



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

# PLAN MEMBER PERKS

## GETTING MORE OUT OF YOUR SUREST COVERAGE

2nd Quarter, 2026



## WELLNESSWORKS WRAP-UP INCENTIVE YEAR ENDS JULY 31

As a member of a YMCA Employee Benefits medical plan, you have access to a range of resources through the WellnessWorks Program that support your personal healthy living journey—while also giving you the opportunity to earn rewards along the way. Through WellnessWorks, you can earn gift card rewards for participating in programs like Stride, Virta, and Real Appeal, as well as for completing preventive care activities like annual exams and screenings.

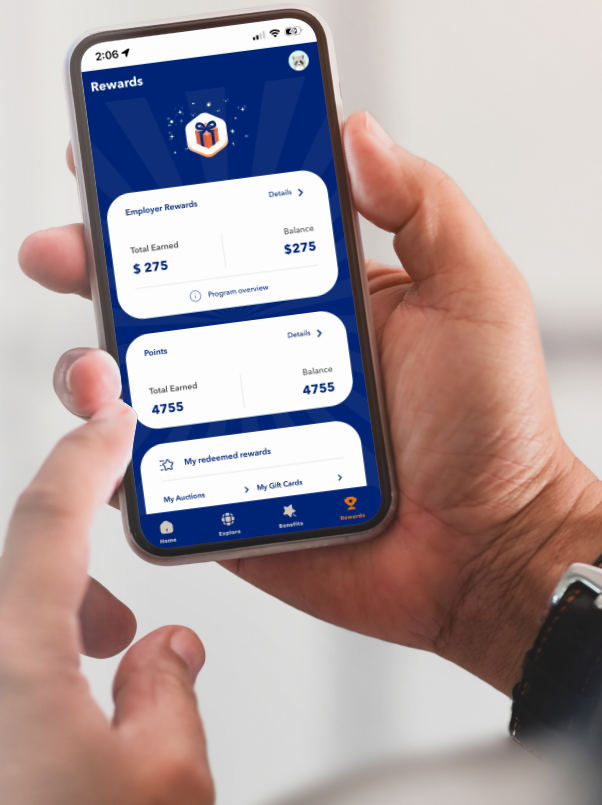
### Don't Forget to Collect Your Rewards

Have you earned rewards but not redeemed your gift cards yet? Now is the time! Log in to OptumEngage as soon as possible to cash out your rewards and download any information you'll need to use them later. The WellnessWorks

incentive period ends on July 31, 2026, and any rewards tied to this incentive year must be redeemed before the end of the program year. **Waiting too long could mean losing access to rewards you've already earned.**

Taking a few minutes now—whether that's to wrap up a program, confirm completion, or redeem rewards—can make a meaningful difference. Think of it as the final step in getting the full value from the time and effort you've already invested in your health.

For more information about the WellnessWorks program, you can visit [YBenefits.org/wellness](http://YBenefits.org/wellness). If you have questions about earned incentives or gift cards, call Optum Technical Support at 1-877-370-1130.



### INSIDE THIS ISSUE:

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- ▶ Seeing the Full Value of Your Vision Plan
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### PLAN MEMBER RESOURCES

Visit [YBenefits.org](http://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](http://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](http://www.eyemed.com) for vision as well as [www.liveandworkwell.com](http://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.

## FINDING SMART WAYS TO SAVE WITHOUT SACRIFICING YOUR HEALTH

If it feels like everyday expenses are climbing, you're not alone. From groceries to gas to housing, costs are rising across the board—and healthcare is part of that trend. Even with insurance coverage, out-of-pocket costs can add up quickly depending on the choices we make about where and how we receive care.

The good news is that there are practical ways to take more control. This edition of your newsletter is designed to help you **get more value from the benefits you already have**—and potentially keep more money in your pocket along the way.

One of the biggest opportunities to save comes from making informed decisions before you receive care. When you have time to plan ahead—especially services like ultrasounds or MRIs—costs can vary significantly depending on the provider or location you choose. Using your plan's tools to compare options in advance can help you find high-quality care at a lower cost, without surprises.

It also pays to have the right support when facing more complex or uncertain medical decisions. If you're considering a procedure, managing an ongoing condition, or weighing treatment options, you have access to expert medical

consultations at no cost—giving you added confidence that you're making the best choice for both your health and your finances.

Beyond medical care, your benefits include resources that can support your overall health and well-being—physically, emotionally, or financially. Whether it's accessing mental health support, taking advantage of discounts on vision care, or participating in wellness activities, these offerings are designed to help you stay healthy while also reducing costs where possible.

And there's still time to take advantage of one of the most direct ways to save with our **WellnessWorks program**. Eligible members can earn up to **\$350 in gift card rewards** by completing activities before the incentive period ends on July 31. It's a simple way to be rewarded for investing in your health.

Throughout this issue, you'll find tools, reminders, and ideas to help you make the most of your benefits. **The bottom line: small, informed choices today can lead to real savings tomorrow.**

Keep reading inside to learn about how you can get more value from the benefits you already have. For more information about programs and resources you have access to as a member of a YMCA Employee Benefits medical plan, visit [YBenefits.org](http://YBenefits.org)!



**DON'T WAIT!** The Incentive Year ends July 31, cash out any earned rewards ASAP by logging into [ymca.optumengage.com](http://ymca.optumengage.com)

## SERIOUS DECISIONS DESERVE SECOND OPINIONS CONVENIENTLY ACCESS LEADING MEDICAL EXPERTS WITH 2ND.MD

As a member of a medical plan from YMCA Employee Benefits, you have access to a number of additional programs and resources designed to provide potential cost savings, and peace of mind when making healthcare decisions. One of these resources is 2nd.MD, a no-cost benefit available to enrolled plan members that connects you with the nation's leading medical expertise—right when you need it most.

Through 2nd.MD, members have access to virtual second opinion services from compassionate, highly skilled nurses and leading medical specialists who are experts in their fields. Whether you're facing a new diagnosis, preparing for an upcoming surgery, or managing a chronic condition or ongoing pain, 2nd.MD can help you better understand your options and feel more confident in your care decisions. 2nd.MD can connect you with specialists who can help you:

- Understand a new or chronic diagnosis and explore treatment options
- Learn about breakthrough treatments or clinical trials that may not be widely known
- Determine whether a recommended surgery is the best option and understand alternative approaches that may be available

Most members spend about 30 minutes speaking with a 2nd.MD specialist by phone or video, without the long waits that can often come with seeking specialty care. And 2nd.MD reports that in 2024, 81% of consults led to alternative treatment plans and 28% led to different diagnoses altogether.

When medical decisions start to feel overwhelming, expert guidance from 2nd.MD—provided at no additional cost to you—can help you make informed decisions and feel supported throughout your healthcare journey. [Learn more today at 2nd.md/activate/ymca](https://2nd.md/activate/ymca)

Source: 2nd.MD

## FINDING THE RIGHT FIT SUPPORT FOR YOUR MENTAL HEALTH AND WELL-BEING

Conversations surrounding mental health have become more open and inclusive in recent years, breaking down many of the barriers that once prevented people from talking about their experiences or seeking the help that they needed. And while this progress is monumental, there is still a lot of work to be done. Continuing to grow our understanding, compassion, and empathy for others helps to ensure that resources are accessible to anyone and everyone who needs them. And because everyone's mental health journey looks different, resources cannot and should not be treated as one-size-fits-all. Which is why as a member of a medical plan from YMCA Employee Benefits, you've got a range of helpful tools available—from self-guided tools to confidential one-on-one support.

**Emotional Wellbeing Solutions**, your Employee Assistance Program (EAP), provides access to resources designed to meet you where you are—wherever that is.

**www.LiveAndWorkWell.com:** Your starting point for your EAP benefit. Browse articles, tools, and resources on mental health, substance abuse, family and parenting, finances, legal topics, and work-life balance. Access support anytime, with or without logging in.

Use access code (9622) to browse anonymously, or log in with your HealthSafe ID®

**Calm Health Mobile App\*:** Use self-guided programs, mindfulness exercises, and practical tools designed by mental health professionals. Content is available at your own pace to support every-day stress, focus, sleep, and emotional well-being. Included at no additional cost for members and covered family members ages 13+.

\*Calm Health is currently available for YMCA Employee Benefits medical plan members. Beginning July 2026 availability will expand to all enrolled in EAP benefits.

**Virtual Therapy:** Access a variety of virtual mental health providers offering video, phone, or live chat sessions. Choose the format and provider that best fits your needs, schedule, and preferences. Help is available to match you with a virtual provider if you're not sure where to start.

**In-Person Counseling:** Receive up to 3 in-person counseling visits per issue per year through your EAP benefit at no cost. After EAP visits are used, you can continue seeing the same provider through your medical plan's behavioral health coverage. Member cost-sharing may apply, depending on your plan.

**Need Help Now?** Call 1-800-980-6921 to talk to an Emotional Wellbeing Specialist 24/7. If this is an immediate or life-threatening emergency call 911. If you or a loved one has a mental health or substance use crisis, you can also contact the [Suicide and Crisis Hotline](#) by calling or texting 988.

## THE BENEFITS OF CONSIDERING YOUR CHOICES FINDING SAVINGS ON MRIs AND OTHER COMPLEX IMAGING

When your doctor recommends a certain type of test or treatment—such as an MRI or other complex imaging service—for your care, you may initially plan to follow their direction. But you may have more choice than you realize when it comes to where that imaging is performed.

While you may have an established relationship and history with your primary doctor, the same isn't typically true for imaging providers or facilities. That flexibility can create a meaningful opportunity to make a more cost-conscious decision about your care. In fact, complex imaging services can vary widely in cost—from about \$150 to \$1,900—depending on where you go.

On [benefits.surest.com](https://benefits.surest.com) or by using the Surest app, you can easily search for imaging services and compare prices across different providers and locations. So, whether you're at home or sitting in your doctor's office, you can view options

in real time and select care that aligns best with your needs and your budget—before you even schedule your appointment.

Surest uses a value-based approach to pricing, which simply means that copays are informed by a broad set of factors beyond just the service itself. Providers who consistently deliver better health outcomes, have lower rates of complications, and use resources efficiently are considered "high value." Choosing these providers can often result in lower out-of-pocket costs for you...without compromising quality.

Getting started is easy. If you haven't already, download the Surest app from the app store on your phone and set up your account. From there, use the search bar to type what you're looking for, like "MRI" and your preferred location. The app will display in-network providers and facilities, along with pricing information. You can compare options on a map or in a list view, explore what's included in each service, and then select the provider that

best meets your needs. Once you've made your choice, the app provides scheduling details so you can book your appointment.

By taking just a few minutes to compare your options before you book an appointment, you can make confident decisions, access high-quality care, and potentially save significantly on your medical expenses.



**Need a quick tutorial?**  
Scan this QR code to watch a quick video and learn how to search for care!

If you need help along the way, Surest Member Services is available via chat, email, or phone using the number on the back of your member ID card

Source: Surest

## SEEING THE FULL VALUE OF YOUR VISION PLAN HELPFUL TOOLS AND MEMBERS-ONLY SAVINGS FROM EYEMED

Did you know that your vision plan can do more than just help cover your routine eye care needs?

If you're enrolled in an EyeMed vision plan from YMCA Employee Benefits, you have access to tools and features that are designed to make managing your care easier and more affordable. Your plan also connects you to a large network of providers, flexible options for eye wear, and online tools that help you make informed decisions about your care.

When you download the EyeMed app or login to [www.eyemed.com/member](https://www.eyemed.com/member), you can quickly and easily check your benefits and claims, search for in-network providers based on location, hours, or other preferences, and explore additional cost-saving tools and special offers. These resources can help you better understand your coverage and identify ways to save money before you even schedule an appointment.

Source: EyeMed

Taking some time to familiarize yourself with your benefits and review your options ahead of time can help you get the most value from your coverage. Helping you feel more confident in your choices and avoiding unexpected costs along the way.

### Take Advantage of Extra Savings

Beyond routine exams and eye wear benefits, EyeMed offers plan members a number of special offers that can help you save throughout the year. These discount are updated regularly and are designed to complement your existing coverage:

- Discounts on lens upgrades like anti-reflective or specialty lenses
- Savings on additional frames, contact lenses, and other products
- Discounts on LASIK at select providers
- and more!

Offers like these are all designed to help stretch your dollars and see the full value of your vision benefits.

Download the EyeMed app or login to [eyemed.com/member](https://eyemed.com/member) to manage your benefits, find providers, and access members-only special offers today!

### Easy-Access to Savings and More

To stay up to date on your benefits and the latest members-only savings, use the EyeMed app or log in to your account online. From there, visit the Special Offers section to browse current discounts and find options that work best for you and your family. It's a good idea to check this section regularly, especially before scheduling an appointment or making a purchase. A quick review ahead of time can help you take advantage of ways to save and help you make choices that are more cost-conscious.

