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

GETTING TO KNOW
YOUR HEALTH PLAN BENEFITS

This introduction aims to 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?

YMCA Employee Benefits, sponsored by YMCA of the USA, provides health benefits exclusively for YMCA employees and their families. By bringing YMCAs together as one larger group, our team works with Ys across the country to help keep coverage more affordable and offer insurance options that may not otherwise be available to individual Ys.

Exploring Your Benefits Online

Visit YBenefits.org to review plan information, compare plans, and access resources for your YMCA. The site does not require a login, making it easy to share information with eligible family members. Simply select your state and YMCA from the homepage to get started.



Planning on Enrolling Dependents?

If you're enrolling a dependent for the first time, you'll be asked to provide documentation verifying their eligibility. After enrolling, you'll receive instructions and a deadline for submitting documents. Dependents who are not verified by the deadline will be removed from coverage.

Healthy Living & Wellness Resources

Your YMCA Employee Benefits medical plan includes programs and resources designed to support your health and well-being. Whether you're working toward healthier habits, managing a health condition, planning for a new addition to your family, or simply looking for support along the way, you'll have access to tools and resources designed to help you live healthier.



WellnessWorks Program

At YMCA Employee Benefits, we believe healthy behaviors should be rewarded. The WellnessWorks Program encourages members to take an active role in their health by engaging in activities that support overall well-being, helping you build healthy habits and stay focused on your personal wellness goals.

Beginning January 1, 2027, WellnessWorks will be powered by Personify Health, providing an enhanced wellness experience with personalized activities, educational content, wellness coaching, health improvement programs, and opportunities to earn rewards for participating in eligible activities. Visit YBenefits.org/wellness for the latest information about the WellnessWorks Program, including activities, rewards, and program updates.



GETTING THE MOST OUT OF YOUR BENEFITS DOLLAR

Saving Money with a National Network

Using providers in UnitedHealthcare's national network can help lower your costs.

- In-network preventive care is covered at 100%
- You do not need a referral to see specialists
- A primary care provider (PCP) is not required, but can help coordinate your care
- Out-of-Network providers are generally more expensive and may bill you for amounts beyond what your plan covers



Finding a Doctor Who's Right For You

Finding providers that meet your needs can help you get quality care while managing your healthcare costs. Provider search tools make it easy to confirm whether your doctors participate in your plan's network and explore other provider options available to you.

Before you enroll, you can use your carrier's pre-member website to check whether your current doctors are in-network. To find your carrier's pre-member site, visit YBenefits.org, select your state and YMCA from the homepage, and look for the link on your YMCA's Current Benefits page.

After you enroll, register on your health plan's member website to search for providers, compare options, and access additional resources. If you need assistance, call 1.877.BEN.YMCA to speak with a member support representative.

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.**

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 typically 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.*

Remember: You can receive care outside the network, but your costs may be higher and providers may bill you for amounts beyond what your plan covers. For full **COVERAGE DETAILS**, see your official plan documents on **YBenefits.org**.

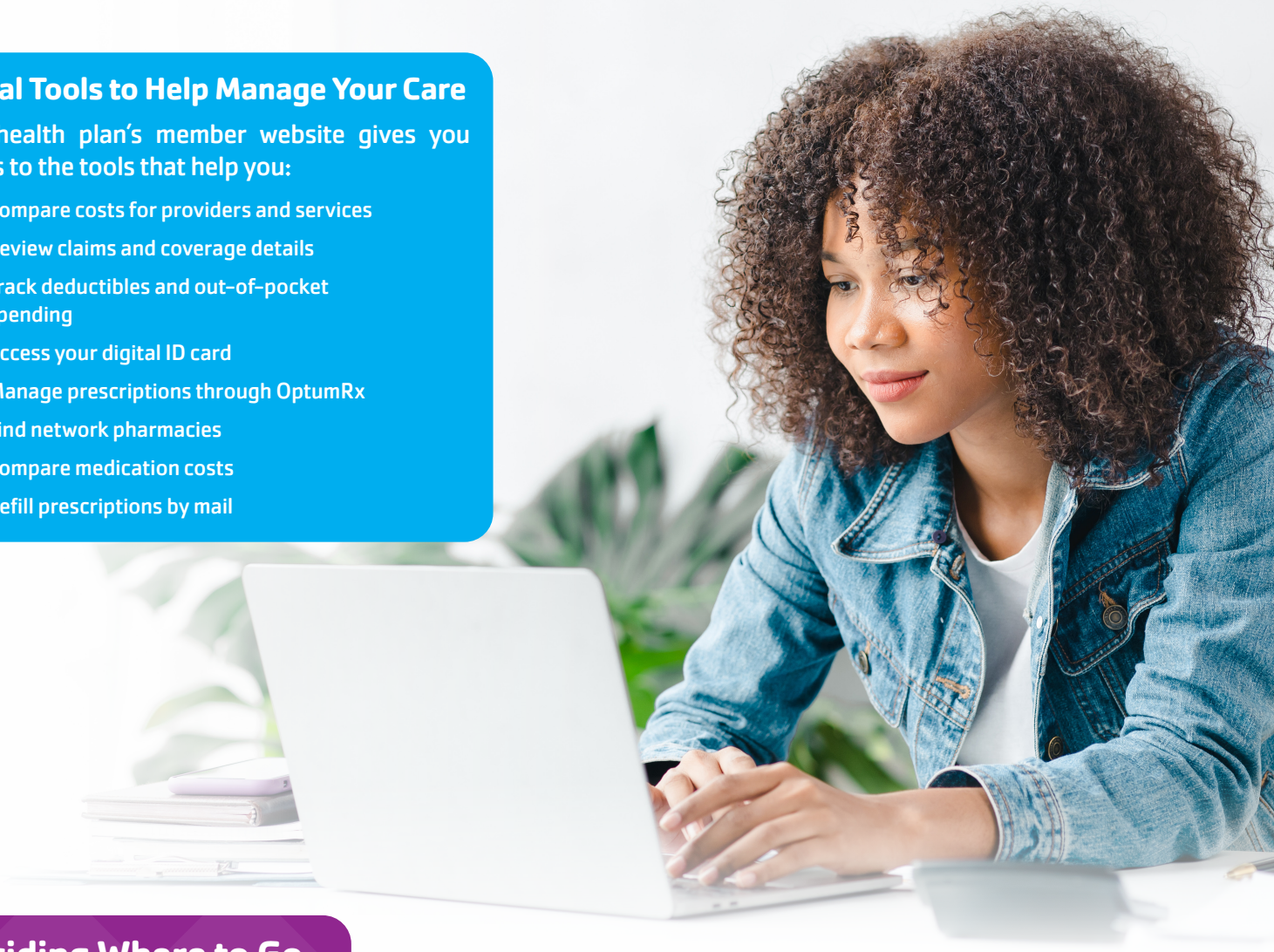


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Digital Tools to Help Manage Your Care

Your health plan's member website gives you access to the tools that help you:

- Compare costs for providers and services
- Review claims and coverage details
- Track deductibles and out-of-pocket spending
- Access your digital ID card
- Manage prescriptions through OptumRx
- Find network pharmacies
- Compare medication costs
- Refill prescriptions by mail



Deciding Where to Go

Primary Care Provider

Best for routine and ongoing care. Examples: cough, fever, pinkeye, urinary tract infections

Convenience Clinic

Walk-in care for minor conditions and preventive services. Examples: skin rash, flu shot, minor injuries, earache

24/7 Virtual Visits

Convenient care for many common illnesses, anytime. Examples: headache, fatigue/weakness, sore throat, congestion/sinus pain, fever, cold/flu

Urgent Care Center

Best for non-emergency illnesses and injuries that need prompt treatment. Examples: muscle sprains and strains, back pain, skin infections, broken bones

Emergency Room (ER)

Best for life-threatening injuries or medical emergencies. Examples: chest pain, shortness of breath, major burns, severe injuries, heavy bleeding