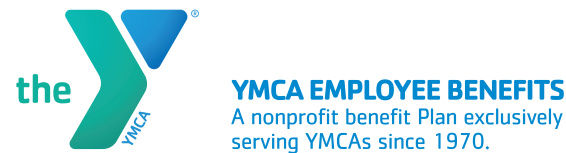


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YMCA EMPLOYEE BENEFITS
A nonprofit benefit Plan exclusively
serving YMCAs since 1970.



SUPPORT FOR YOUR MENTAL HEALTH

CALM HEALTH: NOW WITH EXPANDED ACCESS FOR TEENS

Calm Health offers a wide range of tools that can help support your mental health and well-being—all at your own pace. As a member of a medical plan from YMCA Employee Benefits, access to the app is included in your benefits at no additional cost for you and your covered family members, which now includes teens ages 13 and up. This expanded access gives parents and teens resources to better understand and manage their mental health.

To get started, you'll go through a brief screening process which allows the app to recommend programs tailored to your needs, helping you navigate each stage of your journey with confidence and support.

A Library of Tools to Support Life's Moments

Calm Health offers a large library of psychologist-designed programs, mindfulness content, and practical tools to help support a variety of life experiences. You can use the app to:

- **Discover techniques to support well-being:** From guided meditations, mindful movement exercises, focus tools, and more
- **Work toward goals:** Join self-guided programs and track your progress along the way
- **Strengthen the mind-body connection:** Easy-to-understand, reliable mental health information to help support emotional and physical wellness



Scan this code to get started. Create an account and when prompted, use access code 'UHC'

PLAN MEMBER PERKS

GETTING MORE OUT OF YOUR UNITEDHEALTHCARE COVERAGE

1st Quarter, 2026

INSIDE THIS ISSUE:

- ▶ Sometimes It Takes More Than A Village
- ▶ Know Your Numbers
- ▶ Taking Your Health To Heart
- ▶ Keeping Your Children Safe

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.

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

**NATIONAL NUTRITION MONTH
WEBINAR WITH VIRT**
March 4th 10 AM PT / 1 PM ET



YOUR YEAR, YOUR HEALTH PLAN

MAKING YOUR HEALTH COVERAGE WORK FOR YOU

As we settle into the rhythm of a new year, you may be finding that with the changing of the calendar you're also looking to make some changes to your health and wellness this year. Maybe you're working to build healthy habits, getting back on track after a busy season, or perhaps you're simply continuing to take care of yourself. Whatever health goals you have in 2026, your UnitedHealthcare medical plan from YMCA Employee Benefits is full of tools and resources to uniquely support you every step of the way. Because health and wellness isn't one size fits all...and your health plan certainly shouldn't be either.

Making Your Benefits Work For You

Your medical plan is loaded with customizable tools and resources to fit needs of all shapes and sizes. From videos and online articles to customizable programs and dedicated care teams available online and over-the-phone, you've got so many ways to maximize the value you get from your benefits, including:

- **Extensive Network:** A nationwide network of providers and facilities let's you choose the care that is best for you
- **WellnessWorks Program:** Unlock up to \$350 in gift card rewards with quizzes, wellness programs, health screenings, and more
- **Emotional Wellbeing Solutions:** Your modern, flexible employee assistance program (EAP) with help for the big things, the little things, and everything in-between.
- ...and so much more!

Want to learn more? Keep getting to know your benefits by visiting YBenefits.org!



New Plan Year Reminders

Digital ID Cards: Access your ID card at any time via UHC app or myuhc.com.

Deductible: Progress towards your deductible resets at the start of each year. This is especially important to remember if you are enrolled in a high deductible health plan, as you'll need to meet your deductible again before your plan begins to pay any new expenses (with the exception of preventive care).

Out-of-Pocket Max: The maximum amount you'll pay for care each year also resets annually on January 1. Remember that in-network and out-of-network care have different maximums and are calculated individually, so be sure to use the tools available to you online or in the app to know whether your providers are in or out of network.

HSA Contributions: If you are enrolled in a plan that allows you to open a Health Savings Account, the maximum contribution you and your employer can make to the account in the calendar year has risen. Those with individual coverage can save up to \$4,400, while those with family coverage can save up to \$8,750.

SOMETIMES IT TAKES MORE THAN A VILLAGE MEET MAVEN: VIRTUAL SUPPORT FOR PREGNANCY & POSTPARTUM

As a member of a YMCA Employee Benefits medical plan, you can get personalized 24/7 virtual support and guidance for pregnancy and postpartum journey—when you need it, how you need it (yes, even at two in the morning).

Meet Maven. Free, virtual support for those sleepless nights, first smiles, and everything in between—all in one app. With Maven, you and your partner get free access to:

Video appointments and messaging with providers spanning over 35 specialties, including OB-GYNs, midwives, doulas, lactation counselors, infant sleep coaches, career coaches, and mental health specialists—with wait times of less than two hours

A dedicated Care Advocate to help you find the right provider for your unique needs, refer you to the best in-person support in your area, and be a source of support throughout your journey

Trustworthy resources like vetted articles, provider-led classes like Infant CPR and Breastfeeding 101, drop-in groups, and access to our Maven community to connect with others going through a similar experience

From pregnancy to postpartum, Maven is with you every step of the way.

Get support with things like:

- Creating your birth plan
- Breastfeeding or bottle feeding
- Navigating infant sleep
- Postpartum mental health
- Returning to work

Your Maven membership is available at no cost to you as part of your health benefits. There are no co-pays or out-of-pocket costs for Maven visits or resources—everything in the app is free, so all you need to focus on is getting the support you need.



Join Today: mavenclinic.com/join/uhc, or download the Maven Clinic app.

Source: Maven

KNOW YOUR NUMBERS STAY ON TOP OF YOUR HEALTH WITH PREVENTIVE CARE

When it comes to your health, there's no such thing as starting too early. You can think of preventive care like getting routine car maintenance: oil changes, tire rotations, and inspections help catch small issues before they turn into expensive problems. Preventive care works the same way—it helps you stay on top of your health and catch potential concerns early.

What's Considered Preventive Care?

Preventive care is intended to prevent or avoid illness and other health problems and is different than diagnostic care, which includes treatment when you already have symptoms or risk factors your doctor wants to diagnose. Preventive care can include things like:

- Annual physical/wellness exam
- Updated vaccines
- Well-baby or well-child care
- Screenings for cancer or other serious conditions, like diabetes

At an annual exam you can see a Primary Care Provider (PCP). While every person's visit will look a little different, it's common to include checks on height, weight, and body mass index (BMI). Your provider will tailor their recommendations to you and your health history, but an exam may also include checks for heart or lung concerns. Depending on your age, risk factors, and health history, your provider may recommend certain screenings (breast, colon, prostate, lung, and/or cervical cancer), or vaccinations.

Knowing Your Numbers

Preventive health care is about more than just checking items off a list—think of it as establishing a baseline you can compare year to year, tracking changes which can help you catch signs or concerning symptoms early. One of the first steps to staying on top of your health is knowing your important numbers. Getting your blood pressure checked, as well as regular lab work can help you and your doctor understand how your body is functioning. Tests for cholesterol and

blood glucose are typically considered preventive but you can ask your provider what's recommended for you.

The bottom line? Staying on top of your health with regular preventive care can help you and your doctor spot changes over time and take action early if any concerns arise. So if it's been a while since you've crossed a check-up off your to-do list, consider scheduling one now—and asking what screenings or routine lab work may be recommended for you.

Preventive care is covered at 100% when in-network and can even put money back in your wallet through our WellnessWorks program!

Certain care, like an annual exam, cancer screenings, and checking your numbers with a biometric screening can help you earn up to \$350 in rewards through the program. Learn more by visiting YBenefits.org/wellness.

Source: UnitedHealthcare (1) (2) (3)

TAKING YOUR HEALTH TO HEART LONG-TERM BENEFITS OF GETTING SMART ABOUT HEART HEALTH

Your heart is the strongest working muscle in your body. It's responsible for a variety of jobs that keep you healthy, like pumping oxygen and nutrient rich blood through your body, keeping your blood pressure at the right level, and more. And if your heart isn't healthy, your risk for developing high blood pressure, high cholesterol, or other serious issues can increase dramatically. It's never too late, or too early, to take steps to protect your heart and your health.

What is Heart Disease?

The broader term heart disease includes conditions that damage the heart, such as:

- Coronary artery disease
- Heart attack
- Congestive heart failure
- Congenital heart disease
- Stroke

And cardiovascular disease, listed as an underlying cause of death, accounts for

Source: UnitedHealthcare (1) (2)

approximately 1 out of 4 deaths in the U.S. every year and remains the number one cause of death for both men and women.

What Puts You at Risk?

It's important to stay on top of your health because while some can have an increased risk for heart disease that's out of their control because of hereditary background, there are a number of factors that can increase your risk that you can control. High blood pressure, high cholesterol, diabetes, and being overweight can all greatly increase your risk, but by making choices that can help you live a healthier lifestyle, you can lower your risk.

Tips for a Healthier Heart

Some small choices we make everyday may seem inconsequential, but when these choices turn into longer-term habits, that's when you can be putting your longer-term heart

health at risk. It's never too late to start putting heart-smart habits into your routine! Eating healthy, staying active, and staying motivated, can have big impacts on protecting your heart.

7 Tips to Live a Heart-Healthier Lifestyle:

- Exercising or getting moderate physical activity most days
- Limit sodium and added sugars in your diet to help lower blood pressure and blood sugar
- Maintain a healthy weight
- Manage blood pressure and cholesterol
- Limit alcohol consumption
- Don't Smoke
- Establish a relationship with a PCP and stay on top of your health



Looking for more healthy heart information?

Visit uhc.com/hearthealth

KEEPING YOUR CHILDREN SAFE NEW CDC CHILDHOOD IMMUNIZATION RECOMMENDATIONS

Following a recent scientific assessment, the Centers for Disease Control and Prevention (CDC) has updated the childhood immunization schedule. The CDC continues to recommend that all children are immunized against 11 diseases (down from 17 in 2024):

- Diphtheria
- Tetanus
- Pneumococcal conjugate
- Polio
- Human papillomavirus (HPV)*
- Measles
- Mumps
- Haemophilus influenzae type b (Hib)
- Acellular pertussis (Whooping cough)
- Rubella
- Varicella (Chickenpox)

*Recommendation changed to 1 dose instead of 2

There is international consensus among peer, developed nations about the necessity of all these vaccinations (excluding varicella). These updated recommendations move some vaccines that were previously recommended for all children into two new categories—those recommended for certain high-risk groups, and those recommended based on shared clinical decision-making from physicians and parents. Together, these changes continue to

provide strong protection for children and adolescents against diseases that can cause serious illness and/or death.

Immunization Coverage

All vaccines that the CDC recommends—whether they're recommended for everyone, for certain high-risk groups, or ones you and your doctor decide on together—are still fully covered by your health plan as preventive care. That means you and your family can continue to get the vaccines your provider recommends at no cost.

To learn more about these updates, use the QR code below to visit the CDC's updated online schedule.



Source: UnitedHealthcare/Department of Health and Human Services, Centers for Disease Control and Prevention