

YMCA EMPLOYEE BENEFITS
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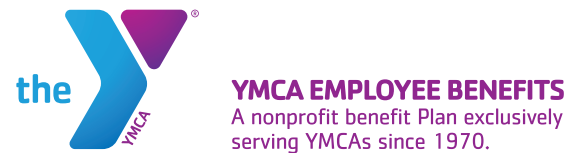


YMCA EMPLOYEE BENEFITS
A nonprofit benefit Plan exclusively
serving YMCAs since 1970.

PLAN MEMBER PERKS

GETTING MORE OUT OF YOUR UNITEDHEALTHCARE COVERAGE

2nd Quarter, 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.

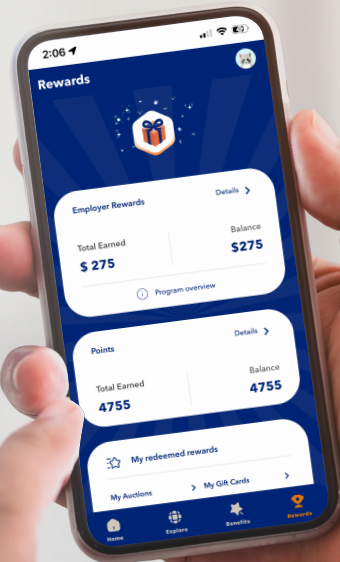
Don't Forget to Collect Your Rewards

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. 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 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 HealthSafelD™ 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.

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—or being ready to make those decisions when you need care quickly. Knowing your options—like when a virtual visit or urgent care may be appropriate instead of the emergency room—can make a meaningful difference in both cost and convenience. Taking a few minutes now to understand your choices can help you act faster (and more affordably) when care is needed.

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!

DON'T WAIT! The Incentive Year ends July 31, cash out any earned rewards ASAP by logging into 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.

VIRTUAL VISITS, URGENT CARE, AND ERs, OH MY! WHAT TO CONSIDER TO HELP YOU SAVE ON COSTS

If you or someone in your family needs medical care, knowing where to go can help you get the right care faster and may save you money. Planning ahead and understanding the most appropriate care settings for your needs can help you get the right kind of care all while saving you time, money, and hassle.

If it's not an emergency, a visit to the ER can cost two to three times more than care received elsewhere. An ER visit can also mean a longer wait, increased exposure to germs, and tests or treatments that may not be necessary. Choosing the ER by default can also mean missing the opportunity to build a relationship with a primary care provider (PCP) who can help manage your health and address concerns early.

So, Where Should You Go?

If you're dealing with a non-emergency situation—like a migraine, sore throat, or stomachache—but your doctor's office

is closed, a virtual visit can be a convenient option that gets you the care you need on your schedule. You can connect with a provider anytime, day or night, often with little to no wait. Visits are available by phone or video, and providers can diagnose common conditions and prescribe medications if needed. And with average costs of \$54 or less, virtual care can offer significant savings when compared to a typical ER visit.

If a virtual visit isn't the right fit and you need care quickly, urgent care centers can provide additional convenient access to care. Most facilities accept walk-ins and offer extended hours, covering those nights and weekends when your PCP may not be available. And with average wait times of 30 minutes or less, you can get face to face with a physician and get the care you need quickly.

For moderate flu-like symptoms, sprains and strains, or minor lacerations that might require stitches, urgent care can provide timely treatment at lower costs, with average visits typically less than \$200.

Choosing the right place for care can make a meaningful difference in your experience—from how quickly you're seen to how much you pay. When you understand your options ahead of time, you can feel more confident when care is needed and you need to make a decision. Taking the time to explore your benefits and the options available to you can help you and your family get the right care at the right time and for the right price.



Still Not Sure? For more comparisons about the different care options available to you, visit uhc.com/checkchoosego or scan the QR code above to learn more!

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, 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 discounts 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.

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.

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

