

YMCA EMPLOYEE BENEFITS
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YMCA EMPLOYEE BENEFITS

A nonprofit benefit Plan exclusively
serving YMCAs since 1970.

PLAN MEMBER PERKS

GETTING MORE OUT OF YOUR UNITEDHEALTHCARE COVERAGE

2nd Quarter, 2025



YMCA EMPLOYEE BENEFITS

A nonprofit benefit Plan exclusively
serving YMCAs since 1970.

THE NEW YBENEFITS.ORG

REDESIGNED WITH YOU IN MIND

YBenefits.org serves as an information center for all of the benefits that your Y offers through YMCA Employee Benefit. It was recently redesigned to be easier for you and your family to find important information about the benefit plans your Y offers through YMCA Employee Benefits.

A Full Library of Member Resources

To explore all that your benefit plans have to offer, visit YBenefits.org and use the drop-down menus to select your STATE and your YMCA. Then you can head to sections like our Member Resources page to find information about additional programs and benefits that are available to you as a member of a medical plan from YMCA Employee Benefits.

...And There's More!

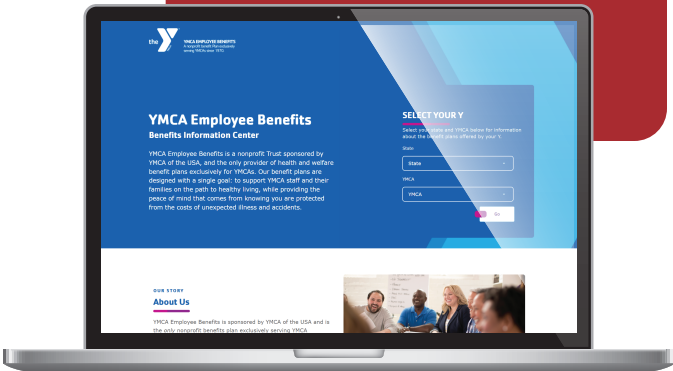
In addition to finding information about participating in programs like Virta, 2nd.MD, and more...you'll also find:

- **WellnessWorks:** Find program flyers, FAQs, and information about what activities you're eligible to participate in to earn incentives
- **Plan Overviews and Comparisons:** Especially helpful during Open Enrollment, you'll find resources to compare the medical plans that are offered by your YMCA so you can know that you're picking the best option for you and your family
- **Easy Navigation:** Find links to important sites for managing your benefits like myuhc.com, liveandworkwell.com, and more to continue learning about everything your health plan has to offer



Scan the QR code above to watch a short introduction video to the new and improved YBenefits.org!

Learn about how this site is the start of your journey to better benefits and then check out the site today!



INSIDE THIS ISSUE:

- ▶ WellnessWorks: Rally Wrap-Up
- ▶ Finding A Doctor Just Got Easier
- ▶ Convenience & Continuity with Virtual Therapy
- ▶ Using Your Vision Benefits Online
- ▶ YBenefits.org: Redesigned with You In Mind

PLAN MEMBER RESOURCES

Visit YBenefits.org and select your YMCA to learn more about the benefits available to you through YMCA Employee Benefits.

To access your UnitedHealthcare member account, you can log in using your HealthSafeID™ on www.myuhc.com.

As a medical plan member, you are also eligible for vision benefits from EyeMed and our Employee Assistance Program, provided by Optum. To access information and resources related to those benefits, you can visit www.eyemed.com for vision as well as www.liveandworkwell.com (access code 9622) for resources from your EAP.

6 HABITS FOR HEALTHIER LIVING

HEALTHY HABITS TO KEEP YOUR HEALTH IN CHECK

Living a healthy lifestyle sounds simple in theory—but in practice, it can be surprisingly challenging. If you've ever struggled to make healthy changes stick, you know good intentions aren't always enough. Sure, it's easy to say "eat more fruits and vegetables" or "exercise regularly," but turning those goals into daily habits is another story. The good news? Small, consistent actions can lead to big changes. With a few practical strategies—like these tips—you can start building a healthier, happier life one step at a time.

Get Up & Exercise

Adults should aim for 2.5–5 hours of moderate activity weekly, plus strength training twice a week. But fitness isn't one-size-fits-all and what matters is finding movement that works for you.

Warm up and cool down: Prep your muscles to prevent injury and support recovery.

Stay flexible: Stretching and yoga can improve mobility and performance.

Mix it up: Variety keeps workouts interesting and targets more muscle groups.

Plan Your Plate

With all the metaphorical plates we have to juggle in life, healthy eating can often fall lower on the to-do list. But the way we fuel our bodies has a big impact on overall health, so it's important to be mindful of daily eating habits. Trying different strategies can help you stay mindful of what's on your plate and make healthy eating more manageable.

Cut Back on the Not-So-Great Habits

We all have our guilty pleasures, and occasional indulgences may be fine... in moderation. But when our unhealthy habits like smoking, drinking alcohol, screen time before bed or not flossing become the norm, rather than occasional indulgences, it can have negative impacts on your health.

Catch Some Quality Zs

Sleep is when your body recharges and repairs. To improve sleep quality:

Cool it down: A room temperature around 65 degrees can help with better sleep.

Stick to a schedule: Consistent bed and wake times support your internal clock.

Dim the lights: Reduce screen time and lower lighting can help ease you into rest.

Focus on Mental Health

Mental health includes our emotional, psychological, and social well-being and even if you're in-shape on the outside, your inner self may still need some care. Because when we're clear-headed and strong in our mind-body connection, life often seems easier.

Take the Next Step

Wanting a healthy lifestyle doesn't have to mean overhauling everything at once. Start small, stay consistent, and don't be afraid to ask for help. If you don't know where to begin, talk to your doctor and explore the benefits and resources available through your health plan. Support is out there, and your well-being is worth it.

WELLNESSWORKS: RALLY WRAP UP

BIG CHANGES COMING ON AUGUST 1

There are some big changes coming to Rally starting August 1—when our WellnessWorks program incentive year refreshes. The biggest change will be the transition to a brand new platform called **Rally Engage**. As part of the transition, all activities that are in progress on Rally will have a hard end date of July 31. In years past, you could continue working on activities after the incentive year reset, however that data will NOT carry into the new platform. To help prepare before July 31, make sure you wrap up anything you're working on now.

What You Need To Do

If you're in the middle of completing missions, taking quizzes, or participating in a wellness coaching program, take some time in the next few weeks to complete these activities.

For activities that require more lead time—like preventive or biometric screenings—be sure to order kits or schedule appointments as soon as possible if you want to be rewarded for these activities in the current incentive year. These activities will still be available in the new Rally platform, so if your appointment is after July 31, you'll just earn this reward in the new incentive year.

If you're enrolled in longer-term programs such as the Diabetes Prevention Program, LIVESTRONG, Real Appeal, or Virta, keep working! Since these programs are outside of the Rally system, your experience should not be interrupted. Once you've completed the milestones for these programs, the rewards will be triggered the same way they are today. If you don't reach the necessary requirements to earn your incentive for the current program year, your participation and progress will continue to count towards the next program year.

Don't Forget to Collect Your Rewards

Earned rewards but didn't get your gift card? Log in to ymca.werally.com (before July 31!) to select your gift card rewards and download any information you'll need to use them later. This is vital, because **rewards from the current incentive year will NOT transfer to the new Rally platform**.

Wrap It Up and Reap the Benefits

Finishing strong is more than just checking boxes—it's about celebrating the progress you've made. So take a few minutes to wrap up your activities, claim your rewards, and set yourself up for success.

Visit YBenefits.org/wellness for more information about the WellnessWorks program. If you have questions about the status of earned incentives or gift cards, please call Rally technical support at 1-844-334-4944.

CONVENIENCE & CONTINUITY

BUSTING THE MYTH ABOUT VIRTUAL THERAPY OPTIONS

While the technology to support telehealth has been around since the mid-nineties, it wasn't until the COVID pandemic that the need for remote options and usage of those services skyrocketed. But even outside of the thick of a global pandemic, remote care options allow mental health providers to reach more people, including those who may be inhibited by their location or access to certain resources.

You might think that virtual therapy options just aren't the same as in-person care—that it could be harder to open up, build trust, or feel truly heard through a screen. And while therapy is an incredibly personal journey and everyone's needs may be different, the truth is that many people have found that virtual therapy doesn't just work...it works well.

In fact, virtual therapy can offer unique benefits: often providing more flexibility, greater privacy, and options that are easier to fit into your schedule. And unlike some telehealth services where

you might see a different provider at each appointment, virtual therapy through your employee assistance program is designed to support ongoing care with the same licensed professional. That consistency can help you build trust, develop a strong relationship, and make meaningful progress over time. For many people, that convenience and continuity make it easier to stick with care and feel truly supported.

Ready to Get Started?

By being enrolled in a medical plan from YMCA Employee Benefits, the great news is that you're already enrolled in *Emotional Wellbeing Solutions*, Optum's modern and flexible EAP. And with this benefit you have access to licensed therapists who are trained to build meaningful connections, regardless of whether you opt for sessions in person, over the phone, or online.

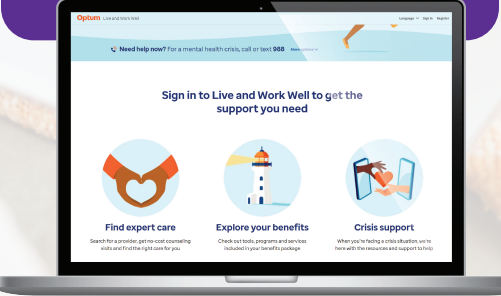
Whether you're navigating stress, anxiety, grief, or just need someone to talk to, virtual therapy can be a powerful tool for support—

and it's just one of the many services available through your health plan benefits.

Visit liveandworkwell.com or call the number on the back of your health plan ID card to explore all of your therapy options, connect with a provider, or learn more about the support available to you and your family.

Start exploring all of the resources available to you through *Emotional Wellbeing Solutions* today by visiting liveandworkwell.com.

Use access code 9622 to browse anonymously or log in with your HealthSafeID



Source: Optum, American Psychological Association (1) (2)

FINDING A DOCTOR JUST GOT EASIER

UNITEDHEALTH PREMIUM® PROGRAM

Finding a doctor can be tough—and sorting through a long list of options doesn't make it any easier. But knowing what to look for (and where to look) can help take some of the stress out of the process. That's where UnitedHealthcare comes in.

A great place to start is the Find a Doctor tool on myuhc.com. After logging into your account, you'll be able to search for and browse through hundreds of in-network physicians and specialists based on your needs, location, and preferences. But beyond just finding someone in-network, UHC offers an extra layer of support through the UnitedHealth Premium® Program.

Finding a Doctor with Heart(s)

This program evaluates doctors using national standards for both quality and cost-efficiency. Providers who meet these criteria earn a Premium Care designation, indicated by two hearts and a Premium

Care label, which you'll see listed in the provider directory. These doctors have been recognized for delivering high-quality, cost-effective care—based on things like preventive services, chronic condition management, and how efficiently they use resources like tests, prescriptions, and follow-up care.

Providing For You

Choosing a Premium Care provider can give you extra peace of mind, knowing your doctor has been through a thorough review process. But remember, the Premium Program is meant to be a helpful guide—not the only factor in your decision. Things like communication style, experience with specific conditions, and how comfortable you feel with a provider are just as, if not more, important.

Want to learn more? Visit myuhc.com or call the number on the back of your member ID card to explore the Premium Program and start your search with confidence.



Doctor Alsogreatchofe, MD >
Family Practice
★★★★★ 5.0 (9)
Only 10 Miles From You
In Your Network
Premium Care
\$\$\$

Doctor Goodforyou, MD >
Family Practice
★★★★★ 5.0 (9)
Only 5 Miles From You
In Your Network
Premium Care
\$\$\$

Source: UnitedHealthcare

CLICK, SEE, SAVE

EASY STEPS TO USING YOUR VISION BENEFITS ONLINE

Buying eyeglasses online might be unfamiliar, but in today's digital-shopping age, purchasing eye wear on the internet has become a consumer favorite. It's easy and convenient and you can use your benefits from EyeMed for instant savings.

Why Shop Online?

There are major pros to shopping for your new glasses online...convenience! Online shopping allows you to browse through the latest brands at major retailers on your own time, without even leaving the house. Making a choice is made easier with virtual try-on tools that many retailers offer to let you try before you buy. And when you're ready, you can get quick and convenient delivery right to your front door.

Getting Started

Before you order any new eye wear, it's important to understand just what's covered under your EyeMed vision

benefits. Visit eyemedvisioncare.com and log into your member account for everything you need, from a breakdown of your benefits, cost estimators, special offers, and a provider search tool.

Next, you'll be able to select your online retailer from tons of in-network options including Target Optical, Glasses.com, and ContactsDirect, just to name a few.

Next Steps

When shopping online, you'll need to enter information to make sure that your benefits are applied—this might be your name, birthday, or zip code and can be done at various points throughout your shopping.

And don't worry! If there is any issue locating your coverage with the information requested, you'll be able to use your Member ID and Group Number from EyeMed (found on your ID card or in the EyeMed app) to securely verify your benefits information.

Once you've entered your information, you'll be able to see discounts in real time in your online cart. This means you can clearly see exactly what your out-of-pocket responsibility will be for your new lenses.

And Finally...Enjoy!

After your glasses or contacts arrive, you can start seeing clearer right away. But no worries—if you need fitting or adjustments, you can always take them to a nearby retailer. So why wait? Start shopping online and open your eyes to a whole new (virtual) world of possibilities.

START SEEING CLEARLY WITH EYEMED

Log in to your member account on eyemedvisioncare.com to find information on your benefits, special offers, and more ways to get the most out of your vision coverage!

Source: EyeMed

