

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

3rd Quarter, 2026



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IF YOU OR SOMEONE YOU KNOW NEEDS HELP 24/7 ACCESS TO TRAINED COUNSELORS

Too many people experience suicidal crises or mental health-related distress without the support and care they need. According to the CDC, while suicide rates in the U.S. have seen a slight decline in recent years, they still remain significantly higher than they were at the turn of the century.

Dial 988 to connect with trained crisis counselors who can help those that are experiencing mental health-related stress like suicidal thoughts, mental health or substance abuse crises, or any other kind of emotional distress.

If you're worried about a loved one who may need support, you can also text 988 or chat online at 988lifeline.org.

988 serves as a universal entry point so no matter where you live in the U.S., you can reach a trained counselor who can help.

988 SUICIDE & CRISIS
LIFELINE

INSIDE THIS ISSUE:

- ▶ Care For The Skin You're In
- ▶ Making A Splash In Your Health
- ▶ Don't Snooze On Getting Enough Sleep
- ▶ Tips To Improve Your Mood
- ▶ If You Or Someone You Know Needs Help: Dial 988

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 Optum Engage platform, please contact Technical Support at 1-877-370-1130.

The WellnessWorks Program is changing!
Watch YBenefits.org/wellness for updates about the new program launching next year.

Don't Forget! Cash out any rewards you earned by visiting ymca.optumengage.com ASAP! Rewards will only remain available for a limited time.

HABITS FOR HEALTHIER LIVING STARTING SMALL CAN FUEL YOUR SUCCESS

The idea of healthy living can sound relatively simple, but it's not always easy to know where to begin. If you're struggling with how to form healthy habits and work them into your daily routines, the practical advice in this issue of *Plan Member Perks* might help you to find ways to get started building those habits—which can help you lead a longer, happier, and healthier life.

There are so many habits, big and small, that you can do to keep your health in check, but trying to immediately jump into them can feel overwhelming and quite often be hard to maintain long-term. Starting small can be the key here, focusing on the steps to build routines instead of just going full-steam ahead and wondering why it doesn't stick. This list of tips from UnitedHealthcare along with the information inside can give you an idea of where to start, how to implement, and how to build healthy habits into a healthy life.

Practice Healthy Eating Habits
How we fuel our bodies each day has a big impact on overall health, so it's important to be mindful of our eating and drinking habits. Find tips inside on how to work on healthy hydration.

Adding Healthy Exercise Habits
A good fitness goal to aim for each week is anywhere between 2.5 and 5 hours of moderate intensity aerobic physical activity combined with full-body strength training.

Cut Back on Unhealthy Habits
Life has many guilty pleasures, but too many can begin to have an impact on your health.

Get a Good Night's Rest
Long-term implications of poor quality sleep can include an increased risk for high blood pressure, heart disease, obesity, diabetes, and depression. Read inside for tips on how to support your health with better sleep habits!

Focus on Your Mental Health
Even if you're in shape on the outside, you may need to focus on supporting your inner self. Work to improve your daily mood with helpful information on the next page!

CARE FOR THE SKIN YOU’RE IN

SKIN CARE BASICS FOR YOUR HEALTH

If someone refers to “skin care” and you focus on your face...reminded of that new serum, or the product that the internet swears will change your life...you’re not alone. But your skin is your body’s biggest organ and while a radiant face is important, it’s just as important to take care of the skin on your whole body as well.

There are a number of different skin conditions that can appear just about anywhere. When they do, it’s important to catch them early and learn how to take care of them and when to see a doctor.

Common Skin Conditions

Not all skin issues are created (or treated) equally. Some are easy to manage on your own, while others might need a doctor’s attention—and the difference is important.

Get in the habit of checking your skin regularly for unusual changes—after all,

you know your body better than anyone else. Catching signs of potentially serious conditions early can usually make treatment more effective, so watch for things like:

Growths: a size increase or pearly, transparent, tan, brown, black, or multicolored appearance

Moles, birthmarks, brown spots: if they’ve gotten bigger, become thicker, changed texture, or if they’re bigger than a pencil eraser

Spots or sores: continuous itching, pain, bleeding/scabbing, or lengthy healing times

For simple, common skin problems like mild acne, rosacea, warts, etc., the Cleveland Clinic suggests starting with your primary care provider and escalating to a dermatologist if a rash or condition covers more than 10% of your body, or if you have a fever, joint or muscle pain, difficulty swallowing or sleeping.



A CLOSER LOOK: SKIN CARE 101

At the end of the day, everyone’s skin is different, but there are things we can all do to give our skin the care it needs:

Sunscreen, Sunscreen, Sunscreen
Sun exposure can cause wrinkles, age spots, and increase risk of skin cancer

Stay Away from Cigarettes:
Smoking damages the collagen and elastin in your skin, making it look older

Be Gentle:
Try shorter showers, milder soaps, gentle pat drying, and daily moisturizer

Hydrate, A LOT:
Water helps our bodies flush toxins

Eat for Good Skin:
Certain foods can trigger skin reactions like acne, know what works for you and aim for a nutritious diet

Manage Stress
Stress can throw off your hormones and cause breakouts and other skin problems

Source: UnitedHealthcare

DON’T SNOOZE ON GETTING ENOUGH SLEEP

SUPPORT YOUR HEALTH WITH BETTER SLEEP HABITS

On average, how much do you sleep each night? Think you’re doing fine on just 5 or 6 hours? Think again! Recent data from a CDC survey showed that less than a third of adults are getting the recommended 7+ hours of sleep. Sleep needs can vary individually and the recommended amount of sleep does change over the course of your life, but it is recommended that adults aim for between 7 and 9 hours. So when you’re not reaching that, you’re putting yourself at risk for side effects when you’re awake.

Quality AND Quantity

Sleep is essential to your overall well-being and poor quality or insufficient amounts can have many consequences. How you feel each day depends in part on how well you slept, so sleep deficiency can lead to loss of attention span, poor decision making, fatigue, and irritability—while ongoing sleep issues can contribute to more serious health issues like an increased risk for obesity, diabetes, high blood pressure, heart disease, stroke, and depression.

Quality sleep helps you feel rested and ready to take on the day, helps your body heal and repair your heart and blood vessels, supports a healthy balance of hormones, and plays an important role in growth and development for children and teens. Sleep also impacts your body’s ability to fight germs and sickness—a good night’s sleep may be the trick to avoiding that summer cold.

Source: UnitedHealthcare

To-Dos For A Better Snooze

If you’re looking to implement better habits to your sleep routine, these tips—while not cure-alls—may help:

- Blue light from devices can disrupt your circadian rhythm. Try to turn off screens at least 30 minutes before heading to bed.
- Keep a regular pattern of bedtime and waking (yes, even on weekends!)
- Make your bedroom all about sleep with a comfortable bed, and keeping the room dark, cool, and quiet
- Reduce late day caffeine and avoid alcohol before bed, as they both can disrupt sleep

If you’re still having trouble falling asleep after 20 minutes, it’s often recommended that you get up and go to another room and do something relaxing, like reading or listening to quiet music until you feel tired. Through your medical plan with YMCA Employee Benefits, you also have free access to Calm Health, where you’ll find a library of different stories, meditations, soundscapes, and more that can help you wind down and find a more restful sleep.



To try Calm Health, download the app, create your account, and use access code ‘Surest’ when prompted.

MAKING A SPLASH IN YOUR HEALTH

HYDRATION AND HEALTHIER BEVERAGES

Water is very important to our bodies, but do you know just how important?

Water makes up more than half—between 50-70%—of our adult body weight and plays an important role in how our bodies function on a day-to-day basis. And while most of us know that we need to stay hydrated, do you know the reasons why? The signs of dehydration? How to prevent it? Not all drinks are created equal so keep reading to learn more about hydration and healthier beverages and how it can impact your health.

Why Do We Need Water?

Water is necessary for us to survive as it does many things throughout multiple body systems. Not only does it help to regulate body temperature, but water

also helps the body get rid of waste by filtering through the kidneys. Water also helps lubricate and cushion our joints and plays an important role in protecting our spinal cords.

How Much Water Should You Drink?

The amount of water you may need each day can depend on a number of factors, including but not limited to the climate you live in, the state of your health (e.g. medical conditions or medications), your sex, and your physical activity level. It’s generally recommended that women aim for around 92 ounces, while men should aim for 124 ounces of water per day.

Dehydration

Although the exact amount of water you need each day can vary, using or losing more water than you take in can cause your body to become dehydrated, which can in turn affect

your body’s ability to carry out normal functions. It’s important to pay attention to your body and stay hydrated throughout the day to avoid becoming dehydrated—and feeling thirsty isn’t the only sign. Other warning signs to look out for may include less frequent urination, fatigue, headache, dry mouth, and constipation. The most important thing to do is listen to your body and stay aware of how much water you’ve had. To avoid the risk of dehydration, focus on water. While many foods and drinks will provide some hydration, you shouldn’t rely on beverages that contain alcohol or caffeine as these can have an adverse effect. It’s also important to remember to take extra care during warmer weather and activity sessions—remember, sweating without replenishing your body’s fluid can quickly lead to dehydration.

Source: UnitedHealthcare

IMPROVE YOUR MOOD

SMALL STEPS YOU CAN TAKE TO START FEELING GOOD

Life often presents us with challenges, and sometimes the weight of bearing them can bring down your mood and alter your perspective. The good news is there are changes you can make to help improve your daily outlook and they don’t have to be big.

Get Up and Move

Did you know that movement can help boost your mood? Exercise can release endorphins, which are neurotransmitters released by your brain that help alleviate pain and stress and in turn, make you happy. But if the thought of going to a gym or getting on a treadmill at home is too much, try smaller steps, like:

- Move to your favorite music
- Go up and down the stairs 3 or 4 times in a row
- Walk your dog an extra block

Sometimes movement may be limited by health conditions, age, pregnancy, or

other factors. In that case, you can talk to a doctor about exercises that work for you.

Connect

Connecting is not always easy when you’re going through something challenging, but there are easy ways to get started and build connections:

- Volunteer in a local animal shelter
- Make an in-person donation to a local food bank or charity
- Connect with someone in your community

Be Grateful

Sometimes we focus so much on what’s going wrong that we can forget to focus on what’s going right. Intentionally thinking more about the good can give you energy to work on the bad stuff. Here are some ideas:

- Make a list of things you’re grateful for
- Write someone a thank you note, you’ll probably make their day
- Do something kind for someone each day

Add An Element

Many times, adding simple things to your daily routine can be beneficial. Some options include:

- Make sure you’re getting out in the sun (but don’t forget your sunscreen!)
- Short meditations can help you relax and clear your mind
- Drink your water—getting enough water is more important than we think

These may seem like small things, but you’d be surprised at how something very simple can lift your mood. Starting small can help you build momentum toward making larger changes, if that’s your goal.



For more resources to help reduce stress and improve your mood, visit liveandworkwell.com.

Source: Live and Work Well