



## YMCA EMPLOYEE BENEFITS

A nonprofit benefit Plan exclusively serving YMCAs since 1970.

# BEFORE YOU ENROLL

## GETTING TO KNOW YOUR BENEFITS

This brochure will give you a high level overview of many of the great benefits that are available to you when enrolled in a YMCA Employee Benefits medical plan.

### What is YMCA Employee Benefits?

Sponsored by YMCA of the USA, YMCA Employee Benefits offers benefit plans exclusively to YMCA employees and their families. Because many YMCAs would otherwise be considered small employers in the insurance marketplace, we offer insurance options that allow Ys to come together as one big group. This helps keep the cost of providing insurance lower for your Y, and allows us to keep rates more affordable for you. Although we operate similar in some ways, we are not an insurance company. Working from the Y-USA office in Chicago, our dedicated team of experts have years of insurance and benefits experience that we put to work to provide the options that Ys need!

### Exploring Your Benefits Online

Visit your Y's benefits information site at [YBenefits.org](http://YBenefits.org) for important details and resources for the plans your YMCA offers. This website does not require a login, so you can share with a spouse or other dependents who are eligible for coverage.

### Navigating to Your YMCA

From the drop-down menus on the homepage, select the state your YMCA is located in, then select your YMCA to navigate to your Y's unique page. Once on your Y's page, you can browse plan documents, compare plans, and view resources that'll be available to you once you're enrolled. You can also navigate from there to the carrier's pre-member site to if you current doctors are in-network.

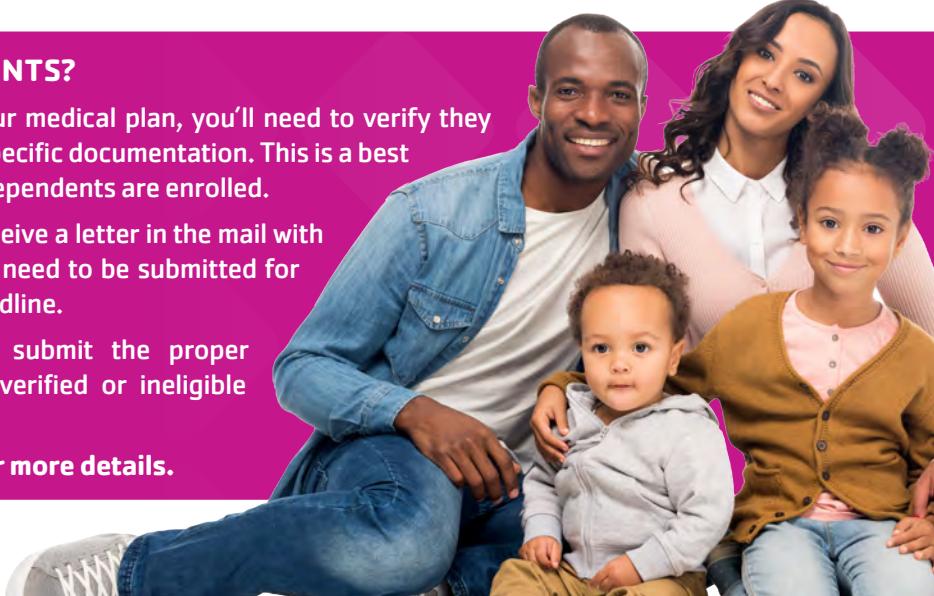
### PLANNING ON ENROLLING DEPENDENTS?

The first time you enroll a dependent on your medical plan, you'll need to verify they meet eligibility requirements by submitting specific documentation. This is a best practice that helps ensure that only eligible dependents are enrolled.

Shortly after enrolling a dependent, you'll receive a letter in the mail with detailed instructions about what documents need to be submitted for each dependent, along with a verification deadline.

Follow the instructions in that letter to submit the proper documentation. After the deadline, any unverified or ineligible dependents will be removed from coverage.

**Ask your YMCA's benefits administrator for more details.**



# GETTING THE MOST OUT OF YOUR BENEFITS DOLLAR

## Saving Money with a National Network

A network is a group of health care providers and facilities that have a contract with UnitedHealthcare (UHC). All of our medical plans allow you to receive care and services from any providers in or out of the network, but you can save money when you use providers in UHC's national network.

- **Out-of-Network providers may still be covered**  
Out-of-network means that a provider does not have a contract with UnitedHealthcare, which means your costs are likely to be higher than if you used a provider inside the network.
- **You do not have to choose a primary care provider (PCP) or get referrals to see a specialist.** While not required, a PCP can be helpful as your central point of contact for managing your health care.
- **Preventive care is covered at 100% in-network.**

## Finding a Doctor Who's Right For You

Your care, your choice. You research reviews before you buy a car or hire a contractor to put a new roof on your house. But when it comes to your health care, do you know where to look to find the best doctor? You don't want to just pick the first name you see; you want to know which providers will give you the absolute best care. But how does one compare to the rest?

Unfortunately, not all health care is created equal. But with easy-to-use provider search tools, it's never been easier to find the right provider for you. You can even search before you're enrolled with your carrier's pre-member website. To find the pre-member website for your YMCA's health plan(s), visit [YBenefits.org](http://YBenefits.org) and select your YMCA from the homepage.

After you're enrolled, you can register on your health plan's member site to search, or you can call 1-877-BEN-YMCA to speak with a member support representative to help you search for providers.

If you choose to go out of the network for care, your costs may be higher. Out-of-network providers can bill you for amounts higher than what your plan will cover.

For full **COVERAGE DETAILS**, see your official plan documents on [YBenefits.org](http://YBenefits.org).

## WHAT YOU'LL PAY FOR CARE:

### Deductible

If your plan has a deductible, you'll have to pay 100% of all covered expenses until you've met this amount in any given calendar year (unless the plan has copays listed for some services). After the deductible has been met, your health insurance plan will start to pay a portion of remaining costs.

### Copayment (copay) and/or Coinsurance

Most plans pay a portion of costs, leaving you with either a flat copay or a percentage of the cost (coinsurance) for covered services you receive. If your plan has a deductible, the coinsurance applies after the deductible has been met.

### Out-of-Pocket Maximum

The most you'll be required to pay out-of-pocket for covered services during the plan year. This amount includes your deductible and any copays or coinsurance you've had to pay.

**Please Note:** There are different deductibles, copays, coinsurance, and maximums for in-network care vs. out-of-network care.



## Digital Tools to Help Manage Your Care

After you enroll, you can register for an account on your health plan's member website. This site allows you to manage your health plan using all the tools and resources, including estimating costs, reviewing coverage and claims, and managing your prescriptions.

### Estimating Costs

Find, price, and save on care--you can often save costs when you compare different providers and services in the network. Unlike shopping for most consumer goods, when you shop around for your healthcare services, lower costs don't equal lower quality. Your health plan rates providers based on quality and efficiency benchmarks. On some health plans, higher ratings for your provider can translate to lower costs for you. So search before you go to make informed choices about your care.

### Reviewing Claims & Coverage

Review what's covered on your health plan to understand your benefits. Access claim details and track progress towards your deductible or out-of-pocket limits. You can also access a copy of your digital ID card.

### Managing Your Prescriptions

Your prescription coverage is managed by OptumRx. From your health plan's member site, you can:

- Search costs for brand-name and generic medication
- Find a pharmacy within our large network of retail pharmacies
- Learn about side effects and drug interactions, or look for alternative medications to discuss with your doctor
- Order or refill prescriptions by mail to save money and track order status



## Deciding Where to Go



### Primary Care Provider

Your primary care provider may know your history best, they can quickly access your records, and may offer in-person and virtual care options.

Good for: cough, fever, pinkeye, urinary tract infections



### 24/7 Virtual Visits

Connect with a provider by phone, video, or chat for diagnosis of common medical conditions and get a prescription if needed.

Good for: headache, fatigue/weakness, sore throat, congestion/sinus pain, fever, cold/flu



### Convenience Clinic

Get care for common symptoms from nurse practitioners and physicians assistants—without an appointment—at retail pharmacy clinics

Good for: skin rash, flu shot, minor injuries, earache



### Urgent Care Center

Get walk-in care for serious illnesses and severe injuries from doctors and care teams.

Good for: muscle sprains and strains, back pain, skin infections, broken bones



### Emergency Room (ER)

Get immediate care for life-threatening injuries or illnesses from physicians and care teams at hospital emergency departments.

Good for: chest pain, shortness of breath, major burns, severe injuries, heavy bleeding



## Healthy Living Resources

As a member of a YMCA Employee Benefits medical plan, you and your covered dependents will have access to a full suite of programs and resources designed to make taking steps towards living healthier easy for everyone. No matter where you are in your health journey or what your main goal is, there is a program or resource to help you get started, keep going, and reach your goals. Most programs are available at no additional cost to you as a part of your medical plan. You can learn more by visiting [YBenefits.org/wellness](http://YBenefits.org/wellness).

### WellnessWorks Program & Incentives

As YMCA employees, we all know the importance of healthy living. YMCA Employee Benefits is committed to helping you achieve your wellness goals. Our WellnessWorks program is designed to reward YMCAs for creating a culture around employee well-being, and reward YOU for being proactive about your health.

With this program, you can help your YMCA lower the cost of your medical benefits AND put money back in your pocket! The first step after you're enrolled take an online health survey.

Armed with your results, you'll be able to choose from several missions, or areas to focus on, that are personalized to your unique health goals. You can earn up to \$350 in gift card rewards each incentive year, which resets annually on August 1.



For more information and to get started on your personalized path to better health and well-being with the **WELLNESSWORKS PROGRAM**, visit [YBenefits.org/wellness](http://YBenefits.org/wellness) to see program information, frequently asked questions, incented activities, and reward amounts.

### Additional Wellness Programs

In addition to earning gift cards through the WellnessWorks program, your health plan includes many programs to help guide members along the path of healthier living.

#### Expert Second Opinions with 2nd.MD

Request a second opinion from a board-certified, elite specialist in a number of different specialties to help navigate a new or ongoing disease, condition, or procedure.

#### Online Weight Loss Coaching with Real Appeal

Offering personalized guidance for nutrition and exercise, Real Appeal can help you with your weight loss goals. For no additional cost, you can get access to coaches, a welcome kit to help you get started, and an online community for additional support from people on similar health journeys.

#### Diabetes & Obesity Reversal with Virta

Offering daily support from a health coach and ongoing monitoring from physicians, Virta can help you reverse or prevent diabetes and prediabetes. Get started tracking with a welcome kit and get on your way to better health.

#### Personalized Wellness Coaching with Wellos

With Wellos, you'll have access to expert coaching, tailored content, and real-life data insights to support changes to your health and wellness that are sustainable.

#### ...and more!

In addition to these programs and many others, plan members can also get advice and guidance on ways to approach healthy living by calling 1-877-BEN-YMCA and speaking with a health care advocate.