



# Important Information About Your Wellness Program

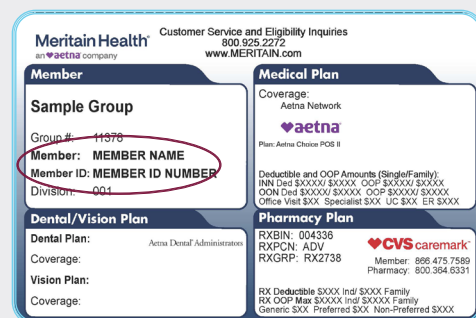
Lochmueller Group

January 1, 2025-December 31, 2025

The goal of Healthy Merits is to help you become healthier by establishing smart and easy habits to last a lifetime, versus setting temporary goals. This program is open to all employees and spouses enrolled in company-sponsored medical plans. Don't wait, log on today at <https://lochgroup.healthymerits.com>.

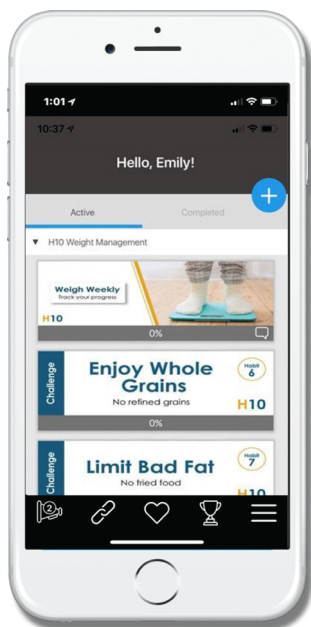
## Healthy Merits website registration

To get started, you must first register for your Healthy Merits account. To register, enter your information as it appears on your Meritain Health® medical ID card. Your unique ID is your member ID found on your ID card. Employees must register before spouses. Spouses will need the email address the employee registered with to register on the site and create their account. Employees who do not take insurance through the company will use their last name followed by date of birth (e.g. Smith03051985) as their unique ID.



## Mobile app

Prefer to participate in the wellness program on your smartphone? Download the Healthy Merits app in the iOS App Store®, Google Play Store™ or scan the QR code below and create an account. You will need to use the company code **lochgroup** during registration.



Apple app



Android app

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## Earn incentives for taking steps towards better health

### Reward 1: Premium Discount.

Employees and spouses who complete an annual preventive exam and lab work with their primary care physician between November 1, 2024, through October 31, 2025, will receive a discount towards their 2026 company-sponsored medical insurance. Participants can access forms and submit through the *SayAah* activity. Both employee and spouse will need to complete to earn the reward.

### Reward 2: Rewards Mall.

Employees can earn up to \$500 to spend in the Rewards Mall for completing AgeGage and other activities on Healthy Merits. Participants will earn points for completed activities between January 1, 2025 through November 30, 2025. One-point equals \$1 to spend in the rewards mall. Participants must complete AgeGage and earn a minimum of 125 points to redeem rewards in the Rewards Mall. All rewards must be redeemed by December 7, 2025, or they will be forfeited.

## Wellness activities

Complete the following activities to earn points toward your wellness incentive. One-point equals \$1 in the Rewards Mall.

Premium Reduction Activity	How to participate		
<b>SayAah</b>	Complete an annual preventive exam and lab work with your primary care physician between November 1, 2024 through October 31, 2025. Then, submit your completed form on the <i>SayAah</i> activity on the Healthy Merits website.		

Gateway Activity	How to participate	Points	Maximum points
<b>AgeGage</b>	Complete an online health assessment.	25	25

Wellness Activity	How to participate	Points	Maximum points
<b>PreventiveHealth</b>	Visit your health care provider for routine preventive screenings and vaccinations. <ul style="list-style-type: none"><li>• Dental exam</li><li>• Vision exam</li><li>• Mammogram</li><li>• Colonoscopy</li><li>• Flu immunization</li><li>• COVID-19 vaccine or booster</li></ul>	20	100
<b>MoveIt</b>	Track your physical activity quarterly.	100	400
<b>Fitness Tracking</b>	Complete five workout sessions.	15	405
<b>WellnessEvent</b>	Complete a community walk, 5k or 10k run.	10	30
<b>WellnessEventPlus</b>	Complete a half marathon, marathon, IRONMAN® or other training event.	50	50
<b>MusculoskeletalHealth Wellness Journey</b>	Complete HealthyU courses on musculoskeletal health.	25	25
<b>StressManagement Wellness Journey</b>	Complete HealthyU courses on stress management.	25	25
<b>Personal Challenges</b>	Choose and complete challenges specific to your goals.	15	75
<b>Company Challenges</b>	Participate in company-wide challenges alongside your coworkers. <ul style="list-style-type: none"><li>• <b>WaterWakeUp:</b> February</li><li>• <b>FlexTime:</b> May</li><li>• <b>FiveAlive:</b> August</li><li>• <b>HeavyMetal:</b> November</li></ul>	50	200



## About your rewards

Your health plan is committed to helping you achieve your best health by offering rewards for participating in a wellness program. If you think you might be unable to meet a standard for a reward under this wellness program, just contact Healthy Merits at **1.877.348.4533**. We can help to find an engagement activity with the same reward that is right for you.

## Redeem rewards

Wellness is fun, but it's even more fun when you get rewarded for it! Employees who are not on the medical plan can cash in their points by selecting *Redeem Rewards* in their profile. You can also check your rewards balance any time by clicking on *Rewards Statement*.

The screenshot shows the 'Rewards' section of a user's profile. At the top, it says '1683 points Available'. Below this, there are six reward options arranged in a 2x3 grid:

- Amazon.com**: \$1.00 - \$2,000.00. A callout bubble points to this option saying 'Choose from a variety of gift cards'.
- Apple**: \$10.00 - \$1,000.00. A callout bubble points to the top right of the screen saying 'See how many points you've earned'.
- Best Buy®**: \$5.00 - \$2,000.00.
- Clean Water Fund**: \$1.00 - \$1,000.00.
- Habitat for Humanity**: \$1.00 - \$1,000.00.

Each option has a 'Redeem' button. A callout bubble points to the 'Redeem' button for the Apple reward saying 'Redeem your points for rewards'. On the right side, a sidebar menu is visible with options: 'Family', 'Rewards Statement', 'Redeem Rewards', 'Reset Password', 'Contact Support', and 'Log Out'.

Questions? Call Healthy Merits Customer Service at 1.877.348.4533 or email [healthymerits@meritain.com](mailto:healthymerits@meritain.com).

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