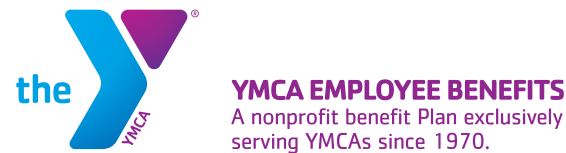




YMCA EMPLOYEE BENEFITS
A nonprofit benefit Plan exclusively
serving YMCAs since 1970.



YOUR PLAN INFORMATION, IN YOUR POCKET

Your UnitedHealthcare ID card contains important information like your member and group numbers and it is what medical providers use to identify you, your plan, and what benefits you have available when you receive services. You can access your ID card from a few different locations:



If you are newly enrolled in medical coverage from YMCA Employee Benefits, or if you changed your coverage recently, you should receive new copies of printed ID cards in the mail to your address on file.



If you did not receive new ID cards due to an enrollment change, you can request new copies be sent to your address by logging on to myuhc.com.



The digital ID card stored on myuhc.com can be printed and kept with your personal documents if you prefer to have a physical card but no longer have yours.



The UHC app is an easy way to make sure you have all of your information, even ID cards, whenever and wherever you need it. Download the app to your phone to keep a digital copy of your ID card and your benefits info at your fingertips!

Don't Forget! Register your myuhc.com account today!

PLAN MEMBER PERKS

GETTING MORE OUT OF YOUR BENEFITS COVERAGE

1st Quarter, 2021

ALSO IN THIS ISSUE:

- ▶ The Real Appeal to a Healthy Lifestyle
- ▶ Get to Know: Care Options & Costs
- ▶ How Your Health Plan Works
- ▶ Financial Wellness
- ▶ Your Plan Information, In Your Pocket

TRUSTED COVID RESOURCES

Centers for Disease Control (CDC)

www.cdc.gov/coronavirus

World Health Organization (WHO)

www.who.int/coronavirus

UnitedHealthcare (UHC)

www.member.uhc.com/coronavirus

Employee Assistance Program

www.liveandworkwell.com/en/public/custom/covid19

DON'T FORGET!

Take your Rally Health Survey before **February 28th** and you can help your YMCA earn premium credits that can reduce the cost of health insurance.

Your participation in the Rally Health Survey is also your first step towards earning up to \$300 in gift card rewards through the **WellnessWorks Program!**

KEEPING YOU HEALTHY & INFORMED COVID-19 VACCINATIONS

COVID-19 vaccines are an important step in slowing the spread of the disease. YMCA Employee Benefits is committed, along with our partners at UnitedHealthcare, to helping you stay informed with the most up-to-date information available.

Has a Vaccine Been Approved?

The U.S. Food & Drug Administration (FDA) requires that all vaccines go through a full review process for safety and effectiveness before authorizations are given for use by the general public. As of January 2021, the FDA has authorized two separate vaccines for emergency use to protect people against the coronavirus pandemic. Many medical research and pharmaceutical companies are also continuing additional trials and seeing positive results, which may lead to more approved vaccines in the future.

When Can I Get Vaccinated?

Supplies of both authorized vaccines are limited and in high demand. Distribution is being coordinated in tandem by the Centers for Disease Control and Prevention (CDC) and individual state health departments. Healthcare workers, especially those on the frontlines, as well as residents of long-term care facilities are, in most cases, first in line to receive vaccinations. However, some states have moved on to the next phase in vaccine distribution. There will no doubt be a lot of information to work through as we get further into the year, but your state's health department is the best resource to understand the distribution plan for your area. If you need to find your state health department's website

for information, you can visit uhc.com and visit the UnitedHealthcare COVID-19 Resource Center to get there.

Will Vaccines Be Covered?

All members of YMCA Employee Benefits health plans will see \$0 cost-share (no copayments, deductibles, or co-insurance) on FDA-authorized COVID-19 vaccines regardless of where you get the vaccine and how many doses are required. Most vaccines will require a second dose in order to be effective, so when it does become available to you, be sure to follow the instructions closely.

Staying Up To Date

To make sure you have the most accurate and current information, be sure to visit uhc.com and your online account at myuhc.com. You can get the latest information from the CDC by visiting their website at cdc.gov, and checking with your state and local health departments' respective websites as well.

For Coverage Questions

The COVID-19 pandemic and the response from healthcare providers and insurance companies is being constantly evaluated as new information is available. For the most current information about your benefits, please call the number on the back of your medical ID card.

COVID-related plan changes can also be found on your Y's page on YBenefits.org.

THE REAL APPEAL TO A HEALTHY LIFESTYLE

A PROGRAM DESIGNED FOR REAL PEOPLE

For many, making adjustments to your health and wellness can seem like a daunting task. You may not know where to begin, how to maintain your focus, or lack access to the resources you think you need. With all of the different approaches to lifestyle changes out there—especially in the beginning of a new year while coping with a global pandemic—it can be difficult to determine what the right approach is for you. Luckily, as a member of a medical plan from YMCA Employee Benefits, you can get guidance designed specifically for you from committed transformation coaches through the Real Appeal® program.

Real Appeal is UnitedHealthcare's lifestyle transformation program available through Rally Coach™. It is a program built to help members succeed in their journeys and is available at *no additional cost* as part of your health plan. By connecting you with a coach, the program ensures that your guidance is customized to fit your needs.

Focused On Your Success

The Real Appeal program provides members with ongoing support and guidance through group sessions, individualized support from coaches, and a community rooting for you and your success. As you identify your goals, your coach and the program will identify small steps that can be taken everyday to help you reach them. Keeping track of your progress in smaller steps can make those once daunting goals, more manageable. Along with community support and progress tracking, you'll also have access to a library of resources including blog posts and articles that can keep you informed, simple activities to help keep you on track, and the ability to read inspiring stories from other members.

Focused On You

When you sign up for Real Appeal, you'll be paired with a coach who has one job—to guide you with support and whatever you need to stay on track. Coaches are able to help you and get you access to the right tools to make sure your journey is successful. They

are also available when you need them to help keep you on track, and the guidance and resources you'll receive are all from a science-based approach that's backed up by decades of research.

Now that the Real Appeal program has been integrated with Rally Coach, you can visit ymca.realappeal.com or log in to your account on myuhc.com to learn more about starting your lifestyle transformation and weight-loss journey!

Extra Incentives

Real Appeal is one of the programs that can earn you additional financial incentives via our WellnessWorks Program. Complete at least 9 sessions of the program and you can earn \$100 in gift card rewards.

For more info about the WellnessWorks program, visit YBenefits.org and navigate to the **Already Enrolled In Medical? Resource Library**.

Source: Real Appeal

HOW YOUR HEALTH PLAN WORKS:

UNDERSTANDING YOUR BENEFITS

Getting familiar with how your health plan works can save you time, money, and frustration when it comes time to use your benefits. Whether you've been enrolled for years or just recently became eligible for medical coverage, it's never too late for a refresher course on your health benefits.

At the Start of Your Plan Year...

Medical plan benefits start fresh at the beginning of every calendar year, so on January 1st things like your deductible and out-of-pocket maximum typically reset back to zero.

Meeting Your Deductible

Depending on which plan you're enrolled in, you may have a deductible that has to be met before your plan starts to pay a portion of benefits for covered services. If your plan has a deductible, you'll be responsible for paying 100% of the cost of health services applicable to the deductible until that amount has been met. After that, you'll begin to share costs for covered

services with the plan. Your portion of these costs is called **coinsurance**. The coinsurance rate is a percentage of the total cost of covered services, and it varies by service and which plan you're enrolled in. In most plans, your costs will continue to be split this way until you and/or your family have reached the annual out-of-pocket maximum for your plan.

Once You've Reached Your Annual Maximum

Every benefit plan has an annual cap on how much you will pay out of pocket on covered services throughout the year. This amount is different depending on which plan you're enrolled in and whether or not you have any dependents enrolled in coverage.

Don't Forget!

Depending on which plan you're enrolled in, not all of these terms may apply to your coverage. For a detailed summary of your benefits and coverage (as well as other resources available to you), visit YBenefits.org and select your State and YMCA from the dropdown menus to view the plan documents for the plan(s) your YMCA offers. You can also register and log in on myuhc.com to access cost estimators and breakdowns specific to the plan you're enrolled in.

Things to Remember

The cost for services received in-network and out-of-network can be different, which is why it's important to know, ahead of time if possible, if your provider is in network. Remember that out-of-network services are typically covered at lower rates and also have higher deductibles and out-of-pocket maximums.



Source: UnitedHealthcare

GET TO KNOW: CARE OPTIONS & COSTS

HOW MUCH YOU PAY CAN DEPEND ON WHERE YOU GO

When faced with an urgent need to be seen by a doctor, many of us often jump to assuming we should head to our nearest Emergency Room. However, that may not always be the best option for your care and it's also usually the most expensive by far. Not only are you more at risk of being exposed to COVID and other illnesses in the ER, but it could cost you a lot more than other care options.

It may not be feasible to compare care settings when an emergency strikes, so it's helpful to take some time to explore your health plan with the resources on myuhc.com so you can be better prepared. Once you've registered on myuhc.com, you can select **Find Care & Costs** from your homepage and assess your options before you need them. The best way to be prepared is to research and select a Primary Care Provider in your area, pre-register your account for Virtual Visits, and search for the nearest Convenience Care or Urgent Care Centers.

Primary Care Providers

Your primary care provider (PCP) or family doctor is always a good place to start in non-emergency situations. They typically know you best, have easy access to your medical records, and many offer same-day appointments. PCPs are a good option for symptoms like cough, fever, pink eye, urinary tract infections, or muscle strains and sprains.

Virtual Visits

Averaging less than \$50 per visit and available 24/7, Virtual Visits can connect you with a doctor who can diagnose common medical ailments like cold, flu, pinkeye, or sinus problems without you leaving home. They can even prescribe medication if needed and send it to your preferred pharmacy for pickup.

Convenience Care Clinics

Right in the name—these clinics are often the most convenient option, especially for those on-the-go. Convenience Care Clinics typically accept walk-ins and their physicians

can provide treatment for many common symptoms like rashes, minor injuries, earaches, or getting your flu shot.

Urgent Care Centers

If you need care during off hours, Urgent Care can be a more cost-effective choice than the ER to treat injuries like muscle sprains and strains, back pain, and even some broken bones.

Emergency Rooms

The ER remains your safest option when you need to seek immediate care for life-threatening injuries, illnesses, or critical conditions. Chest pain, shortness of breath, major burns, or severe injuries are best cared for in the emergency room.

For more resources to help you know before you go, be sure to log in to your account on myuhc.com and use the **Find Care & Costs** tool or visit uhc.com/checkchoosego to see side-by-side comparisons of the different options available.

Source: UnitedHealthcare

FINANCIAL WELLNESS:

STRECHING YOUR DOLLARS DURING A PANDEMIC

Nearly every family has been impacted financially in the past year, whether through lost wages, reduced hours, or job loss—and the topic of tightening budgets or searching for ways to reduce expenses has risen to the forefront of many family conversations. Did you know that part of your health plan coverage includes enrollment in UnitedHealthcare's Employee Assistance Program? Your EAP benefit provides helpful resources for financial wellness and many other topics online at LiveAndWorkWell.com. You can use the resources on that site to start to make adjustments in your budget and/or spending, or ask about a Financial Consultation to get personalized assistance to put you back in control of your financial well-being.

Do You Track Your Spending?

Tracking your spending and knowing where each and every dollar goes is often the first step in achieving financial wellness. Keep it simple by focusing on the things

you can control before worrying about making a complicated budget. Taking a look at your monthly expenses and day-to-day costs (looking at two month's worth of bills if possible) can give you a good idea of your spending habits. Certain expenses, like rent and utilities, may not be easy to change, but if you focus in on expenses where you may be able to make small changes the savings can start to add up.

Can You Reduce Food Spending?

Everyone's expenses and availability of options is different, but making cost-effective food choices may be one of the most helpful ways to reduce monthly spending. It may be possible to lower your food costs by:

- Skipping restaurants or delivery
- Cooking at home more often
- Taking advantage of your freezer
- Making a list before you go shopping
- Being flexible about ingredients or recipes
- Shopping at a less expensive store

Target Technology

We all depend on technology to keep us connected, and that reliance has only increased as workplaces and schools have had to continue to adjust to operating remotely. It's likely that you're using the technology you're paying for, but it never hurts to take a second glance to find ways to save. Check your streaming services or cable bill. Are there any that could be cut, even temporarily? Make sure there aren't subscriptions set to auto-renew after a free trial. Check with your phone or internet provider to see if they have any deals you could benefit from.

These tips can help you stretch your dollars, but it might not be enough depending on your financial situation. Resources including online modules, financial calculators, or the option to connect with a "money coach" for additional support are included with your EAP benefit for no additional cost to you.

You can visit LiveAndWorkWell.com or call 1-800-980-6921 to learn more.

Source: LiveAndWorkWell.com