

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 BENEFITS COVERAGE

3rd Quarter, 2017



GETTING MORE OUT OF YOUR BENEFITS COVERAGE

Substance Abuse Treatment Helpline

It starts with a single call – and you'll have support for up to six months*

How do I know if it's time to seek care for myself or a loved one?

There are many signs that tell us it's time to seek help.

Here are just a few:

- > Mood swings or mysterious changes in personality
- > Neglecting responsibilities or abruptly changing friends
- > Weight loss or decline of appearance

HELP IS NEARBY. CALL 1-855-780-5955

Substance abuse treatment is always confidential and protected by federal laws.
The helpline is available 24/7 to answer your questions. Care specialists are committed to making it as easy as possible for you to access the services you or your loved one may need.

*A Care Advocate will be available to provide support for you and your loved ones for up to six months after treatment



Source: Optum, Inc. Flyer. Substance Use Disorder Posters.

ALSO IN THIS ISSUE:

- ▶ Tips for a good night's sleep
- ▶ Virtual Visits: Care anywhere, anytime
- ▶ The many benefits of volunteering
- ▶ Substance Abuse: A treatable condition

NATIONAL HEALTH & WELLNESS CALENDAR

July – September, 2017

JULY

Summer Wellness Month
Juvenile Arthritis Awareness Month
World Hepatitis Day (July 28)

AUGUST

National Breastfeeding Month
World Breastfeeding Week (August 1-7)
National Immunization Awareness Month
Psoriasis Awareness Month
Children's Eye Health & Safety Month

SEPTEMBER

Childhood Cancer Awareness Month
Healthy Aging Month
National Cholesterol Education Month
Ovarian Cancer Awareness Month
National Recovery Month
World Alzheimer's Month
World Suicide Prevention Day (September 10)
National Childhood Obesity Awareness Month
National Women's Health & Fitness Day

HOW TO EAT HEALTHY WITHOUT BREAKING THE BANK

Why do healthier foods always seem to cost more? Is it possible to maintain a nutritious diet on a reasonable budget? The short answer... it is! Here are a few tips to help you stay health conscious AND on budget.

> Buy and cook in bulk

At warehouse clubs like Sam's Club and Costco, you can buy many items in bulk for much less. After buying in bulk, separate and freeze if needed.

Spend a little time cooking dishes on the weekends that you can eat during the week, or freeze and use at a later date. A big bowl of bean soup or chili can be dinner as well as lunch for the next day or two. This saves on expensive frozen dinners, trips to the cafeteria, and last-minute detours to the drive-thru.

> Manage the meat

Look for healthy meat, poultry, and fish on sale, and freeze for later use to reduce waste. Also, consider swapping more expensive meats for other sources of protein, like beans, tofu, or eggs.

> Be season-savvy

Seasonal fruits and vegetables have the best taste, and are often much less pricey than imported out-of-season varieties. You can also look for lower-priced produce in

the supermarket. It is usually only a day or two old, but much less expensive. Try visiting local farmer's markets, where produce is often cheap and fresh.

> Go generic

Sometimes generic or private label store brands have the same ingredients that the big brand name products have, but because they aren't paying the high advertising costs that the big brands are, they can charge less. In some cases, the same manufacturers produce both the generic products and the brand name.

> Plan ahead

Menu planning can help reduce perishable product waste. Head to the store with a good idea of the meals you want to make for the week. Research shows that shoppers without a list tend to buy more food, especially snacks and impulse items!

> Limit junk food

Junk food and prepared frozen foods can often add up to be the most expensive things in your cart. Trade the money you normally would spend on these items for fresh produce or healthy snacks. And try to avoid going to the store hungry, when it's more difficult to resist temptation.



Source: UnitedHealthcare. Healthy Eating On A Budget. uhctools.com/nutrition_budget

TIPS FOR A GOOD NIGHT'S SLEEP

SHAPE UP YOUR HABITS. PRACTICE SLEEP HYGIENE.



"Sleep Hygiene" is a term used to describe practices that are sleep-friendly. If you're having trouble falling or staying asleep, review this checklist to see if any of these factors may be causing or worsening the problem.

Is your bedroom a sleep-friendly area?

Minimize noise, light, and excessive room temperatures when preparing for sleep. If you're having trouble with sleep, experts recommend eliminating activities in the bedroom that can distract you, such as watching TV, reading, eating, or working. Do those activities elsewhere in the home. If you can't fall asleep in 15 or 20 minutes, get out of bed and do a relaxing activity in another room until you become sleepy.

Do you keep a regular pattern of bedtime and waking?

Waking up at about the same time of day helps retiring at bedtime be more predictable.

Do you limit your intake of caffeine?

Caffeine disrupts sleep because it's a stimulant. Caffeine is not only in coffee and tea, but also in some soft drinks, medications, and foods. Avoid caffeine after lunch and cut down on your total daily use to help avoid being too stimulated at bedtime.

Do you smoke cigarettes near bedtime or during sleep hours?

Nicotine is a stimulant that may "trigger" your body to remain alert.

Do you drink alcoholic beverages late in the evening?

While alcohol may help some people feel relaxed, it can actually disrupt sleep later in the night.

Do you eat heavy meals too close to bedtime?

Heavy meals may make lying down feel uncomfortable. Try a light snack instead, which may help induce sleep.

Do you do vigorous exercise within 3 to 4 hours of bedtime?

Regular exercise is essential for good health, but if done too late in the evening, it may interfere with sleep. Exercising in the late afternoon, however, can help deepen sleep.

Do you take naps frequently?

Avoid napping during late afternoons or evenings. If you must nap, do so early in the afternoon and limit to 30 minutes.

Are you feeling anxious about not getting enough sleep?

Worrying about not being able to get enough sleep and spending too much time in bed attempting to "get more rest" can make insomnia worse.

Tips for shift workers

Working the night shift often has the potential to seriously disrupt your "body clock." Often, companies that schedule shift work offer training on how to adjust to sleeping when it is daylight, or when family activities and other interruptions can make sleep difficult.

Source: UnitedHealthcare. www.uhctools.com/sleep_tips

VOLUNTEERING & SOCIAL CONNECTEDNESS

Volunteerism is mutually beneficial

In addition to promoting good will, volunteering time and/or money can help connect you with your community. Even a little volunteering can go a long way. But as it turns out, the more you contribute, the better you may feel. Studies show that people who do a lot of volunteering are mentally healthier.

Forming social connections

Volunteering can promote a sense of social connectedness for people of all ages. Just the act of contributing to something you are passionate about can have several positive impacts on your health.

Positive impact for kids and teens

Children who are encouraged to engage in volunteer activities are more likely to become active adults in their communities. More often than not, these individuals will have a larger and more prosperous social

network. Connecting with an organization through volunteering can connect children and teens to a social network that they may otherwise miss out on. All in all, volunteering can positively impact the mental health and well-being of children and teens.

It's never too late to get involved

Volunteering is also an important way for aging adults to stay active in, and connected with, their communities. Volunteering and staying socially-connected has shown to increase adults' knowledge about health by connecting them with local services, building relationships, and providing emotional support.

As YMCA employees, we clearly don't have to look far to find opportunities to lend a hand. But whether it's volunteering at your Y or for another cause that you're passionate about, you'll not only benefit your community, but your own well-being, too!



Source: liveandworkwell.com

SUBSTANCE ABUSE: A TREATABLE CONDITION YOU ARE NOT ALONE IN YOUR JOURNEY

It's hard to acknowledge that you or your loved one may have a problem. Often times people feel like it's a character weakness or be too embarrassed to talk about it. Substance abuse is a serious health condition. But it is treatable.

A life threatening condition

You'd seek care and treatment immediately for most life threatening conditions, but unfortunately, substance abuse stigmas stop many people from seeking treatment, especially if you feel it could jeopardize your career or make you less of a role model for your family or kids. You can seek treatment for substance use too. And you can beat it. **You may just need a little help.**

Licensed experts to assist you

Calling a helpline can put you in contact with a licensed care specialist who can listen to and understand your situation. They can arrange a face-to-face evaluation by an expert, who will

create a personalized care strategy to help you begin your journey to recovery. Experts in dealing with substance abuse can even assign your family a dedicated Care Advocate who will provide support for up to six months after treatment.

It's not a solo affair

Do you have a loved one struggling with substance abuse? It can be very hard to watch someone you care for on a path towards self-destruction. You may fear that expressing your concern will appear as nagging and make things worse. You can make a difference by asking for advice on how to help.

Licensed care experts can help advise you on how to start talking to your loved one about getting help. It may be a tough call on when to step in, however tackling addiction is a team effort and your intervention could save someone's life.

IS TREATMENT COVERED BY MY INSURANCE?

Yes.

Care experts can help you understand what services are covered and learn about options that may minimize your out-of-pocket expense.

To learn more, call the Substance Use Treatment Helpline at: **1-855-780-5955**

Licensed clinicians can help you find a provider or treatment center in your covered network.

Your benefit information is also available on myuhc.com under the "Coverage and Benefits" tab.

Source: Optum, Inc. Flyer. *Substance Use Disorder Posters*. Full sources available on www.yexchange.org/yebperks
Source: UnitedHealthcare. *United Behavioral Health Brochure*. www.uhctools.com/assets/united_behavioral_health_bro.pdf

TRY A VIRTUAL VISIT

DOCTORS APPOINTMENTS, ANYWHERE, ANYTIME.

When you don't feel well, or your child is sick, the last thing you want to do is leave the comfort of home to sit in a waiting room.

With Virtual Visits, you can see a doctor when it's convenient for you. Most visits only take about 10 to 15 minutes and doctors can even write you a prescription that can be picked up at your local pharmacy.

Log on to myuhc.com and choose from provider sites where you can register for a virtual visit.

USE VIRTUAL VISITS WHEN

- > Your doctor is not available
- > You become ill while traveling
- > You are considering visiting a hospital emergency room for a non-emergency health condition

NOT GOOD FOR

- > Anything requiring an exam or test
- > Complex or chronic illnesses
- > Injuries requiring bandaging
- > Sprains or broken bones

CONDITIONS COMMONLY TREATED THROUGH A VIRTUAL VISIT

Bladder Infection	Diarrhea	Rash
Urinary Tract Infection	Fever	Sinus Problems
Bronchitis	Migraine/ Headaches	Sore Throat
Cold / Flu	Pink Eye	Stomach Ache

Source: UnitedHealthcare. www.uhctools.com/virtual_visit

GET MORE FROM YOUR BENEFITS COVERAGE!

Visit yexchange.org/yebperks for more plan member news & resources.