


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 SUREST COVERAGE

4th Quarter, 2025

the



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LOCAL SUPPORT FROM FINDHELP.COM

FIND SERVICES, RESOURCES AND SUPPORT NEAR YOU

The holiday season can be a time of celebration, but it also brings unique challenges—especially in today’s economic climate. Rising inflation, reductions in federal assistance programs like SNAP, and uncertainty around government funding have added stress for many households. If you’re feeling the pressure, you’re not alone—and support is available.

Optum is partnering with Findhelp—a free, confidential resource that connects you with local programs offering assistance in areas like food access, housing support, mental health care, financial aid, transportation, and more. Whether you’re facing a temporary setback or navigating longer-term needs, Findhelp can help you locate services that fit your situation.

Using Findhelp is simple: just visit optum.findhelp.com and enter your ZIP code to browse available resources in your area. You’ll find detailed information about each program, including eligibility, contact info, and how to apply—no account or login required. Because it’s a public resource, you can also share it with friends, family, or neighbors who may need some additional support, even if they’re not enrolled in your health plan.

As part of your health plan benefits, you’re also enrolled in an Employee Assistance Program (EAP) through Optum, which includes access to a variety of additional resources, including counseling, financial guidance, and wellness tools to help you manage stress and stay balanced through the season.

If you or someone you know is in crisis, call or text 988 to reach the Suicide and Crisis Lifeline, chat with them online via their website, or text HOME to 741741 (multiple languages available). If this is an emergency, call 911.

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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 Surest member account, you can log in on benefits.surest.com.

As a medical plan member, you are also automatically enrolled in 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.

For questions and help with the Rally Engage platform, please contact Optum Technical Support at 1-877-370-1130.



WELLNESSWORKS PROGRAM

Make sure to take your Health Survey before February 28. Your participation in the survey can help your Y lower the cost of health insurance as part of our WellnessWorks program.

Learn more at YBenefits.org/wellness!

INVESTING IN YOURSELF

THE 8 “R”s OF SELF-CARE

The National Institute of Mental Health defines self-care as taking the time to do things that help you live well and improve both your physical and mental health. These acts can help you manage stress, lower your risk of illness, and increase your energy.

The 8 Key Investments to Self-Care

Rest: Sleep is often low on the priority list when we have busy schedules. However, getting adequate sleep may help enhance your current well-being and productivity, while also protecting your future health. Having a sleep schedule, avoiding larger meals, nicotine, caffeine, and engaging in relaxing activities before bed may all help improve your sleep quality.

Recharge: Take mental and physical breaks to avoid burnout. Learning to recognize when stress is building is crucial. When this occurs, take time to breath, go for a walk, and practice mindfulness exercises. If you’re taking some time off around the holidays, try to use some of that time to recharge and focus on your well-being.

Refuel: Caring for your physical well-being includes fueling your body adequately. Eating balanced meals and snacks at regular intervals—and avoiding foods and drinks that are highly processed with added sugars—may help keep you more energized and efficient throughout the workday.

Reframe: The way we view potential stress has a major effect on how we experience it. The physical responses to stress are triggered by both real and perceived stressors. Intentionally restructuring perceived stressors into more positive situations may help lower the stress response.


Relax: Scheduling regular time for relaxing activities such as mindfulness, nature walks, deep breathing, exercise, massage, reading, or calming hobbies may boost your emotional and psychological well-being.

Relationships: Whether it’s phone calls with friends or family, recreational sports, or group exercise, creating calendar space for healthy social engagements and nourishing important relationships are positive social habits that can help you build support systems and stay healthier mentally and physically.

Recreation: Moving more and sitting less may have major health benefits. Regular exercise boosts mood and energy, lowers stress response, and may help with managing weight and lowering disease risk.

Routine: Select one or more areas of self care that resonate with you and create a successful routine. Plan ahead with achievable goals, ask for support, track your progress, and be patient as you adjust to new healthier habits.

Want to learn more? Dive deeper with this video from UHC!



PROTECTING YOU & YOUR LOVED ONES

THE IMPORTANCE OF SEASONAL VACCINES

Millions of people get the flu every year, and while it may be common, it can be a potentially serious disease leading to hospitalization and even death. It is important to take the steps you can to protect yourself, your loved ones, and the more vulnerable members of our communities. The single best way to reduce the risk of seasonal flu and potentially serious complications is to get vaccinated each year, but preventive actions can also help slow or stop the spread of germs.

Stopping The Spread

These tips from the Centers for Disease Control and Prevention (CDC) can help you to learn about actions you can take to protect yourself and others from the flu and help stop the spread of germs.

Avoid Close Contact: Putting physical distance between yourself and others when possible can help lower the risk of spreading a respiratory virus.

Source:UnitedHealthcare

Stay Home: If possible, stay home from work, school, errands, and social activities when you're sick. If possible, wait until your symptoms have been improving AND you've been fever-free for at least 24 hours (without medication).

Cover Your Mouth & Nose: Influenza viruses are thought to spread mainly by droplets made when people cough, sneeze, or talk. Covering your mouth and nose can help prevent those around you from getting sick. Wearing a mask is a further way to protect yourself and others. When worn by a person with an infection, masks reduce the spread of viruses and can also protect wearers from breathing in infectious particles from those around them.

Clean Your Hands: Washing your hands often will help protect you from germs. If soap and water aren't available, use an alcohol-based hand sanitizer.

Don't Touch: Germs can easily spread when a person touches something contaminated and then touches their eyes, nose, or mouth.

Take Steps for Cleaner Air: You can improve air quality by bringing in fresh outside air through open doors or windows when possible, purifying indoor air, or gathering outdoors if the weather permits.

Practice Good Hygiene and Healthy Habits: Cleaning frequently touched surfaces like counter tops, handrails, and doorknobs regularly can help prevent the spread of some illnesses. Healthy habits like getting plenty of sleep, staying physically active, managing stress, drinking plenty of fluids, and eating nutritiously can all also help as well.



For more information about vaccines, visit UHC's resource page

CONTINUED COVERAGE

UPDATES REGARDING COVID-19 VACCINE COVERAGE

There have been some recent changes from the CDC regarding guidance around COVID-19 vaccines. It's important to note that YMCA Employee Benefits health plans continue to cover COVID vaccines as preventive care—meaning they are 100% paid by the plan, with no cost to you.

However, due to updated federal recommendations and state-level pharmacy protocols, you may encounter unexpected barriers when seeking a booster. Some pharmacies may require a prescription or may inform individuals that they are not eligible (based on their local guidance) to receive the vaccine.

We've provided guidance below to help answer questions about scheduling an updated COVID vaccine appointment.

Is the COVID-19 vaccine still covered?

Yes. COVID vaccines remain covered under all of our medical plans. If you're enrolled, you should consult with your health care providers to determine whether a vaccine is recommended for you.

Do I need a prescription?

In most cases, you don't need a prescription. However, certain states (including Washington D.C.), have changed local regulations and retail pharmacies may require one. Check with your pharmacy or provider for specifics.

Can I go to a pharmacy for the vaccine?

Yes, but first contact the pharmacy to confirm vaccine availability and whether or not they can administer it based on current guidelines.

What if a provider says I'm not eligible?

You can start by checking with your Primary Care Provider (PCP), who can assess your health status and provide a prescription if needed. Calling the number on the back of your ID card can also help you locate an in-network provider.

Pharmacies may deny a vaccine due to:

- Prior doses already received
- Outdated/incorrect coverage information
- State guidance or pharmacy protocols

It can be confusing, especially if extra requirements or denial reasons are not clearly explained. If you run into trouble while seeking an updated COVID vaccine, we encourage you to reach out to your provider. You can also contact Surest using the member services number on the back of your ID cards if you need assistance navigating your coverage and care.

For questions about coverage, including for COVID-19 booster vaccinations, please call the number on the back of your ID card.

THE NEW WAY TO SHOP FOR HEALTH CARE

SAVE MONEY, SEARCH FIRST

As a member of the Surest health plan, you have the power to shop for health care much like you shop for anything else—online, via an app—where you can compare prices and options before making a decision. The Surest app's search feature provides you with information on providers, prices, and treatment options so you can shop around and find the care that's right for you and your budget.

Start Simple

When you open the Surest app or website, find care by searching simply. Using common phrases like "my head hurts" or "back pain" will generate a list of options without you needing to know any specific medical terms. Search results will include visit types for you to consider, including in-person, virtual care, or therapy, as well as additional programs that go along with related conditions that may be available to you. Once you choose the type of visit you're looking for, you'll be able to browse

Source:Surest

the prices, providers, and care options available.

Upfront & Understandable

With the Surest plan, you'll see a single copay for providers and treatments when searching. Surest evaluates providers and locations based on past claims data and uses that information to set value-based copays, with higher values resulting in lower costs—in other words, providers who help people feel better, faster, are typically priced lower.

Once you've found a doctor, clinic, or hospital that fits your needs, you'll be able to see what's included in the visit. Common services, like labs and x-rays that you may receive as part of that appointment, are grouped together into one copay so you know what to expect.

Care That's Suited To Your Needs

When searching for care, you'll be able to filter results by location or distance to any place you choose. This can be

especially helpful if you're ever traveling and need to find a doctor. You can also filter by other attributes like gender or ratings, all in service of finding the provider best suited to your needs.

You may already have an established primary care doctor, but if you're referred to a specialist, or for a procedure, this is a great opportunity to see if you can save some money by searching for a higher value provider or facility.

Remember, with Surest—higher rated providers typically cost LESS!

Shop BEFORE you go to make the best choices for your health

Scan this code and watch the webinar to learn more



MANAGING DIABETES

TOOLS AND SUPPORT AVAILABLE THROUGH YOUR MEDICAL PLAN

Managing diabetes can feel overwhelming, but you don't have to do it alone. Your health plan coverage includes access to powerful tools to help you take control of your health.

Why It Matters

Diabetes affects millions of Americans and if not managed properly, it can lead to serious health complications. In fact, according to the CDC:

- Over 38 million Americans are living with diabetes (11.6% of the population)
- More than 20% may not even know they have it
- An estimated 97.6 million adults have prediabetes, increasing their risk for type 2 diabetes and related complications like heart disease, kidney failure, and stroke

These numbers highlight why it's so important to take proactive steps toward managing your health and why the resources available to you matter.

Weight Loss & Diabetes Reversal with Virta

Virta is an online nutrition and coaching program designed to help you lower blood sugar, reduce medications, and even reverse* type 2 diabetes—all at no cost if you're eligible.

With Virta, you'll get:

- Personalized nutrition plans tailored to you
- Daily support from a dedicated care team
- Medical monitoring for safety and progress
- A starter kit with tools to help you succeed

Virta is available to YMCA employees and eligible dependents (ages 18+) that are enrolled in a medical plan who have type 2 diabetes, prediabetes, or a BMI of 30 or greater.

You can learn more about Virta and see if you're eligible to participate by visiting virtahealth.com/join/ymca.

Free Glucose Meter Program

If you have diabetes but are not ready to enroll in a program like Virta, it's still critical that you are monitoring your blood sugar. Through your pharmacy benefits from OptumRx, you can access top blood glucose meter brands at no cost. If you think you may be eligible for a free meter, talk to your doctor about which meter is best for you. You can also call the number on the back of your ID card (or access it through the Surest mobile app) to learn more.



CHECK YOUR ELIGIBILITY & GET STARTED WITH VIRTA TODAY!

Source:Centers for Disease Control and Prevention, Virta, UnitedHealthcare