Bonus PTO Day	10	All Associates
\$100 eGift Card	25	All Associates and Spouses

**Quarter 1:** Jan. 1, 2022 – Mar. 31, 2022

**Quarter 2:** Apr. 1, 2022 – June 30, 2022

**Quarter 3:** July 1, 2022 – Sept. 30, 2022

**Quarter 4:** Oct. 1, 2022 – Dec. 31, 2022

The program is grouped into eight wellbeing categories: Prevention, Education, Exercise, Nutrition, Community, Mind, De-Stress and Financial. You design a program to best meet your wellbeing goals and then:

**Report Your Activities:** Visit the "Your LiGHT Activities" page to report your activities.

**View your Points Progress:** Your raffle entries are summarized on the Your Raffle Entries tile on the homepage of the LiGHT portal.

Your reported activities are based on the honor system, which is consistent with Beacon's value of integrity.

## Virtual Wellness Screening

To be covered under any of Beacon's medical plans in the following calendar year, Beacon associates and applicable spouses are required to complete the following four activities in the order listed below:

- 1. Opt-In to the LiGHT Wellness Program:** Sign the online consent form, available on the homepage of the LiGHT portal.
- 2. Complete the Tobacco Affidavit:** Attest your tobacco use status on the online affidavit, available on the homepage of the LiGHT portal. Your completion of the affidavit will satisfy the requirement, regardless if you use or don't use tobacco/nicotine products.
- 3. Complete the Health Assessment:** Beginning May 24, 2022, complete this online behavioral questionnaire on the Health Measures page of the LiGHT portal.
- 4. Schedule and complete your Virtual Wellness Screening:** Schedule an on-site screening appointment between June 1 – Aug. 31 using the online scheduling system on the LiGHT portal. The three requirements listed above must be completed before you'll have access to the online scheduler (screening schedule will be available on the Calendar page of the LiGHT portal).
  - There is NO COST to you or your spouse to participate in the Virtual Wellness Screening. The comprehensive lab work will serve as your wellness labs for the plan year; remember to share your results with your PCP.



## Medical Premium Discount

To earn a discount on the following year's medical premium costs, associates and spouses enrolled in a Beacon medical plan have the opportunity to collect points throughout the program year. Points can be earned by meeting certain biometric lab measures during your Virtual Wellness Screening, as well as by participating in voluntary wellbeing activities. **To determine the discount earned, associates with single coverage are evaluated on his or her own total points earned, while associates with a spouse on the Beacon medical plan are evaluated by the average of the associate's and spouse's total points.**

Less than 400 Points	400 – 799 Points	800 – 1000 Points
No Discount in 2023	5% Discount in 2023	10% Discount in 2023

## Virtual Wellness Screening: Your Biometric Results

All associates and spouses enrolled in the medical plan before May 1, 2022 must complete their Virtual Wellness Screening between June 1, 2022 and Aug. 31, 2022. **You can only test once.**

You will be able to schedule your Virtual Wellness Screening beginning May 2022.

Once you complete your Virtual Wellness Screening, you can view the points you earned for your biometric lab measures on the Discount Progress tile, available on the homepage of the LiGHT portal. Click on the "Biometric Measures" icon for details about each measure. **Full results can be viewed by clicking on the Health Measures page. Here is where you can print your results to share with your primary care provider.**

Biometric Measure	Range	Points
Glucose	< 100 mg/dL	100
	100-125 mg/dL	50
	> 125 mg/dL	0
Blood Pressure	< 120/80 mmHg	100
	120-139 / 80-89 mmHg	50
	> 139/89 mmHg	0
BMI	≤ 25	100
	25.1 - 30	50
	> 30	0
Cholesterol Ratio	≤ 3.5	100
	3.6 - 5.0	50
	> 5	0
Triglycerides	< 150 mg/dL	100
	150-199 mg/dL	50
	≥ 200 mg/dL	0



### Reasonable Alternatives

If you are unable to meet the desired range for any of the five measures listed in the chart, you can complete a Reasonable Alternative to earn the full 100 points for that measure. Alternatives will be visible once you complete your Virtual Wellness Screening. (Click on the "Biometric Measures" icon on your LiGHT Discount Progress tile for details about your alternative options.)

### The deadline to complete a Reasonable Alternative is Sept. 30, 2022.

If you believe one or more of your biometric results was reported incorrectly or does not represent your current health status, you may submit a waiver signed by your PCP to appeal your result(s).

## New Coverage

As a new member on the Beacon Health medical plan, you have an opportunity to qualify for reduced premiums in the future. Below is a detailed explanation of your medical coverage and discount eligibility:

- **2022 Premiums:** For the remainder of the 2022 calendar year, you will pay the base premium rate (no discount).
- **2023 Premiums:** Due to your coverage start date, you are not required to complete the 2022 Virtual Wellness Screening process to be eligible for the medical plan in 2023. You are eligible to earn a premium discount for the 2023 calendar.

## LiGHT Activity Points

You can earn points all year long for completing and reporting voluntary activities that improve your health and wellbeing. See below for details regarding your 2022 LiGHT activities:

Prevention (80 Points Available)			
Activity	Points	Max	Detail
Tobacco-Free	20	20	Points will automatically be awarded once you attest to being tobacco-free on your 2022 Tobacco Affidavit. If you are not tobacco-free, you can get credit for this activity by completing the Tobacco-Free Me program. Visit the Coaching page to enroll. Beacon's Quit Genius tobacco program also qualifies as an alternative.
Review Screening Results With Physician	20	20	Download and submit your signed 2022 Provider Checklist for credit (available on the Resources page).
Age and Gender-Specific Tests/Exams	10	20	Eligible exams include an annual physical, dental cleaning, and annual eye exam. You earn 10 points per exam. <ul style="list-style-type: none"> <li>• <b>Medical-Enrolled Employees and Spouses:</b> No action needed; completion of medical and dental exams will be automatically reported in your LiGHT portal.</li> <li>• <b>Non-medical Employees:</b> Download and submit your 2022 Provider Checklist for credit before Sept. 30, 2022.</li> </ul>
Flu and/or COVID Vaccination	5	10	Self-report these activities on the LiGHT portal.
Meet with Total Rewards (Benefits) Counselor	10	10	Meet with a benefits/wellness staff member to discuss various programs available to you and your family. Self-report this activity on the LiGHT portal. More information about how to get started can be found on the homepage of the LiGHT portal.
Register for Beacon Connected Care	5	5	Self-report this activity on the LiGHT portal. More information about how to get started can be found on the homepage of the LiGHT portal.
Education (110 Points Available)			
Activity	Points	Max	Detail
Complete an Asset Health Course	5	30	To earn credit, complete a course on the LiGHT portal and score 70% or higher on the test. Visit the Courses page to get started.
Complete a Beacon Academy Course	20	20	Associates can access Beacon Academy courses on the Beacon talent and learning page on the intranet. You will receive a promo code for participating. Enter your promo code on the LiGHT portal homepage to receive credit.
Complete an Asset Health Challenge	20	60	Visit the Calendar page on the LiGHT portal for a schedule of the 2022 challenges or watch for communications sent to your email.
Exercise (175 Points Available)			
Activity	Points	Max	Detail
Steps	1/day	3 pts. per week, 30 times a year	Earn one point for each day you reach 10,000 steps (up to three times per week). Sync your activity tracking device or app for automatic reporting or report your steps manually (reference the Steps Conversion Chart to calculate equivalent steps for aerobic activities). You can report your steps for days in the past.
Strength Training	1/day	3 pts. per week, 30 times a year	Earn one point for each day you report 30 minutes of strength training (up to three times per week). Report your strength minutes manually on the Steps and Strength page.

Sunburst Race	30	30	Self-report this activity on the LiGHT portal. Details will be available on the Calendar page on the LiGHT portal once available.
Complete the January Jumpstart Program	50	50	Complete this four-week program designed to help you get on track with your diet, exercise and overall wellness. Registration is required (Beacon associates receive a 20% discount). Visit the Calendar page on the LiGHT portal for additional information. Contact Beacon Health & Fitness for details.
Weekly Fitness Class	20	20	Attend a weekly group fitness class for eight weeks then self-report your activity on the LiGHT portal.
Walking Club	10	10	Participate in a walking club a minimum of 60 consecutive days then self-report this activity on the LiGHT portal (virtual or in person).
Sync Wearable Activity Tracker or App w/ LiGHT Portal	5	5	Visit the Settings page and click on Authorize Device to see list of eligible devices. Your points will be awarded the following business day.
<b>Nutrition</b> <i>(85 Points Available)</i>			
Activity	Points	Max	Detail
Meet with a Nutritionist	5	5	Self-report your participation on the LiGHT portal. See your personal physician for nutritionist referrals. or contact Beacon Health & Fitness.
Drink Water	3	30	In a single week, drink 320 oz. of water (i.e. 64 oz. of water/day for five days). Then, visit the "Your LiGHT Activities" page and self-report that you completed this weekly activity. NOTE: Do not report this activity more than once per week.
Eat Fruits and Veggies	3	30	In a single week, eat 30 servings of fruit and vegetables (i.e. 6 servings/day for five days). Then, visit the "Your LiGHT Activities" page and self-report that you completed this weekly activity. NOTE: Do not report this activity more than once per week.
Create a MyPlate Eating Plan	20	20	Generate your plan by visiting ChooseMyPlate.gov/myplateplan and follow the steps on the page. Once complete, self-report your activity on the LiGHT portal.
<b>Community</b> <i>(80 Points Available)</i>			
Activity	Points	Max	Detail
Donate Blood or Plasma	10	10	Self-report your participation on the LiGHT portal.
Mentor/Volunteer (50+ Hours)	15	15	Self-report your activity on the LiGHT portal. I.e., team coaching, youth/ adult mentoring, etc.
Donate to a Not-for-Profit Organization	10	10	Self-report your activity on the LiGHT portal.
Attend a Community Group Regularly	20	20	Self-report your activity on the LiGHT portal. Examples of community groups include religious group, book club, professional association, coffee group, etc.
Volunteer on a Board	15	15	Self-report your activity on the LiGHT portal.
Volunteer 501(c) Organization	10	10	Self-report your activity on the LiGHT portal.

<b>Mind</b> <i>(75 Points Available)</i>			
<b>Activity</b>	<b>Points</b>	<b>Max</b>	<b>Detail</b>
Complete a Puzzle Weekly	10	10	Complete at least one puzzle per week for four consecutive weeks. Self-report your participation on the LiGHT portal. Examples include crosswords, Sudokus, Takegakis, etc
Learn a New Language	15	15	Self-report your participation on the LiGHT portal once you can carry out a basic conversation in the new language.
Learn to Play a New Instrument	15	15	Self-report your participation on the LiGHT portal once you can play a song from beginning to end.
Engage in a Cognitive Fitness Program	10	10	Self-report your participation on the LiGHT portal once you engage with a brain training activity for five days in a single week. Examples include Lumosity, CogniFit, Peak Brain Training, Elevate Brain Training, etc.
Take a Continuing Education Course	15	15	Self-report your participation on the LiGHT portal. Contact your Human Resources Department for details about the tuition reimbursement programs available for full-time and part-time associates.
Practice Mindfulness/ Meditation	10	10	In a single week, find time to practice mindfulness/meditation for 75 minutes (i.e. 15 min/day for five days). Then, visit the "Your LiGHT Activities" page and self-report that you completed this weekly activity. NOTE: Do not report this activity more than once per week.
<b>De-Stress</b> <i>(150 Points Available)</i>			
<b>Activity</b>	<b>Points</b>	<b>Max</b>	<b>Detail</b>
Take a Vacation: One Continuous Week	5	5	Self-report your activity on the LiGHT portal.
Take a Vacation: Two Continuous Weeks	10	10	Self-report your activity on the LiGHT portal.
Relax	3	30	In a single week, find time to relax for 75 minutes (i.e. 15 min/day for five days). Then, visit the "Your LiGHT Activities" page and self-report that you completed this weekly activity. NOTE: Do not report this activity more than once per week.
Sleep	3	30	In a single week, find time to sleep for 40 hours (i.e. 8 hours/day for five days). Then, visit the "Your LiGHT Activities" page and self-report that you completed this weekly activity. NOTE: Do not report this activity more than once per week.
New Hobby	5	5	Self-report this activity on the LiGHT portal once you develop/participate in a new hobby for at least one month.
Unplug Before Bed	3	30	In a single week, disconnect from technology at least one hour before bed every night for one week. Then, visit the "Your LiGHT Activities" page and self-report that you completed this weekly activity. NOTE: Do not report this activity more than once per week.
Stretch	3	30	In a single week, find time to stretch at least three times. Then, visit the "Your LiGHT Activities" page and self-report that you completed this weekly activity. NOTE: Do not report this activity more than once per week.
Spend Time with a Friend	5	5	Self-report this activity on the LiGHT portal once you spend quality time with a friend this month.
Have Advance Directive on File or Meet with an Honoring Choices Facilitator	5	5	Self-report this activity on the LiGHT portal. Check out the Resources page to contact a facilitator.



Financial (80 Points Available)			
Activity	Points	Max	Detail
Attend Retirement Fair or Retirement Education Workshop	5	5	Visit the Calendar page on the LiGHT portal for upcoming events. You will receive a promo code for participating in a virtual or in-person event. Enter your promo code on the LiGHT portal homepage to receive credit.
Meet with the Transamerica Retirement Representative or Personal Financial Advisor	5	5	Self-report this activity on the LiGHT portal. To schedule your appointment with Transamerica Representative, Ruston Dubash, call 574-304-6173.
Contribute 10% to your Retirement Savings Plan	15	15	Self-report this activity on the LiGHT portal. To change your 403(b) contribution, log into your account at <a href="https://beacon.trsuretire.com">beacon.trsuretire.com</a> . (First-time users will be required to register.)
Have a Beneficiary Established for Life Insurance and Retirement Plans	5	5	Self-report this activity on the LiGHT portal. To view or update your beneficiary for life insurance, contact your benefits department. To view or update your beneficiary for your Beacon retirement accounts, log into your account at <a href="https://beacon.trsuretire.com">beacon.trsuretire.com</a> . (First-time users will be required to register.)
Implement a Personal Budget	10	10	Self-report this activity on the LiGHT portal.
Pay Off a Personal Loan this Year	5	5	Self-report this activity on the LiGHT portal.
Establish a Three to Six Month Emergency Fund	10	10	Self-report this activity on the LiGHT portal.
Contribute to Your HSA Regularly for Future Medical Expenses	15	15	Self-report this activity on the LiGHT portal. You can change your HSA contribution at any time during the calendar year by contacting your benefits department.
Carry Credit Card with \$0 Outstanding Balance	10	10	Self-report on the LiGHT portal once you carry a \$0 outstanding balance for at least three consecutive billing periods.

## Your Privacy is Important

All of the information you share through the Virtual Wellness Screening process, including your HA, lab results, and activity tracking will remain completely confidential and will NOT be shared with Beacon, as your employer, or Meritain Health. Beacon will only be aware that you and your spouse have completed all steps in the process, so that your medical coverage will remain in force. Beacon will periodically receive aggregate reports reflecting the entire population's results, which will help us design future programs and enhancements to improve associates' health and manage the health plan's costs.

# LiGHT

Living in Good Health Together



## Get Started

Visit **assethealth.com/LiGHT** on your desktop or mobile device to learn more about the program requirements and get started.

If you've never used the portal before, log in for the first time with the following default credentials:\*

**Username:** first name initial + last name + last four digits of your Social Security number (SSN)

**Password:** date of birth (mmddyyyy)

*\*After logging in, you will be asked to change your username and password for accessing the site in the future.*

**If you are returning to the portal, use the credentials you've already established.** If you are having trouble logging in, click the "Having trouble logging in" link on the login page and following the prompts on the screen to retrieve your credentials. (You will need to answer the security question(s) you've set up during your initial login in order to retrieve your username or password.)

**Questions?** Contact Asset Health at **support@assethealth.com** or Dawn Gillispie at **dgillispie@beaconhealthsystem.org**.